



FINANCIAL STATEMENTS

STATEMENTS OF FINANCIAL POSITION

As of 31 December 2023 and 2022

(in IDR million)			
No.	ITEMS	31 Dec 2023 (Audited)	31 Dec 2022 (Audited)
ASSETS			
1.	Cash	603,540	717,402
2.	Placement with Bank Indonesia	11,746,774	13,687,685
3.	Placement with other banks	1,379,072	2,137,821
4.	Spot and derivative/forward receivables	844,856	1,330,703
5.	Securities	21,979,351	28,566,532
6.	Securities sold under repurchase agreements (repo)	13,725,753	-
7.	Securities purchased under resell agreements (reverse repo)	22,678,253	2,870,284
8.	Acceptance receivables	2,508,114	3,687,076
9.	Loans	84,022,605	85,534,522
10.	Sharia financing	-	-
11.	Equity investment	26	26
12.	Other financial assets	1,000,309	1,080,439
13.	Impairment on financial assets -/	-	-
a.	Securities	(13,848)	(19,598)
b.	Others	(4,110,763)	(4,235,951)
c.	Others	(12,182)	(10,246)
14.	Intangible assets	1,133,973	-
	Accumulated amortization on intangible assets -/	(3,667)	-
15.	Fixed assets and equipment	4,887,324	3,338,036
	Accumulated depreciation on fixed assets and equipment -/	(2,202,552)	(1,930,009)
16.	Non Productive Asset	-	-
a.	Abandoned property	28,689	28,012
b.	Foreclosed assets	157,602	174,021
c.	Suspense accounts	2,777	2,130
d.	Interbranch assets	-	-
17.	Other assets	2,190,300	1,317,222
	TOTAL ASSETS	162,546,306	138,276,107
LIABILITIES AND EQUITY			
LIABILITIES			
1.	Current account	23,701,502	24,166,700
2.	Saving account	37,486,376	38,647,870
3.	Time deposits	58,094,663	51,102,701
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	2,488,564	514,680
7.	Spot and derivative/forward payables	1,226,175	1,407,125
8.	Liabilities on securities sold under repurchase agreements (repo)	13,295,961	-
9.	Acceptance payables	2,412,181	3,251,652
10.	Securities Issued	1,443,423	1,595,668
11.	Borrowings	-	-
12.	Margin deposit	175,268	154,891
13.	Interbranch liabilities	-	-
14.	Other liabilities	4,620,764	2,073,478
15.	Minority interest	-	-
	TOTAL LIABILITIES	144,944,877	122,914,765
EQUITY			
16.	Paid in capital	-	-
a.	Authorized capital	9,000,000	9,000,000
b.	Unpaid capital -/	(5,943,102)	(6,203,339)
c.	Treasury stock -/	-	-
17.	Additional paid in capital	-	-
a.	Share premium	4,933,950	3,694,183
b.	Share discount -/	-	-
c.	Fund for paid up capital	-	-
d.	Others	4,576	4,576
18.	Other comprehensive income	-	-
a.	Gain	-	-
b.	Losses -/	(107,463)	(172,583)
19.	Reserves	-	-
a.	General reserves	145,225	135,710
b.	Appropriated reserves	-	-
20.	Gain/loss	-	-
a.	Previous years	8,893,280	7,951,234
b.	Current year	674,963	951,561
c.	Paid dividends -/	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	17,601,429	15,361,342
	TOTAL EQUITY	17,601,429	15,361,342
	TOTAL LIABILITIES AND EQUITY	162,546,306	138,276,107

