

## LAMPIRAN-LAMPIRAN

### Lampiran 1 Surat Tugas Bimbingan



# UNIVERSITAS GALUH FAKULTAS EKONOMI

PROGRAM STUDI MANAJEMEN : TERAKREDITASI "B" SK. NO. 5278/SK/BAN-PT/Akred/S/IX/2020  
PROGRAM STUDI AKUNTANSI : TERAKREDITASI "B" SK. NO. 4682/SK/BAN-PT/Akred/S/VIII/2020  
JI. RE. Martadinata No. 150 Telp/Fax. (0265) 772060 - 778374 Ciamis 46251

### SURAT TUGAS MEMBIMBING SKRIPSI

Nomor : 3168/34/ST/AK/D/XI/2023

Dekan Fakultas Ekonomi Universitas Galuh, dengan ini memberikan tugas membimbing skripsi kepada:

Nama : Eva Faridah, S.E., M.Si.  
Sebagai : Pembimbing I

Nama : Hj. Elis Badriah, S.E., M.Ak.  
Sebagai : Pembimbing II

Dalam penulisan/penyusunan skripsi mahasiswa untuk dan atas:

Nama : Deni Sukmara  
NIM : 3403200022  
Program Studi : Akuntansi  
Judul Skripsi : Pengaruh Penyaluran Kredit, Kredit Bermasalah Dan Penyisihan Penghapusan Aktiva Produktif Terhadap Laba Operasi (Studi Pada Sektor Perbankan Yang Terdaftar Di Bursa Efek Indonesia Tahun 2022)

Surat tugas ini berlaku sampai dengan skripsi selesai paling lambat 1 (satu) tahun setelah penetapan surat tugas ini.

Demikian agar dilaksanakan sebagaimana mestinya.

Ciamis, 07 November 2023  
Dekan,  
  
**DR. Nurdiana Mulyatini, S.E., M.M.**  
NIK 3112770079

Tembusan :

1. Yth. Ketua Program Studi;
2. Mahasiswa yang bersangkutan.

## Lampiran 2 Surat Keterangan Penelitian



### GALERI INVESTASI BURSA EFEK INDONESIA UNIVERSITAS GALUH

Jl. Laksamana (L) R.E. Martadinata No. 150 Tlp. (0265) 772060 Ciamis 46251



#### SURAT KETERANGAN PENELITIAN

No. : 792/GIBEI/SK/K/II/2024

Yang beranda tangan di bawah ini :

Nama : Tolo, S.E., M.M.  
NIK : 3112770544  
Jabatan : Koordinator Galeri Investasi Bursa Efek Indonesia Universitas Galuh  
Fakultas : Ekonomi Universitas Galuh  
Alamat : R.E.Martadinata No.150 Ciamis

Menerangkan dengan sebenarnya bahwa :

Nama : Deni Sukmara  
NIM : 3403200022  
Program Studi : AKUNTANSI  
Semester : VII  
Alamat : Dusun Silugede RT 03 RW 15 Desa Sagalaherang Kecamatan Panawangan Kabupaten Ciamis  
Judul Penelitian : Pengaruh Penyaluran Kredit, Kredit Bermasalah, Dan Penyisihan Penghapusan Aktiva Produktif Terhadap Laba Operasional (Studi Pada Perbankan Yang Terdaftar Di Bursa Efek Indonesia Tahun 2022)

Tempat Penelitian : Galeri Investasi Bursa Efek Indonesia Universitas Galuh Ciamis  
Tahun Data : 2022

Telah menyelesaikan penelitian dengan menggunakan data sekunder yang tersedia di Galeri Investasi Bursa Efek Indonesia Universitas Galuh :

Dimulai tanggal : 15 November 2023  
s.d Tanggal : 15 November 2024

Demikian surat keterangan penelitian ini dibuat untuk digunakan sebagaimana mestinya:



Ciamis, 18 Februari 2024

Tolo, S.E., M.M.  
Koordinator Galeri Investasi Universitas Galuh Ciamis

Lampiran 3 Tabel T

**TABEL NILAI KRITIS DISTRIBUSI T**

df	One-Tailed Test						
	0,25	0,10	0,05	0,025	0,01	0,005	0,001
	Two-Tailed Test						
	0,50	0,20	0,10	0,05	0,02	0,01	0,002
1	1,000000	3,077684	6,313752	12,706205	31,820516	63,656741	318,308839
2	0,816497	1,885618	2,919986	4,302653	6,964557	9,924843	22,327125
3	0,764892	1,637744	2,353363	3,182446	4,540703	5,840909	10,214532
4	0,740697	1,533206	2,131847	2,776445	3,746947	4,604095	7,173182
5	0,726687	1,475884	2,015048	2,570582	3,364930	4,032143	5,893430
6	0,717558	1,439756	1,943180	2,446912	3,142668	3,707428	5,207626
7	0,711142	1,414924	1,894579	2,364624	2,997952	3,499483	4,785290
8	0,706387	1,396815	1,859548	2,306004	2,896459	3,355387	4,500791
9	0,702722	1,383029	1,833113	2,262157	2,821438	3,249836	4,296806
10	0,699812	1,372184	1,812461	2,228139	2,763769	3,169273	4,143700
11	0,697445	1,363430	1,795885	2,200985	2,718079	3,105807	4,024701
12	0,695483	1,356217	1,782288	2,178813	2,680998	3,054540	3,929633
13	0,693829	1,350171	1,770933	2,160369	2,650309	3,012276	3,851982
14	0,692417	1,345030	1,761310	2,144787	2,624494	2,976843	3,787390
15	0,691197	1,340606	1,753050	2,131450	2,602480	2,946713	3,732834
16	0,690132	1,336757	1,745884	2,119905	2,583487	2,920782	3,686155
17	0,689195	1,333379	1,739607	2,109816	2,566934	2,898231	3,645767
18	0,688364	1,330391	1,734064	2,100922	2,552380	2,878440	3,610485
19	0,687621	1,327728	1,729133	2,093024	2,539483	2,860935	3,579400
20	0,686954	1,325341	1,724718	2,085963	2,527977	2,845340	3,551808
21	0,686352	1,323188	1,720743	2,079614	2,517648	2,831360	3,527154
22	0,685805	1,321237	1,717144	2,073873	2,508325	2,818756	3,504992
23	0,685306	1,319460	1,713872	2,068658	2,499867	2,807336	3,484964
24	0,684850	1,317836	1,710882	2,063899	2,492159	2,796940	3,466777
25	0,684430	1,316345	1,708141	2,059539	2,485107	2,787436	3,450189
26	0,684043	1,314972	1,705618	2,055529	2,478630	2,778715	3,434997
27	0,683685	1,313703	1,703288	2,051831	2,472660	2,770683	3,421034
28	0,683353	1,312527	1,701131	2,048407	2,467140	2,763262	3,408155
29	0,683044	1,311434	1,699127	2,045230	2,462021	2,756386	3,396240
30	0,682756	1,310415	1,697261	2,042272	2,457262	2,749996	3,385185
31	0,682486	1,309464	1,695519	2,039513	2,452824	2,744042	3,374899
32	0,682234	1,308573	1,693889	2,036933	2,448678	2,738481	3,365306
33	0,681997	1,307737	1,692360	2,034515	2,444794	2,733277	3,356337
34	0,681774	1,306952	1,690924	2,032245	2,441150	2,728394	3,347934
35	0,681564	1,306212	1,689572	2,030108	2,437723	2,723806	3,340045
36	0,681366	1,305514	1,688298	2,028094	2,434494	2,719485	3,332624
37	0,681178	1,304854	1,687094	2,026192	2,431447	2,715409	3,325631
38	0,681001	1,304230	1,685954	2,024394	2,428568	2,711558	3,319030
39	0,680833	1,303639	1,684875	2,022691	2,425841	2,707913	3,312788
40	0,680673	1,303077	1,683851	2,021075	2,423257	2,704459	3,306878

Lampiran 4 Tabel F

**F**  $\alpha = 0.05$

df2	df1	1	2	3	4	5	6
1	161.447639	199.500000	215.707345	224.583241	230.161878	233.986000	
2	18.512821	19.000000	19.164292	19.246794	19.296410	19.329534	
3	10.127964	9.552094	9.276628	9.117182	9.013455	8.940645	
4	7.708647	6.944272	6.591382	6.388233	6.256057	6.163132	
5	6.607891	5.786135	5.409451	5.192168	5.050329	4.950288	
6	5.987378	5.143253	4.757063	4.533677	4.387374	4.283866	
7	5.591448	4.737414	4.346831	4.120312	3.971523	3.865969	
8	5.317655	4.458970	4.066181	3.837853	3.687499	3.580580	
9	5.117355	4.256495	3.862548	3.633089	3.481659	3.373754	
10	4.964603	4.102821	3.708265	3.478050	3.325835	3.217175	
11	4.844136	3.982298	3.587434	3.356690	3.203874	3.094613	
12	4.747225	3.885294	3.490295	3.259167	3.105875	2.996120	
13	4.667193	3.805565	3.410534	3.179117	3.025438	2.915269	
14	4.600110	3.738892	3.343889	3.112250	2.958249	2.847726	
15	4.543077	3.682320	3.287382	3.055568	2.901295	2.790465	
16	4.493998	3.633723	3.238872	3.006917	2.852409	2.741311	
17	4.451322	3.591531	3.196777	2.964708	2.809996	2.698660	
18	4.413873	3.554557	3.159908	2.927744	2.772853	2.661305	
19	4.380750	3.521893	3.127350	2.895107	2.740058	2.628318	
20	4.351244	3.492828	3.098391	2.866881	2.710890	2.598978	
21	4.324794	3.466800	3.072467	2.840100	2.684781	2.572712	
22	4.300950	3.443357	3.049125	2.816708	2.661274	2.549061	
23	4.279344	3.422132	3.027998	2.795539	2.639999	2.527655	
24	4.259677	3.402826	3.008787	2.776289	2.620654	2.508189	
25	4.241699	3.385190	2.991241	2.758710	2.602987	2.490410	
26	4.225201	3.369016	2.975154	2.742594	2.586790	2.474109	
27	4.210008	3.354131	2.960351	2.727765	2.571886	2.459108	
28	4.195972	3.340386	2.946685	2.714076	2.558128	2.445259	
29	4.182964	3.327654	2.934030	2.701399	2.545386	2.432434	
30	4.170877	3.315830	2.922277	2.689628	2.533555	2.420523	
31	4.159615	3.304817	2.911334	2.678667	2.522538	2.409432	
32	4.149097	3.294537	2.901120	2.668437	2.512255	2.399080	
33	4.139252	3.284918	2.891564	2.658867	2.502635	2.389394	
34	4.130018	3.275898	2.882604	2.649894	2.493616	2.380313	
35	4.121338	3.267424	2.874187	2.641465	2.485143	2.371781	
36	4.113165	3.259446	2.866266	2.633532	2.477169	2.363751	
37	4.105456	3.251924	2.858796	2.626052	2.469650	2.356179	
38	4.098172	3.244818	2.851741	2.619086	2.462548	2.349027	
39	4.091279	3.238096	2.845068	2.612306	2.455831	2.342262	
40	4.084746	3.231727	2.838745	2.605975	2.449466	2.335852	
41	4.078546	3.225684	2.832747	2.599969	2.443429	2.329771	
42	4.072654	3.219942	2.827049	2.594263	2.437693	2.323994	
43	4.067047	3.214480	2.821628	2.588836	2.432236	2.318498	
44	4.061706	3.209278	2.816466	2.583667	2.427040	2.313264	
45	4.056612	3.204317	2.811544	2.578739	2.422085	2.308273	
46	4.051749	3.199582	2.806845	2.574035	2.417356	2.303509	
47	4.047100	3.195056	2.802355	2.569540	2.412837	2.298956	
48	4.042652	3.190727	2.798061	2.565241	2.408514	2.294601	
49	4.038393	3.186582	2.793949	2.561124	2.404375	2.290432	
50	4.034310	3.182610	2.790008	2.557179	2.400409	2.286436	
51	4.030393	3.178799	2.786229	2.553395	2.396605	2.282603	
52	4.026631	3.175141	2.782600	2.549763	2.392953	2.278923	
53	4.023017	3.171626	2.779114	2.546273	2.389444	2.275388	
54	4.019541	3.168246	2.775762	2.542918	2.386070	2.271989	
55	4.016195	3.164993	2.772537	2.539689	2.382823	2.268717	
56	4.012973	3.161861	2.769431	2.536579	2.379697	2.265567	
57	4.009868	3.158843	2.766438	2.533583	2.376684	2.262532	
58	4.006873	3.155932	2.763552	2.530694	2.373780	2.259605	
59	4.003983	3.153123	2.760767	2.527907	2.370977	2.256780	
60	4.001191	3.150411	2.758078	2.525215	2.368270	2.254053	
61	3.998494	3.147791	2.755481	2.522615	2.365656	2.251418	
62	3.995887	3.145258	2.752970	2.520101	2.363128	2.248871	
63	3.993365	3.142809	2.750541	2.517670	2.360684	2.246408	
64	3.990924	3.140438	2.748191	2.515318	2.358318	2.244024	
65	3.988560	3.138142	2.745915	2.513040	2.356028	2.241716	
66	3.986269	3.135918	2.743711	2.510833	2.353809	2.239480	
67	3.984049	3.133762	2.741574	2.508695	2.351658	2.237312	
68	3.981896	3.131672	2.739502	2.506621	2.349573	2.235210	
69	3.979807	3.129644	2.737492	2.504609	2.347550	2.233171	
70	3.977779	3.127676	2.735541	2.502656	2.345586	2.231192	
71	3.975810	3.125764	2.733647	2.500760	2.343680	2.229271	
72	3.973897	3.123907	2.731807	2.498919	2.341828	2.227404	
73	3.972038	3.122103	2.730019	2.497129	2.340028	2.225590	
74	3.970230	3.120349	2.728280	2.495388	2.338278	2.223826	
75	3.968471	3.118642	2.726589	2.493696	2.336576	2.222110	
76	3.966760	3.116982	2.724944	2.492049	2.334920	2.220441	
77	3.965094	3.115366	2.723343	2.490447	2.333308	2.218817	
78	3.963472	3.113792	2.721783	2.488886	2.331739	2.217235	
79	3.961892	3.112260	2.720265	2.487366	2.330210	2.215694	



Lampiran 5 Perbankan yang terdaftar di Bursa Efek Indonesia tahun 2022

PT. Bank Raya Indonesia TBK.

The original financial statements included herein are in the Indonesian language.

**PT BANK RAYA INDONESIA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**Tanggal 31 Desember 2022**  
**(Disajikan dalam ribuan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK RAYA INDONESIA Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**As of December 31, 2022**  
**(Expressed in thousands of Rupiah,**  
**unless otherwise stated)**

	<b>31 Desember/ December 31, 2022</b>	<b>Catatan/ Notes</b>	<b>31 Desember/ December 31, 2021</b>	
<b>ASET</b>				<b>ASSETS</b>
Kas	11.262.053	2a,2b,2z,3	15.238.603	Cash
Giro pada Bank Indonesia	973.164.695	2a,2b,2e, 2z,4	557.506.779	Current accounts with Bank Indonesia
Giro pada bank lain	193.209.149	2a,2b,2c,2d, 2e,2z,5,35	192.794.815	Current accounts with other banks
Cadangan kerugian penurunan nilai	(53.601)		(137.437)	Allowance for impairment losses
	<u>193.155.548</u>		<u>192.657.378</u>	
Penempatan pada Bank Indonesia dan bank lain	952.737.263	2a,2b,2c,2d, 2f,2z,6,35	1.374.726.979	Placements with Bank Indonesia and other banks
Cadangan kerugian penurunan nilai	-		-	Allowance for impairment losses
	<u>952.737.263</u>		<u>1.374.726.979</u>	
Efek-efek	4.363.632.096	2b,2c,2d, 2g,2z,7,35	3.495.511.610	Securities
Cadangan kerugian penurunan nilai	(555.123)		(3.654.228)	Allowance for impairment losses
	<u>4.363.076.973</u>		<u>3.491.857.382</u>	
Efek-efek yang dibeli dengan janji dijual kembali	-	2b,2d,2h,8	650.377.813	Securities purchased under agreement to resell
Tagihan akseptasi	70.880.537	2b,2d,2k 9	92.561.485	Acceptances receivable
Cadangan kerugian penurunan nilai	(85.589)		(112.202)	Allowance for impairment losses
	<u>70.794.948</u>		<u>92.449.283</u>	
Kredit yang diberikan	7.766.644.001	2b,2c,2d, 2i,2z,10,35	11.608.327.398	Loans
Cadangan kerugian penurunan nilai	(1.321.540.011)		(1.875.401.843)	Allowance for impairment losses
	<u>6.445.103.990</u>		<u>9.732.925.555</u>	
Penyertaan saham	77.510	2b,2d,2i, 11	77.510	Investment in shares of stocks
Aset tetap dan aset hak guna		2m,2n,12		Premises and equipments and right of use assets
Biaya perolehan	602.389.210		406.039.916	Cost
Akumulasi penyusutan	(145.960.243)		(121.670.024)	Accumulated depreciation
Nilai buku neto	<u>456.428.967</u>		<u>284.369.892</u>	Net book value
Aset tak berwujud - neto	16.321.651	2m,2n,12	5.755.738	Intangible assets - net

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

**PT BANK RAYA INDONESIA Tbk**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2022**  
**(Disajikan dalam ribuan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK RAYA INDONESIA Tbk**  
**STATEMENT OF PROFIT OR LOSS AND OTHER**  
**COMPREHENSIVE INCOME**  
**For the Year Ended**  
**December 31, 2022**  
**(Expressed in thousands of Rupiah,**  
**unless otherwise stated)**