EARNING ASSET QUALITY AND OTHER INFORMATION

As of 31 December 2023 and 2022

(in IDR million)													
No.	ITEMS	31 Dec 2023 (Audited)					31 Dec 2022 (Audited)						
		C	SM	SS	D	L	TOTAL	C	SM	SS	D	L	TOTAL
I. RELATED PARTIES													
1.	Placement with other banks	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	41,530	-	-	-	-	41,530	94,469	-	-	-	-	94,469
2.	Spot dan derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	240,509	-	-	-	-	240,509	201,962	-	-	-	-	201,962
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	56,999	-	-	-	-	56,999	96,459	-	-	-	-	96,459
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and financing provided	-	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium enterprises	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non micro, small and medium enterprises	47,568	4,468	-	-	-	52,036	38,402	120	-	-	-	38,522
i.	Rupiah	47,568	4,468	-	-	-	52,036	38,402	120	-	-	-	38,522
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	243,321	422	-	-	-	243,743	235,353	-	-	-	-	235,353
b.	Foreign currency	28,233,232	-	-	-	-	28,233,232	22,712,971	-	-	-	-	22,712,971
II. NON-RELATED PARTIES													
1.	Placement with other banks	145,718	-	-	-	-	145,718	1,050	-	-	-	-	1,050
a.	Rupiah	1,191,824	-	-	-	-	1,191,824	2,042,302	-	-	-	-	2,042,302
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot dan derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	502	-	-	-	-	502	2,154	-	-	-	-	2,154
b.	Foreign currency	603,845	-	-	-	-	603,845	1,126,587	-	-	-	-	1,126,587
3.	Securities	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	18,119,184	-	-	-	-	18,119,184	24,549,679	-	-	-	-	24,549,679
b.	Foreign currency	3,803,168	-	-	-	-	3,803,168	3,920,394	-	-	-	-	3,920,394
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	13,725,753	-	-	-	-	13,725,753	-	-	-	-	-	-
b.	Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	21,096,176	-	-	-	-	21,096,176	1,306,539	-	-	-	-	1,306,539
b.	Foreign currency	1,582,077	-	-	-	-	1,582,077	1,563,745	-	-	-	-	1,563,745
6.	Acceptance receivables	2,508,114	-	-	-	-	2,508,114	3,687,076	-	-	-	-	3,687,076
7.	Loans and financing provided	-	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, small and medium enterprises	10,078,475	335,761	62,335	62,624	515,628	11,054,823	9,480,460	400,640	186,946	72,647	523,331	10,664,024
i.	Rupiah	9,579,152	334,593	62,335	62,624	487,478	10,526,182	9,158,779	400,640	165,866	72,647	519,439	10,317,371
ii.	Foreign currency	499,323	1,168	-	-	28,150	528,641	321,681	-	21,080	-	3,892	346,653
b.	Non micro, small and medium enterprises	67,360,070	4,047,237	364,501	306,985	836,953	72,915,746	69,877,323	3,256,622	228,334	114,271	1,355,426	74,831,976
i.	Rupiah	49,001,234	2,693,208	364,501	306,985	795,145	53,161,073	50,764,089	1,853,601	185,524	110,846	1,184,690	54,098,750
ii.	Foreign currency	18,358,836	1,354,029	-	-	41,808	19,754,673	19,113,234	1,403,021	42,810	3,425	170,736	20,733,226
c.	Restructured loans	2,468,814	2,516,440	304,895	51,825	1,101,009	6,440,983	4,788,728	3,007,224	354,855	128,144	1,706,269	9,985,220
i.	Rupiah	2,112,766	1,162,410	304,895	51,825	1,035,576	4,667,472	4,269,962	1,619,519	292,124	128,144	1,531,641	7,841,390
ii.	Foreign currency	354,048	1,354,030	-	-	65,433	1,773,511	518,766	1,387,705	62,731	-	174,628	2,143,830
8.	Equity investment	26	-	-	-	-	26	26	-	-	-	-	26
9.	Other receivables	10,069	-	-	-	-	10,069	-	-	-	-	-	-
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	64,692,834	1,986,895	-	-	500	66,680,229	45,195,722	356,750	-	-	-	45,552,472
b.	Foreign currency	52,848,640	16,937	-	-	-	52,865,577	53,357,485	6,071	-	-	-	53,363,556
III. OTHER INFORMATION													
1.	Assets pledged as collateral :	-	-	-	-	-	-	-	-	-	-	-	-
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed Assets	-	-	-	-	-	157,602	-	-	-	-	-	174,021

STATEMENTS OF PROFIT & LOSS AND OTHER COMPREHENSIVE INCOME

For the period from 1 January to 31 December 2023 and 2022

(in IDR million)			
No.	ITEMS	31 Dec 2023 (Audited)	31 Dec 2022 (Audited)
OPERATING INCOME AND EXPENSES			
A. Interest income and expenses			
1.	Interest income	9,538,923	7,157,181
2.	Interest expense	(4,341,911)	(2,211,549)
	Net interest income (expenses)	5,197,012	4,945,632
B. Other Operating Income and Expenses			
1.	Gain (loss) from positive (negative) mark to market on financial assets	(247,416)	38,636
2.	Gain (loss) from positive (negative) mark to market on financial liabilities	(719)	6
3.	Gain (loss) from sale of financial assets	243,084	178,426
4.	Gain (loss) from Spot and derivative/forward (realized)	528,278	342,643
5.	Gain (loss) from investment under equity method	-	-
6.	Gain (loss) from foreign exchange translation	(973)	(1,048)
7.	Dividend income	282	52
8.	Commission/provision/fee and administration income	1,148,991	1,184,318
9.	Other income	465,680	371,309
10.	Impairment of financial assets	(796,740)	(1,600,071)
11.	Losses on operational risk	(2,103)	(100)
12.	Personnel expenses	(2,385,807)	(2,037,902)
13.	Promotion expenses	(212,482)	(185,661)
14.	Other expenses	(3,019,613)	(2,099,732)
	Other Operating Income (Expenses)	(4,279,538)	(3,809,124)
	OPERATING PROFIT (LOSS)	917,474	1,136,508
NON OPERATING INCOME			
1.	Gain (loss) on sale of fixed assets and equipment	3,019	10,683
2.	Other non operating income (expenses)	(8,804)	1,022
	NON OPERATING INCOME	(5,785)	11,705
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	911,689	1,148,213
Income taxes			
a.	Estimated current year tax	(204,237)	(315,073)
b.	Deferred tax income (expenses)	(32,489)	118,421
	CURRENT YEAR NET PROFIT (LOSS)	674,963	951,561
	CURRENT YEAR PROFIT (LOSS) MINORITY INTEREST	-	-
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit or loss	-	-</