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022	Catatan/ Notes	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>INCOME AND EXPENSES FROM OPERATIONS</b>
Pendapatan bunga	1.029.970.140	2v,28	1.647.185.044	Interest income
Beban bunga	(369.534.506)	2v,29	(773.616.493)	Interest expense
Pendapatan Bunga - Neto	660.435.634		873.568.551	Interest Income - Net
Pendapatan Operasional Lainnya				Other Operating Income
Provisi dan komisi lainnya	14.952.315	2w	21.580.289	Other fees and commissions
Keuntungan dari penjualan efek-efek - neto	31.858.962	2g,7g	33.943.001	Gain on sale of securities - net
Penerimaan kembali aset keuangan yang telah dihapusbukukan	562.108.756	2d	51.820.358	Recovery of financial assets written-off
Keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek - neto	-	2g,7f	644.000	Unrealized gain on changes in fair value of securities - net
Keuntungan transaksi mata uang asing - neto	4.172.948	2z	1.704.481	Gain on foreign currencies transactions - net
Lain-lain	2.737.990		1.062.715	Others
Total Pendapatan Operasional Lainnya	615.830.971		110.754.844	Total Other Operating Income
Penyisihan Kerugian Penurunan Nilai	(581.058.390)	2d,2n,30	(3.885.062.216)	Provision For Impairment Losses
Beban Operasional Lainnya				Other Operating Expenses
Beban gaji dan tunjangan	(294.882.515)	2c,2x,25	(235.183.519)	Salaries and allowances expense
Beban umum dan administrasi	(286.078.844)	2m,32	(165.576.407)	General and administrative expense
Kerugian yang belum direalisasi dari perubahan nilai wajar efek-efek - neto	(3.132.326)	2g,7f	-	Unrealized loss on changes in fair value of securities - net
Lain-lain	(1.425.909)		(1.977.552)	Others
Total Beban Operasional Lainnya	(585.519.594)		(402.737.478)	Total Other Operating Expenses
<b>LABA (RUGI) OPERASIONAL</b>	<b>109.688.621</b>		<b>(3.303.476.299)</b>	<b>OPERATING INCOME (LOSS)</b>
PENDAPATAN NON-OPERASIONAL - NETO	6.497.459	33	344.951	NON-OPERATING INCOME - NET
<b>LABA (RUGI) SEBELUM PAJAK</b>	<b>116.186.080</b>		<b>(3.303.131.348)</b>	<b>INCOME (LOSS) BEFORE TAX</b>
<b>(BEBAN) MANFAAT PAJAK</b>	<b>(104.725.575)</b>	2aa,21b	<b>257.429.941</b>	<b>TAX BENEFIT (EXPENSE)</b>
<b>LABA (RUGI) TAHUN BERJALAN</b>	<b>11.460.505</b>		<b>(3.045.701.407)</b>	<b>INCOME (LOSS) FOR THE YEAR</b>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

**PT BANK RAYA INDONESIA Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN**  
**Tanggal 31 Desember 2022 dan untuk**  
**Tahun yang Berakhir pada Tanggal Tersebut**  
**(Disajikan dalam ribuan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK RAYA INDONESIA Tbk**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**As of December 31, 2022 and**  
**for the Year Then Ended**  
**(Expressed in thousands of Rupiah,**  
**unless otherwise stated)**

**10. KREDIT YANG DIBERIKAN (lanjutan)**

**10. LOANS (continued)**

c) Berdasarkan sisa umur jatuh tempo (lanjutan)

c) *By remaining period to maturity (continued)*

Klasifikasi jangka waktu kredit yang diberikan berdasarkan sisa umur sampai dengan jatuh temponya adalah sebagai berikut (lanjutan):

*The classification of loans based on the remaining period to maturity are as follows (continued):*

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<b>Pihak berelasi (Catatan 35)</b>			<b>Related parties (Note 35)</b>
<b>Rupiah</b>			<b>Rupiah</b>
≤ 1 bulan	35.000	-	≤ 1 month
> 1 bulan - 3 bulan	10.000	2.001.927	> 1 month - 3 months
> 3 bulan - 1 tahun	120.382.045	195.301.306	> 3 months - 1 year
> 1 tahun - 2 tahun	32.079.604	59.962.255	> 1 year - 2 years
> 2 tahun - 5 tahun	100.873.352	154.850.171	> 2 years - 5 years
> 5 tahun	1.247.499.347	1.296.482.208	> 5 years
	1.500.879.348	1.708.597.867	
Total	7.766.644.001	11.608.327.398	Total
Cadangan kerugian penurunan nilai	(1.321.540.011)	(1.875.401.843)	Allowance for impairment losses
<b>Neto</b>	<b>6.445.103.990</b>	<b>9.732.925.555</b>	<b>Net</b>

d) Berdasarkan kolektibilitas

d) *By collectibility*

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<b>Individual</b>			<b>Individual</b>
Lancar	2.255.440.320	2.512.406.451	Current
Dalam perhatian khusus	639.061.564	1.022.011.613	Special mention
Kurang lancar	59.269.026	376.285.842	Substandard
Diragukan	54.129.559	-	Doubtful
Macet	-	44.205.000	Loss
<b>Kolektif</b>			<b>Collective</b>
Lancar	4.501.835.882	7.336.853.806	Current
Dalam perhatian khusus	144.768.193	275.457.170	Special mention
Kurang lancar	24.007.561	30.435.677	Substandard
Diragukan	39.380.741	9.809.368	Doubtful
Macet	48.751.155	862.471	Loss
Total	7.766.644.001	11.608.327.398	Total
Cadangan kerugian penurunan nilai			Allowance for impairment losses
Individual	(1.174.123.523)	(1.661.593.152)	Individual
Kolektif	(147.416.488)	(213.808.691)	Collective
<b>Neto</b>	<b>6.445.103.990</b>	<b>9.732.925.555</b>	<b>Net</b>

e) Berdasarkan segmen operasi

e) *By operating segment*

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<b>Pihak ketiga</b>			<b>Third parties</b>
<b>Rupiah</b>			<b>Rupiah</b>
Menengah	2.463.094.802	4.139.460.184	Middle
Ritel	2.318.857.613	3.591.324.073	Retail
Konsumer	911.630.467	954.565.234	Consumer
	5.693.582.882	8.685.349.491	
<b>Dolar Amerika Serikat</b>			<b>United States Dollar</b>
Menengah	572.181.771	1.214.380.040	Middle
	6.265.764.653	9.899.729.531	

PT Bank IBK Indonesia TBK

PT BANK IBK INDONESIA Tbk LAPORAN POSISI KEUANGAN 31 DESEMBER 2022 DAN 2021 (Diekspresikan dalam jutaan Rupiah, kecuali dinyatakan lain)			PT BANK IBK INDONESIA Tbk STATEMENT OF FINANCIAL POSITION DECEMBER 31, 2022 AND 2021 (Expressed in million Rupiah, unless otherwise stated)		
	2022	Catatan/ Notas	2021		
<b>ASET</b>				<b>ASSETS</b>	
Kas	101.892	4	70.906	Cash	
Giro pada Bank Indonesia	866.351	5	413.053	Current account with Bank Indonesia	
Giro pada Bank lain	512.012	6,33	309.500	Current account with other Banks	
Dikurangi: cadangan kerugian penurunan nilai	(579)	6	(258)	Less: allowance for impairment losses	
	511.433		309.242		
Penempatan pada Bank Indonesia dan Bank lain	2.670.716	7,33	2.815.637	Placements with Bank Indonesia and other Banks	
Efek-efek	1.895.313	8,33	1.141.172	Securities	
Dikurangi: cadangan kerugian penurunan nilai	(65)	8	(628)	Less: allowance for impairment losses	
	1.895.248		1.140.543		
Kredit yang diberikan	8.064.115	9,33	6.076.409	Loans	
Dikurangi: cadangan kerugian penurunan nilai	(214.996)	9	(197.983)	Less: allowance for impairment losses	
	7.849.119		5.878.426		
Aset tetap - bersih	147.716	10,23	181.661	Fixed assets - net	
Aset takberwujud - bersih	27.638	11,23	39.005	Intangible assets - net	
Tagihan lainnya - bersih	4.090.500	12,38	3.337.305	Other receivables - net	
Aset pajak tangguhan	15.809	25d	-	Deferred tax assets	
Aset lain-lain - bersih	128.165	13,38	101.132	Other assets - net	
<b>JUMLAH ASET</b>	<b>18.304.587</b>		<b>14.286.910</b>	<b>TOTAL ASSETS</b>	

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.



PT BANK IBK INDONESIA Tbk  
**LAPORAN LABA RUGI DAN  
 PENGHASILAN KOMPREHENSIF LAIN**  
**UNTUK TAHUN-TAHUN YANG BERAKHIR**  
**31 DESEMBER 2022 DAN 2021**  
 (Disejikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK IBK INDONESIA Tbk  
**STATEMENT OF PROFIT OR LOSS AND  
 OTHER COMPREHENSIVE INCOME**  
**FOR THE YEARS ENDED**  
**DECEMBER 31, 2022 AND 2021**  
 (Expressed in million Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
<b>Pendapatan dan beban bunga</b>				<b>Interest income and expenses</b>
Pendapatan bunga	786.522	21	544.257	Interest income
Beban bunga	(378.765)	22	(237.244)	Interest expenses
<b>Pendapatan bunga - bersih</b>	<b>407.757</b>		<b>307.013</b>	<b>Interest income - net</b>
<b>Pendapatan operasional lainnya</b>				<b>Other operating income</b>
Provisi dan komisi lainnya	83.142		55.306	Other fees and commissions
Keuntungan kurs mata uang asing - bersih	26.503		5.078	Gain on foreign exchange - net
<b>Jumlah pendapatan operasional lainnya</b>	<b>109.645</b>		<b>60.382</b>	<b>Total other operating income</b>
<b>Pembentukan cadangan kerugian penurunan nilai aset keuangan</b>	<b>(84.414)</b>		<b>(54.737)</b>	<b>Provision for impairment losses on financial assets</b>
<b>Beban operasional lainnya</b>				<b>Other operating expenses</b>
Beban umum dan administrasi	(168.204)	23	(152.416)	General and administrative expenses
Beban tenaga kerja dan tunjangan	(156.087)	24	(157.692)	Salaries and allowance expenses
Keuntungan dari perubahan nilai wajar efek-efek - bersih	-		11.362	Gain in fair value of securities - net
Beban lain-lain	(5.779)		(3.720)	Other expenses
<b>Jumlah beban operasional lainnya</b>	<b>(330.070)</b>		<b>(302.466)</b>	<b>Total other operating expenses</b>
<b>LABA OPERASIONAL</b>	<b>92.918</b>		<b>10.192</b>	<b>OPERATING PROFIT</b>
<b>Pendapatan (beban) nonoperasional</b>				<b>Non-operating income (expense) - net</b>
Keuntungan (kerugian) penjualan aset tetap dan agunan yang diambil alih - bersih	2.234	10, 13	(2)	Gain (loss) on sale of fixed assets and foreclosed assets - net
Lainnya	-		(123)	Others
<b>Jumlah pendapatan (beban) non-operasional</b>	<b>2.234</b>		<b>(127)</b>	<b>Total non-operating income (expense) - net</b>
<b>LABA SEBELUM PAJAK PENGHASILAN</b>	<b>95.152</b>		<b>10.065</b>	<b>PROFIT BEFORE INCOME TAX</b>
<b>MANFAAT PAJAK PENGHASILAN</b>				<b>INCOME TAX BENEFIT</b>
Kini	-	25a	-	Current
Tangguhan	8.302	25d	2.705	Deferred
<b>Manfaat pajak penghasilan - bersih</b>	<b>8.302</b>		<b>2.705</b>	<b>Income tax benefit - net</b>
<b>LABA BERSIH TAHUN BERJALAN</b>	<b>103.454</b>		<b>12.770</b>	<b>NET INCOME FOR THE YEAR</b>

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan.

Notes to the Financial Statements are an integral part of the Financial Statements taken as a whole.

**PT BANK IBK INDONESIA Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN**  
**UNTUK TAHUN-TAHUN YANG BERAKHIR**  
**31 DESEMBER 2022 DAN 2021**  
*(Diekspresikan dalam jutaan Rupiah, kecuali dinyatakan lain)*

**PT BANK IBK INDONESIA Tbk**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEARS ENDED**  
**DECEMBER 31, 2022 AND 2021**  
*(Expressed in million Rupiah, unless otherwise stated)*

**9. KREDIT YANG DIBERIKAN** (Lanjutan)

**9. LOANS** (Continued)

Kredit yang direstrukturisasi pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

Restructured loans as of December 31, 2022 and 2021 are as follows:

	2022		2021		
	Kredit yang diberikan/ Loans	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	Kredit yang diberikan/ Loans	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	
Kredit yang direstrukturisasi:					Restructured loans:
Lancar	516.684	78.803	1.107.208	60.429	Current
Dalam perhatian khusus	297.485	47.129	269.221	77.011	Special mention
Kurang lancar	10.986	2.933	-	-	Substandard
Diragukan	389	118	1.205	912	Doubtful
Macet	55.138	21.001	20.523	4.030	Loss
<b>Jumlah kredit yang direstrukturisasi</b>	<b>880.682</b>	<b>149.984</b>	<b>1.398.157</b>	<b>142.382</b>	<b>Total restructured loans</b>

Bank telah melakukan restrukturisasi kredit untuk debitur yang terdampak pandemi Covid-19 sesuai dengan Peraturan Otoritas Jasa Keuangan No. 17/POJK.03/2021 (POJK 17/2021) tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019 (berlaku hingga 31 Maret 2023) yang diperpanjang berdasarkan Siaran Pers No. 85/DHMS/OJK/XI/2022 untuk segmen, sektor, industri dan daerah tertentu (targeted) yang memerlukan periode restrukturisasi kredit/pembiayaan tambahan selama 1 tahun sampai 31 Maret 2024.

The Bank has restructured credit for debtors affected by the Covid-19 pandemic in accordance with Financial Services Authority Regulation No. 17/POJK.03/2021 (POJK 17/2021) concerning the Second Amendment to Financial Services Authority Regulation Number 11/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019 (valid until March 31 2023) which extended based on Press Release No. 85/DHMS/OJK/XI/2022 for certain segment, sectors, industries and regions (targeted) that require an additional credit/financing restructuring period of 1 year until March 31, 2024.

Berikut ini adalah saldo kredit yang diberikan pada tanggal 31 Desember 2022 dan 2021 berdasarkan kolektibilitas:

The collectibility classification of loans as of December 31, 2022 and 2021 are as follows:

	2022	2021	
Lancar	7.598.607	5.595.079	Current
Dalam perhatian khusus	304.981	355.755	Special mention
Kurang lancar	10.986	-	Substandard
Diragukan	389	1.205	Doubtful
Macet	149.152	124.370	Loss
<b>Jumlah</b>	<b>8.064.115</b>	<b>6.076.409</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(214.996)	(197.983)	Allowance for impairment losses
<b>Jumlah - neto</b>	<b>7.849.119</b>	<b>5.878.426</b>	<b>Total - net</b>

Pada tanggal 31 Desember 2022 dan 2021, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

As of December 31, 2022 and 2021, detail of non-performing loans according to economic sector are as follows:

	2022		2021		
	Kredit bermasalah/ Non-performing loan	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	Kredit bermasalah/ Non-performing loan	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	
Rupiah:					Rupiah:
Konstruksi	82.596	25.269	43.742	13.841	Construction
Perdagangan	65.080	22.086	4.327	2.009	Trading
Pertanian, perburuan dan sarana pertanian	6.922	3.955	-	-	Agriculture, hunting and agriculture facilities
Lain-lain	5.929	2.029	77.506	20.019	Others
<b>Jumlah</b>	<b>160.527</b>	<b>53.339</b>	<b>125.575</b>	<b>35.869</b>	<b>Total</b>

PT Bank Jago TBK

PT BANK JAGO Tbk  
(DAHULU/FORMERLY PT BANK ARTOS INDONESIA Tbk)

LAPORAN POSISI KEUANGAN  
31 DESEMBER 2022 DAN 2021

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION  
31 DECEMBER 2022 AND 2021

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	2d, 4, 37, 39	10,107	9,986	Cash
Giro pada Bank Indonesia	2e, 5, 37, 39	718,440	225,715	Current accounts with Bank Indonesia
Giro pada bank lain		106,897	13,990	Current accounts with other banks
Dikurangi: cadangan kerugian penurunan nilai		(221)	(29)	Less: allowance for impairment losses
Jumlah giro pada bank lain - bersih	2e, 6, 37, 39	106,676	13,961	Total current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain		624,927	1,168,780	Placements with Bank Indonesia and other banks
Dikurangi: cadangan kerugian penurunan nilai		(155)	-	Less: allowance for impairment losses
Jumlah penempatan pada Bank Indonesia dan bank lain - bersih	2f, 7, 37, 39	624,772	1,168,780	Total placements with Bank Indonesia and other banks - net
Efek-efek				Securities
Pihak ketiga		2,796,726	1,807,750	Third parties
Ditambah: premium yang belum diamortisasi		64,929	90,879	Add: unamortised premium
Jumlah efek-efek - bersih	2g, 8, 37, 39	2,861,655	1,898,629	Total securities - net
Efek-efek yang dibeli dengan janji dijual kembali (reverse repo)	2h, 9, 37, 39	1,952,830	2,743,027	Securities purchased under resale agreements (reverse repo)
Kredit yang diberikan:				Loans:
Pihak ketiga		6,826,126	3,221,101	Third parties
Pihak berelasi		399,262	100,000	Related parties
Pembiayaan syariah:				Sharia financing:
Pihak ketiga		2,202,599	2,047,853	Third parties
Dikurangi: cadangan kerugian penurunan nilai		(270,170)	(127,171)	Less: allowance for impairment losses
Jumlah kredit yang diberikan dan pembiayaan syariah - bersih	2i, 2j, 2ab, 10, 36, 37, 39	9,157,817	5,241,783	Total loans and sharia financing - net
Biaya dibayar dimuka	2k, 11	57,097	34,248	Prepaid expenses
Aset tetap				Fixed assets
Biaya perolehan		199,527	175,159	Cost
Akumulasi penyusutan		(55,923)	(31,282)	Accumulated depreciation
Jumlah aset tetap - bersih	2l, 2y, 12	143,604	143,877	Fixed assets - net
Aset takberwujud				Intangible assets
Biaya perolehan		989,352	525,211	Cost
Akumulasi amortisasi		(101,865)	(28,936)	Accumulated amortisation
Jumlah aset takberwujud - bersih	2m, 13	887,487	496,275	Intangible assets - net
Agunan yang diambil alih - bersih	2n, 14	93,906	78,462	Foreclosed assets - net
Aset pajak tangguhan	2t, 20d	73,400	77,528	Deferred tax assets
Aset lainnya	2o, 15, 37, 39	277,504	180,151	Other assets
<b>JUMLAH ASET</b>		<b>16,965,295</b>	<b>12,312,422</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

Lampiran – 1/1 – Schedule

**PT BANK JAGO Tbk**  
(DAHULU/FORMERLY PT BANK ARTOS INDONESIA Tbk)

**LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2022 DAN 2021**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan  
lain)

**STATEMENTS OF PROFIT OR LOSS AND OTHER  
COMPREHENSIVE INCOME  
FOR THE YEARS ENDED  
31 DECEMBER 2022 AND 2021**

(Expressed in millions of Rupiah, unless otherwise  
stated)

	Catatan/ Notes	2022	2021 <sup>1)</sup>	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan bunga	2w, 29, 38	962,688	525,540	Interest income
Pendapatan syariah	2w, 29, 38	537,797	128,879	Sharia income
Beban bunga	2w, 30, 38	(138,844)	(62,476)	Interest expenses
Beban syariah	2w, 30, 38	(8,625)	(205)	Sharia expenses
Pendapatan bunga dan syariah bersih		1,352,996	589,738	Net interest and sharia income
<b>PENDAPATAN/(BEBAN) OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME/(EXPENSES)</b>
Pendapatan operasional lainnya	2x, 31, 38, 44	78,023	55,891	Other operating income
Beban operasional lainnya				Other operating expenses
Beban penyisihan penurunan nilai	32	(392,669)	(92,346)	Provision for impairment losses
Beban umum dan administrasi	33, 44	(693,375)	(353,898)	General and administrative expenses
Beban personalia	34	(322,909)	(181,851)	Personnel expenses
Beban lainnya		(9,347)	(7,031)	Other expenses
Jumlah beban operasional lainnya	38	(1,418,300)	(634,926)	Total other operating expenses
Beban operasional lainnya - bersih		(1,340,277)	(579,235)	Other operating expenses - net
<b>LABA OPERASIONAL</b>		<b>12,719</b>	<b>10,503</b>	<b>OPERATING INCOME</b>
<b>PENDAPATAN/(BEBAN) NONOPERASIONAL - BERSIH</b>	35, 38	<b>7,709</b>	<b>(1,369)</b>	<b>NON-OPERATING INCOME/ (EXPENSES) - NET</b>
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<b>20,428</b>	<b>9,134</b>	<b>INCOME BEFORE INCOME TAX</b>
<b>(BEBAN)/MANFAAT PAJAK PENGHASILAN</b>	2t			<b>INCOME TAX (EXPENSES)/ BENEFIT</b>
Kini	20b	-	-	Current
Tangguhan	20b, 20d, 38	(4,515)	76,890	Deferred
<b>LABA BERSIH TAHUN BERJALAN</b>		<b>15,913</b>	<b>86,024</b>	<b>NET INCOME FOR THE YEAR</b>

<sup>1)</sup> Diklasifikasi, lihat Catatan 44

As reclassified, see Note 44 <sup>1)</sup>

Catatan atas laporan keuangan merupakan bagian yang  
tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these  
financial statements.

Lampiran – 2/1 – Schedule



**PT BANK JAGO Tbk**  
(DAHULU/FORMERLY PT BANK ARTOS INDONESIA Tbk)

CATATAN ATAS LAPORAN KEUANGAN  
31 DESEMBER 2022 DAN 2021

NOTES TO THE FINANCIAL STATEMENTS  
31 DECEMBER 2022 AND 2021

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain) (Expressed in millions of Rupiah, unless otherwise stated)

**10. KREDIT YANG DIBERIKAN DAN PEMBIAYAAN SYARIAH**

**10. LOANS AND SHARIA FINANCING**

**a. Berdasarkan jenis**

**a. By type**

	2022	2021	
<b>Kredit yang diberikan</b>			<b>Loans</b>
Pihak ketiga			Third parties
Modal kerja	4,047,987	1,322,408	Working capital
Konsumsi	2,700,508	1,890,800	Consumption
Investasi	77,631	7,893	Investment
Jumlah kredit yang diberikan pihak ketiga	<u>6,826,126</u>	<u>3,221,101</u>	Total third parties' loans
Pihak berelasi (Catatan 36)			Related parties (Note 36)
Modal kerja	399,259	100,000	Working capital
Konsumsi	3	-	Consumption
Jumlah kredit yang diberikan pihak berelasi	<u>399,262</u>	<u>100,000</u>	Total related parties' loans
Jumlah kredit yang diberikan	<u>7,225,388</u>	<u>3,321,101</u>	Total loans
<b>Pembiayaan syariah</b>			<b>Sharia financing</b>
Pihak ketiga			Third parties
Modal kerja	2,202,599	2,047,853	Working capital
Jumlah pembiayaan syariah	<u>2,202,599</u>	<u>2,047,853</u>	Total sharia financing
Dikurangi: cadangan kerugian penurunan nilai	<u>(270,170)</u>	<u>(127,171)</u>	Less: allowance for impairment losses
Jumlah - bersih	<u>9,157,817</u>	<u>5,241,783</u>	Total - net

**b. Berdasarkan kolektibilitas**

**b. By collectability**

	2022	2021	
<b>Kredit yang diberikan</b>			<b>Loans</b>
Lancar	6,905,344	3,042,170	Current
Dalam perhatian khusus	236,248	248,754	Special mention
Kurang lancar	21,063	8,473	Substandard
Diragukan	28,462	11,087	Doubtful
Macet	34,271	10,617	Loss
Jumlah kredit yang diberikan	<u>7,225,388</u>	<u>3,321,101</u>	Total loans
<b>Pembiayaan syariah</b>			<b>Sharia financing</b>
Lancar	1,866,771	2,011,030	Current
Dalam perhatian khusus	248,536	35,970	Special mention
Kurang lancar	84,755	767	Substandard
Diragukan	1,731	76	Doubtful
Macet	806	10	Loss
Jumlah pembiayaan syariah	<u>2,202,599</u>	<u>2,047,853</u>	Total sharia financing
Dikurangi: cadangan kerugian penurunan nilai	<u>(270,170)</u>	<u>(127,171)</u>	Less: allowance for impairment losses
Jumlah - bersih	<u>9,157,817</u>	<u>5,241,783</u>	Total - net

PT Bank MNC Internasional TBK

PT BANK MNC INTERNASIONAL Tbk  
LAPORAN POSISI KEUANGAN  
31 Desember 2022  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MNC INTERNASIONAL Tbk  
STATEMENT OF FINANCIAL POSITION  
December 31, 2022  
(Expressed in million Rupiah, unless otherwise specified)

	Catatan/ Notes	2022	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	5	93.012	76.512	Cash
Giro pada Bank Indonesia	6	1.208.374	520.444	Demand deposits with Bank Indonesia
Giro pada bank lain - pihak ketiga	7	175.171	183.367	Demand deposits with other banks - third parties
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga	8	1.814.818	1.654.826	Placements with Bank Indonesia and other banks - third parties
Efek-efek - pihak ketiga	9	2.298.935	1.674.698	Securities - third parties
Tagihan derivatif - pihak ketiga	11	2.894	76	Derivative receivables - third parties
Kredit	12			Loans
- Pihak berelasi	40	1.337.307	1.323.013	- Related parties
- Pihak ketiga		8.862.559	7.180.651	- Third parties
		10.199.866	8.503.664	
Cadangan kerugian penurunan nilai		(247.201)	(218.438)	Allowance for impairment losses
Jumlah		9.952.665	8.285.226	Total
Efek-efek yang dibeli dengan janji dijual kembali	10	-	248.514	Securities purchased under resale agreements
Tagihan akseptasi - pihak ketiga	13	77.253	-	Acceptances receivable - third parties
Biaya dibayar dimuka	14	72.065	87.738	Prepaid expenses
Aset tetap - bersih	15	31.659	31.213	Premises and equipment - net
Aset pajak tangguhan - bersih	37	124.494	223.335	Deferred tax assets - net
Aset takberwujud - bersih	16	16.806	14.691	Intangible assets - net
Aset lain-lain - bersih	17	994.217	1.014.720	Other assets - net
<b>JUMLAH ASET</b>		<b>16.862.363</b>	<b>14.015.360</b>	<b>TOTAL ASSETS</b>

Lihat Catatan atas Laporan Keuangan sebagai bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to Financial Statements which are an integral part of the Financial Statements taken as a whole

PT BANK MNC INTERNASIONAL Tbk  
 LAPORAN LABA RUGI DAN  
 PENGHASILAN KOMPREHENSIF LAIN  
 Untuk Tahun yang Berakhir Tanggal 31 Desember 2022  
 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MNC INTERNASIONAL Tbk  
 STATEMENT OF PROFIT OR LOSS AND  
 OTHER COMPREHENSIVE INCOME  
 For the Year Ended December 31, 2022  
 (Expressed in million Rupiah, unless otherwise specified)

	Catatan/ Notes	2022	2021	
<b>Pendapatan dan beban operasional</b>				<b>Operating revenues and expenses</b>
Pendapatan bunga				Interest revenues
Bunga yang diperoleh	29	1.096.070	928.006	Interest earned
Provisi dan komisi kredit		58.276	51.931	Loan commissions and fees
Jumlah pendapatan bunga		1.154.346	979.937	Total interest revenues
Beban bunga				Interest expenses
Bunga	30	482.935	552.431	Interest expense
Premi penjaminan	44	23.684	19.993	Guarantee premium
Jumlah beban bunga		506.619	572.424	Total interest expenses
<b>Pendapatan bunga – bersih</b>		<b>647.727</b>	<b>407.513</b>	<b>Interest revenues – net</b>
<b>Pendapatan operasional lainnya</b>				<b>Other operating revenues</b>
Pendapatan transaksi valuta asing		8.897	9.699	Gain on foreign exchange transactions
- bersih				- net
Keuntungan bersih penjualan efek	9	4.398	22.435	Net gain on sale of securities
Provisi dan komisi selain kredit	31	39.329	41.464	Commissions and fees from transactions other than loans – net
- bersih				
Penerimaan kembali kredit yang dihapusbuku	12	23.946	30.542	Recovery of loans previously written-off
Keuntungan (kerugian) yang belum direalisasi dari efek yang diukur pada nilai wajar melalui laba rugi		413	(435)	Unrealized gain (loss) from securities measured at fair value through profit or loss
Lainnya	32	61.946	65.656	Others
Jumlah pendapatan operasional lainnya		138.929	169.361	Total other operating revenues
<b>Beban kerugian penurunan nilai</b>				<b>Provision for impairment losses</b>
Aset keuangan	33	113.815	71.805	Financial assets
Jumlah beban kerugian penurunan nilai		113.815	71.805	Total provision for impairment losses
<b>Beban operasional lainnya</b>				<b>Other operating expenses</b>
Umum dan administrasi	34	252.134	249.757	General and administrative
Tenaga kerja	36	219.069	202.544	Personnel
Beban (pembalikan) pensiun dan imbalan pasca kerja	39	8.489	(10.308)	Pension and employee benefits expense (reversal)
Lainnya		40.042	37.745	Others
Jumlah beban operasional lainnya		519.734	479.738	Total other operating expenses
<b>Beban operasional lainnya – bersih</b>		<b>(494.620)</b>	<b>(382.182)</b>	<b>Other operating expenses – net</b>
<b>Laba operasional</b>		<b>153.107</b>	<b>25.331</b>	<b>Profit from operations</b>

Lihat Catatan atas Laporan Keuangan sebagai bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to Financial Statements which are an integral part of the Financial Statements taken as a whole

12. KREDIT (lanjutan)		12. LOANS (continued)	
b. Sektor Ekonomi (lanjutan)		b. By Economic Sector (continued)	
	2022	2021	
Jumlah - Rupiah (saldo pindahan)	9.668.645	8.216.690	Total - Rupiah (balance brought forward)
Dollar Amerika Serikat			United States Dollar
Perindustrian	447.997	196.368	Manufacturing
Perdagangan, restoran dan hotel	65.221	62.562	Trading, restaurant and hotel
Transportasi, pergudangan dan komunikasi	18.003	27.288	Transportation, warehouses, and communication
Listrik, gas dan air	-	756	Electricity, gas, and water
Jumlah - Dollar Amerika Serikat	531.221	286.974	Total - United States Dollar
Jumlah	10.199.866	8.503.664	Total
Cadangan kerugian penurunan nilai	(247.201)	(218.438)	Allowance for impairment losses
<b>Jumlah Kredit - bersih</b>	<b>9.952.665</b>	<b>8.285.226</b>	<b>Total Loans - net</b>
c. Berdasarkan kolektibilitas Otoritas Jasa Keuangan		c. Based on Financial Service Authority's collectability	
	2022	2021	
Lancar	8.924.159	7.407.650	Current
Dalam perhatian khusus	918.009	720.569	Special mention
Kurang lancar	20.820	28.957	Substandard
Diragukan	20.588	29.848	Doubtful
Macet	316.290	316.640	Loss
Jumlah	10.199.866	8.503.664	Total
Cadangan kerugian penurunan nilai	(247.201)	(218.438)	Allowance for impairment losses
<b>Jumlah Kredit - bersih</b>	<b>9.952.665</b>	<b>8.285.226</b>	<b>Total Loans - net</b>
d. Berdasarkan penilaian internal Bank		d. Based on Bank's internal assessment	
	2022	2021	
Kredit yang dinilai secara individual			Loans assessed individually
Nilai tercatat	1.398.879	1.591.668	Fair value
Cadangan kerugian penurunan nilai	(185.988)	(141.884)	Allowance for impairment losses
Jumlah	1.212.891	1.449.784	Total
Kredit yang dinilai secara kolektif			Loans assessed collectively
Nilai tercatat	8.900.987	6.911.996	Fair value
Cadangan kerugian penurunan nilai	(61.213)	(76.554)	Allowance for impairment losses
Jumlah	8.739.774	6.835.442	Total
<b>Jumlah Kredit - bersih</b>	<b>9.952.665</b>	<b>8.285.226</b>	<b>Total Loans - net</b>
e. Jangka Waktu		e. By Period	
Jangka waktu pinjaman diklasifikasikan berdasarkan periode pinjaman dalam perjanjian kredit adalah sebagai berikut:		Loans classified based on the term of the loan agreements are as follows:	
	2022	2021	
≤ 1 tahun	4.208.070	3.800.796	≤ 1 year
>1 - 2 tahun	1.000.994	238.272	>1 - 2 years
>2 - 5 tahun	2.936.613	2.190.449	>2 - 5 years
>5 tahun	2.054.189	2.274.147	>5 years
Jumlah	10.199.866	8.503.664	Total
Cadangan kerugian penurunan nilai	(247.201)	(218.438)	Allowance for impairment losses
<b>Jumlah Kredit - bersih</b>	<b>9.952.665</b>	<b>8.285.226</b>	<b>Total Loans - net</b>



# PT Bank Capital Indonesia TBK

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PT BANK CAPITAL INDONESIA Tbk  
LAPORAN POSISI KEUANGAN  
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL-TANGGAL  
31 DESEMBER 2022 DAN 2021  
(Dibagikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK CAPITAL INDONESIA Tbk  
STATEMENT OF FINANCIAL POSITION  
FOR THE YEARS ENDED  
31 DECEMBER 2022 AND 2021  
(Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Akses	31 Desember 2022 / 31 December 2022	31 Desember 2021 / 31 December 2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	5	85.042	122.658	Cash
Giro pada Bank Indonesia	6,3g	28.303.394	3.154.810	Current accounts with Bank Indonesia
Giro pada Bank lain	6,3g	39.954	334.367	Current accounts with other Banks
Penempatan pada Bank Indonesia dan Bank lain	8,3h	799.838	3.998.456	Placements with Bank Indonesia and other Banks
Elek-efek	9,3			Marketable securities
Diperdagangkan		702.425	676.814	Trading
Tersedia untuk dijual		1.119.828	2.966.364	Available for sale
Ditahan sampai dengan jatuh tempo		2.123.633	-	Held to Maturity
Elek-efek yang dibeli dengan janji dijual kembali	10	189.592	409.235	Securities purchased under agreements to resell
Kredit yang diberikan	11,30,3			Loans
Rihak Berelasi		23.581	28.812	Related Parties
Rihak Ketiga		2.830.275	2.276.543	Third Parties
Tagihan akseptasi		-	7.633	Acceptance receivables
Pendapatan bunga yang masih harus diterima	12	102.654	76.438	Accrued interest receivables
Aset tetap - Bersih	13,3	687.254	717.942	Fixed assets - net
Aset Pajak Tanggihan	19d	7.821	8.596	Deferred Tax Assets
Aset Lain-lain	14	9.066.200	8.246.949	Other Assets
<b>JUMLAH ASET</b>		<b>20.628.501</b>	<b>22.525.883</b>	<b>TOTAL ASSETS</b>
<b>LIABILITAS DAN EKUITAS</b>				<b>LIABILITIES AND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
Liabilitas segera	15,30	103.805	133.265	Obligations due immediately
Simpanan dari nasabah	16,3p			Deposits from customers
Rihak Berelasi		24.085	10.957	Related Parties
Rihak Ketiga		14.029.610	18.702.848	Third Parties
Simpanan dari Bank lain	17,2q	1.580.116	323.062	Deposits from other Banks
Kewajiban akseptasi		-	7.633	Acceptance payables
Elek-efek yang dijual dengan janji dibeli kembali	18	1.007.918	-	Securities sold under agreements to repurchase
Utang Pajak	19a	13.967	19.186	Taxes payables
Liabilitas Lain-lain	20	67.188	68.394	Other Liabilities
Liabilitas Imbalan pasca kerja	21,3r	35.925	39.490	Post employment benefits obligation
Obligasi Subordinasi - Bersih	22	4.983.300	696.075	Subordinated Bonds - Net
<b>JUMLAH LIABILITAS</b>		<b>17.340.564</b>	<b>20.203.112</b>	<b>TOTAL LIABILITIES</b>
<b>EKUITAS</b>				<b>EQUITY</b>
Modal Saham - nilai nominal Rp 100 (nilai penuh) per saham				Share Capital - IDR 100 par value per share (full amount) per share
Modal dasar - 25.000.000.000 saham				Authorized capital - 25,000,000,000 shares
Pada tanggal 31 Desember 2022 dan 2021	23			on December 31, 2022 and 2021
Modal ditempatkan dan disetor masing-masing 19.933.024.885 saham pada 31 Desember 2022 dan 7.078.062.482 saham pada 31 Desember 2021		1.995.302	707.800	Issued and paid-up capital - respectively 19,933,024,885 on December 31, 2022 and 7,078,062,482 on December 31, 2021
Tambahan modal disetor - Bersih	24	21.363	8.488	Additional paid-in capital - Net
Dana Setoran Modal		-	300.000	Capital Deposit Funds
Keuntungan (kerugian) yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual		202.271	71.377	Unrealized Gain (loss) on available for sale securities
Akumulasi kerugian aktuarial		(9.914)	(11.280)	Accumulated actuarial loss
Cadangan Revaluasi	25	137.787	151.356	Revaluation Reserved
Saldo laba				Retained Earnings
Telah ditentukan penggunaannya		39.611	37.611	Appropriated
Belum ditentukan penggunaannya		681.117	837.419	Unappropriated
<b>JUMLAH EKUITAS</b>		<b>3.287.937</b>	<b>2.122.771</b>	<b>TOTAL EQUITY</b>
<b>JUMLAH LIABILITAS DAN EKUITAS</b>		<b>20.628.501</b>	<b>22.525.883</b>	<b>TOTAL LIABILITIES AND EQUITY</b>

Catatan atas Laporan Keuangan merupakan bagian tidak terpisahkan dari Laporan Keuangan secara keseluruhan

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PT BANK CAPITAL INDONESIA Tbk  
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN  
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL-TANGGAL  
31 DESEMBER 2022 DAN 2021

PT BANK CAPITAL INDONESIA Tbk  
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE YEARS ENDED  
31 DECEMBER 2022 AND 2021

	Catatan/ No/tes	31 Desember 2022/ 31 December 2022	31 Desember 2021 / 31 December 2021	
PENDAPATAN BUNGA	28,3t	629.261	846.721	INTEREST INCOME
BEBAN BUNGA	29,3t	(1.020.133)	(1.362.416)	INTEREST EXPENSE
(BEBAN) PENDAPATAN BUNGA BERSIH		(394.872)	(515.695)	NET INTEREST (EXPENSE) INCOME
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Profil dan komisi	30	14.395	9.469	Fees and Commission
Keuntungan dari penjualan aset keuangan yang diklasifikasikan tersedia untuk dijual dan dipegangkan		45.167	44.657	Gain on sale of financial asset classified as available for sale and held for trading
Kerugian selisih kurs mata uang asing - bersih		1.225	(9.936)	Loss from foreign exchange - net
Lain-lain	31	890.536	900.696	Others
JUMLAH PENDAPATAN OPERASIONAL LAINNYA		921.314	945.266	TOTAL OTHER OPERATING INCOME
PEMBENTUKAN CADANGAN PENURUNAN NILAI ASET KEUANGAN		10.683	(50.213)	ALLOWANCE FOR IMPAIRMENT ON FINANCIAL ASSET
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSE
Gaji dan tunjangan	33	202.072	180.894	Salaries and employee benefit
Umum dan administratif	32	249.259	226.359	General and administrative expense
Kerugian dari aset keuangan yang diklasifikasikan tersedia untuk dijual dan diukur pada nilai wajar melalui laba rugi		12.255	14.967	Loss on financial asset classified as available for sale and at fair value through profit or loss
JUMLAH BEBAN OPERASIONAL LAINNYA		463.586	422.210	TOTAL OTHER OPERATING EXPENSE
LABA OPERASIONAL - BERSIH		51.373	57.544	OPERATING INCOME
PENDAPATAN DAN BEBAN NON OPERASIONAL - BERSIH		(10.629)	(8.850)	NON OPERATING INCOME AND EXPENSE
LABA SEBELUM BEBAN PAJAK PENGHASILAN		41.444	48.694	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN				INCOME TAX EXPENSE
Nilai	19c,3x	(8.994)	(10.074)	Current
Tanpa nilai	19d,2x	(321)	(3.838)	Deferred
Beban Pajak Penghasilan - Bersih		(9.315)	(13.909)	Income Tax Expense - Net
LABA BERSIH PERIODE BERJALAN		32.129	34.785	NET INCOME FOR THE YEAR
PENDAPATAN (BEBAN) KOMPREHENSIF LAINNYA				OTHER COMPREHENSIVE INCOME (EXPENSE)
Item yang tidak akan diklasifikasikan ke laba rugi: Perubahannya dalam surplus revaluasi				Items that will not be reclassified to profit or loss: Changes in revaluation surplus
Kerugian aktual		1.365	(4.551)	Loss in actual
Item yang akan diklasifikasikan ke laba rugi: Keuntungan (kerugian) atas perubahan nilai wajar dari efek-efek dalam kategori tersedia untuk dijual		130.894	12.018	Items that will be reclassified to profit or loss: Net gain (loss) from changes in fair value of available-for sale securities
PENDAPATAN (BEBAN) KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK		132.260	7.467	OTHER COMPREHENSIVE INCOME (EXPENSE) FOR THE YEAR NET OF TAX
JUMLAH (RUGI) LABA KOMPREHENSIF TAHUN BERJALAN		164.389	42.252	TOTAL COMPREHENSIVE (LOSS) INCOME FOR THE YEAR
LABA PER SAHAM (nilai penuh)				EARNINGS PER SHARE (full amount)
Dasar		1,61	4,91	Basic
Dilusi		0,32	4,62	Diluted

Catatan atas Laporan Keuangan merupakan bagian tidak terpisahkan dari Laporan Keuangan secara Keseluruhan

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PT BANK CAPITAL INDONESIA Tbk  
CATATAN ATAS LAPORAN KEUANGAN  
UNTUK TAHUN YANG BERAKHIR PADA  
TANGGAL-TANGGAL 31 DESEMBER 2022 DAN 2021  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK CAPITAL INDONESIA Tbk  
NOTES TO FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2022  
(Expressed in million Rupiah, unless otherwise stated)

11. KREDIT YANG DIBERIKAN (Lanjutan)

11. LOANS (Continued)

b. Berdasarkan klasifikasi kolektibilitas

b. By collectibility classification

	31 Desember 2022/ December 31, 2022	31 Desember 2021/ December 31, 2021	
Lancar	2.738.875	2.227.595	Current
Dalam perhatian khusus	141.970	84.194	Special mention
Kurang lancar	-	-	Sub-standard
Diragukan	-	-	Doubtful
Macet	4.894	-	Loss
Jumlah	2.885.539	2.311.789	Total
Cadangan kerugian penurunan nilai	(11.683)	(6.432)	Allowance for impairment loss
Jumlah-bersih	2.873.856	2.305.357	Total-net

c. Kredit bermasalah menurut sektor ekonomi

c. Non-performing loans based on economic sector

	31 Desember 2022/ December 31, 2022		31 Desember 2021/ December 31, 2021		
	Pokok/ Principal	Penyisihan Penghapusan/ Allowance	Pokok/ Principal	Penyisihan Penghapusan/ Allowance	
Perdagangan dan restoran	-	-	-	-	Trading and restaurant
Konstruksi	-	-	-	-	Construction
Pengangkutan, pergudangan dan komunikasi	-	-	-	-	Transportation, warehousing, and telecommunication
Perindustrian	-	-	-	-	Manufacturing
Jasa-jasa dunia usaha	-	-	-	-	Business services
Pertambangan	-	-	-	-	Mining
Jasa sosial	-	-	-	-	Social services
Pertanian, perburuan dan sarana pertanian	4.894	4.894	-	-	Agriculture, hunting and agriculture facilities
Lain-lain	-	-	-	-	Others
Jumlah	4.894	4.894	-	-	Total

d. Berdasarkan Periode Sisa Umur dan Jatuh Tempo

d. Based on Remaining Period and Term of Agreement Period to Maturity

Berdasarkan Sisa Umur Jatuh Tempo

By Remaining Maturity

	31 Desember 2022/ December 31, 2022	31 Desember 2021/ December 31, 2021	
Rupiah			Rupiah
Kurang dari 1 tahun	218.024	12.554	Less than 1 year
1 - 2 tahun	2.143.675	1.570.178	1 - 2 years
2 - 5 tahun	292.092	435.630	2 - 5 years
Lebih dari 5 tahun	91.116	91.114	More than 5 years

PT Bank Central Asia TBK

PT BANK CENTRAL ASIA Tbk DAN ENTITAS ANAK

Lampiran 1/1

LAPORAN POSISI KEUANGAN KONSOLIDASIAN  
31 DESEMBER 2022 DAN 2021

(Dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	31 Desember	
		2022	2021
<b>ASET</b>			
Kas	2b,2g,4,38,41,44	21.359.509	23.615.635
Giro pada Bank Indonesia	2b,2g,2i,5,38,41,44	104.110.295	65.785.161
Giro pada bank-bank lain - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 743 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 537)	2b,2g,2i,6,38,41,44	4.751.916	11.604.834
Penempatan pada Bank Indonesia dan bank-bank lain - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 5.463 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 4.132)	2b,2g,2j,7,38,41,44	31.377.152	87.149.005
Aset keuangan yang diukur pada nilai wajar melalui laba rugi	2g,2k,8,38,41,44	2.233.129	2.447.163
Tagihan akseptasi - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 315.457 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 519.284)	2g,2l,9,38,41,44	15.199.641	10.941.030
Weseftagih - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 7.135 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 46.681)	2g,10,38,41,44	5.895.907	6.311.972
Efek-efek yang dibeli dengan janji dijual kembali - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 1.299 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 1.243)	2g,2n,11,38,44	153.965.112	147.064.861
Kredit yang diberikan - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 33.847.518 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 32.199.727)	2g,2m,12,38,41,44		
Pihak berelasi	2ak,48	9.372.935	8.794.219
Pihak ketiga		651.616.089	581.019.359
Piutang pembiayaan konsumen - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 410.229 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 784.257)	2g,2o,13,38,44	8.215.427	7.855.976
Piutang sewa pembiayaan - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 1.226 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 847)	2g,2p,38,44	121.716	84.145
Aset dari transaksi syariah - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 482.088 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 254.672)	2g,2q	7.094.730	5.993.787
Efek-efek untuk tujuan investasi - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 290.817 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 279.432)	2g,2r,14,38,41,44	248.895.166	224.232.416
Biaya dibayar dimuka	15	854.599	631.488
Pajak dibayar dimuka	20a	24.090	28.786
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 10.071.161 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 8.939.074)	2h,2s,16	24.709.372	22.169.289
Aset tak berwujud - setelah dikurangi akumulasi amortisasi sebesar Rp 2.305.066 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 2.023.666)	2e,2u,17	1.567.120	1.582.292
Aset pajak tangguhan - bersih	2ah,20h	7.321.331	5.525.516
Aset lain-lain - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 213 pada tanggal 31 Desember 2022 (31 Desember 2021: Rp 3.077)	2g,2h,2t,18,41,44		
Pihak berelasi	2ak,48	9.216	8.482
Pihak ketiga		16.037.242	15.499.254
<b>JUMLAH ASET</b>		<b>1.314.731.674</b>	<b>1.228.344.680</b>

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN  
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2022 DAN 2021**  
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	2022	2021
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>			
Pendapatan bunga dan syariah	2ad,2aj,29,48		
Pendapatan bunga		71.560.608	65.022.846
Pendapatan syariah		680.585	604.130
Jumlah pendapatan bunga dan syariah		72.241.191	65.626.976
Beban bunga dan syariah	2ad,2aj,30,48		
Beban bunga		(8.071.113)	(9.288.454)
Beban syariah		(180.569)	(202.947)
Jumlah beban bunga dan syariah		(8.251.682)	(9.491.401)
<b>PENDAPATAN BUNGA DAN SYARIAH - BERSIH</b>		<b>63.989.509</b>	<b>56.135.575</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>			
Pendapatan provisi dan komisi - bersih	2ae,31	16.583.605	14.679.637
Pendapatan transaksi yang diukur pada nilai wajar melalui laba rugi - bersih	2af,32	1.287.406	2.772.327
Lain-lain		5.615.797	4.885.830
Jumlah pendapatan operasional lainnya		23.486.808	22.337.794
Beban penyisihan kerugian penurunan nilai aset	2g,33	(4.526.619)	(9.323.995)
<b>BEBAN OPERASIONAL LAINNYA</b>		<b>(4.526.619)</b>	<b>(9.323.995)</b>
Beban karyawan	2ag,2aj,34,39,48	(13.651.458)	(13.487.127)
Beban umum dan administrasi	2aj,16,35,48	(15.390.436)	(13.494.571)
Lain-lain		(3.440.771)	(3.328.502)
Jumlah beban operasional lainnya		(32.482.665)	(30.308.200)
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<b>50.467.033</b>	<b>38.841.174</b>
<b>BEBAN PAJAK PENGHASILAN</b>	2ah,20c	<b>(9.711.461)</b>	<b>(7.401.015)</b>
<b>LABA BERSIH</b>		<b>40.755.572</b>	<b>31.440.159</b>
<b>PENGHASILAN KOMPREHENSIF LAIN:</b>			
Pos-pos yang tidak akan diklasifikasi ke laba rugi:			
Pengkuran kembali liabilitas imbalan pasti	2ag,39	(349.596)	1.667.261
Pajak penghasilan atas pengkuran kembali liabilitas imbalan pasti	2ah	66.252	(316.592)
Surplus revaluasi aset tetap	2s,16	(283.344)	1.350.669
		1.225.786	90
		942.442	1.350.759
Pos-pos yang akan diklasifikasi ke laba rugi:			
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	2j,2r,7,14	(5.329.799)	(1.144.615)
Pajak penghasilan	2ah	1.011.931	216.194
		(4.317.868)	(928.421)
Selisih kurs karena penjabaran laporan keuangan dalam valuta asing	2f	52.708	4.568
		(4.265.160)	(923.853)
<b>PENGHASILAN KOMPREHENSIF LAIN, SETELAH PAJAK PENGHASILAN</b>		<b>(3.322.718)</b>	<b>426.906</b>
<b>JUMLAH LABA KOMPREHENSIF (Dipindahkan)</b>		<b>37.432.854</b>	<b>31.867.065</b>

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.





PT Allo Bank Indonesia TBK

The original financial statements included herein are in the Indonesian language.

**PT ALLO BANK INDONESIA TBK**  
**LAPORAN POSISI KEUANGAN**  
**Tanggal 31 Desember 2022**  
 (Disajikan dalam Rupiah, kecuali dinyatakan lain)

**PT ALLO BANK INDONESIA TBK**  
**STATEMENTS OF FINANCIAL POSITION**  
**As at December 31, 2022**  
 (Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	2,4,34,35,36	3.173.579.300	12.450.754.000	Cash
Giro pada Bank Indonesia	2,5,34,35,36	305.945.558.821	64.735.668.284	Current accounts with Bank Indonesia
Giro pada bank lain - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp189.553.950 pada tanggal 31 Desember 2022 dan Rp5.690.434 pada tanggal 31 Desember 2021	2,6,34,35,36	152.034.684.225	1.499.332.628	Current accounts with other banks - net of allowance for impairment losses of Rp189,553,950 as at December 31, 2022 and Rp5,690,464 as at December 31, 2021
Pihak berelasi	31	37.605.929.681	67.972.729.521	Related parties
Pihak ketiga				Third parties
Penempatan pada Bank Indonesia dan bank lain	2,7,34,35,36	374.938.237.140	99.984.725.723	Placements with Bank Indonesia and other banks
Efek-efek	2,8,34,35,36	1.896.710.000.000	1.814.861.500.000	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	2,9,34,35,36	764.098.785.000	-	Securities purchased under resale agreement
Kredit yang diberikan - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp52.480.819.903 pada tanggal 31 Desember 2022 dan Rp26.930.564.884 pada tanggal 31 Desember 2021	2,10,34,35,36	161.747.513.207	627.985.688	Loans - net of allowance for impairment losses of Rp52,480,819,903 as at December 31, 2022 and Rp26,930,564,884 as at December 31, 2021
Pihak berelasi	31	6.991.329.895.264	2.170.384.050.127	Related parties
Pihak ketiga				Third parties
Pendapatan bunga yang masih akan diterima	2,11,34,35,36	305.189.807	3.036.780	Interest receivables
Pihak berelasi	31	50.492.358.212	56.564.691.585	Related parties
Pihak ketiga				Third parties
Biaya dibayar dimuka	2,12,34	40.445.601.561	2.504.123.043	Prepaid expenses
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp27.023.295.459 pada tanggal 31 Desember 2022 dan Rp38.904.415.847 pada tanggal 31 Desember 2021	2,13,31,34	154.808.892.729	30.123.236.623	Fixed assets - net of accumulated depreciation of Rp27,023,295,459 as at December 31, 2022 and Rp38,904,415,847 as at December 31, 2021
Aset pajak tangguhan - neto	2,19c,34	-	1.635.358.624	Deferred tax assets - net
Aset takberwujud - neto	2,14,34	61.942.976.956	3.544.280.759	Intangible assets - net
Aset lain-lain - setelah dikurangi cadangan kerugian penurunan nilai sebesar nihil pada tanggal 31 Desember 2022 dan Rp6.922.942.446 pada 31 Desember 2021	2,15,31	63.377.200.982	322.165.675.347	Other assets - net of allowance for impairment losses of nil as at December 31, 2022 and Rp6,922,942,446 as at December 31, 2021
<b>TOTAL ASET</b>		<b>11.058.956.402.885</b>	<b>4.649.357.148.732</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes are an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

**PT ALLO BANK INDONESIA TBK**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN**  
**Untuk tahun yang berakhir pada tanggal**  
**31 Desember 2022**  
**(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT ALLO BANK INDONESIA TBK**  
**STATEMENTS OF PROFIT OR LOSS AND**  
**OTHER COMPREHENSIVE INCOME**  
**For the year ended December 31, 2022**  
**(Expressed in Rupiah, unless otherwise stated)**

	Catatan/ Notes	2022	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSE</b>
Pendapatan bunga	2,24,34	767.672.238.489	353.211.153.269	Interest income
Beban bunga	2,25	(140.443.190.519)	(157.893.156.290)	Interest expenses
<b>PENDAPATAN BUNGA - NETO</b>		<b>627.229.047.970</b>	<b>195.317.996.979</b>	<b>NET INTEREST INCOME</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Provisi dan komisi	2	120.209.813.917	25.862.231.594	Fees and commissions
Pendapatan administrasi dan denda		8.408.542.376	2.429.502.526	Administration and penalties income
Keuntungan penjualan efek-efek		3.918.770.429	76.552.690.631	Gain on sales of securities
Lain-lain - neto	2,28	882.510.526	892.586.255	Others - net
Total pendapatan operasional lainnya		133.519.637.248	105.837.011.006	Total other operating income
Pencadangan (pemulihan) cadangan kerugian penurunan nilai aset keuangan dan aset non-keuangan - neto	2,26	(44.261.738.328)	2.997.161.224	Provision (reversal) of allowance for impairment losses on financial assets and non-financial assets - net
<b>BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING EXPENSES</b>
Umum dan administrasi	2,27a	(286.577.245.489)	(35.977.783.688)	General and administrative
Tenaga kerja	2,27b	(73.306.531.469)	(48.027.410.573)	Personnel
Total beban operasional lainnya		(359.883.776.958)	(84.005.194.261)	Total other operating expenses
<b>PENDAPATAN OPERASIONAL - NETO</b>		<b>356.603.169.932</b>	<b>220.146.974.948</b>	<b>INCOME FROM OPERATIONS - NET</b>
<b>PENDAPATAN (BEBAN) NON - OPERASIONAL</b>				<b>NON-OPERATING INCOME (EXPENSES)</b>
Kerugian atas penjualan agunan yang diambil alih - neto	2,15	(4.831.568.021)	(150.388.291)	Loss on sale of foreclosed assets - net
Keuntungan pelepasan aset tetap - neto	2,13	315.027.469	44.089.478	Gain on disposal of fixed assets - net
Lainnya - neto		225.298.837	(41.633.787)	Others - net
<b>BEBAN NON-OPERASIONAL - NETO</b>		<b>(4.291.241.715)</b>	<b>(147.932.600)</b>	<b>NON-OPERATING EXPENSES - NET</b>
<b>LABA SEBELUM BEBAN PAJAK</b>		<b>352.311.928.217</b>	<b>219.999.042.348</b>	<b>INCOME BEFORE TAX EXPENSE</b>
Beban Pajak Penghasilan Kini	2,19b	(78.895.040.625)	(23.755.744.130)	Income Tax Expense Current
Tanggunghan		(3.387.476.399)	(3.768.680.025)	Deferred
<b>TOTAL BEBAN PAJAK</b>		<b>(82.282.517.024)</b>	<b>(27.524.424.155)</b>	<b>TOTAL TAX EXPENSES</b>
<b>LABA TAHUN BERJALAN</b>		<b>270.029.411.193</b>	<b>192.474.618.193</b>	<b>INCOME FOR THE YEAR</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes are an integral part of these financial statements.

The original financial statements included here in are in the Indonesian language.

**PT ALLO BANK INDONESIA TBK**  
**CATATAN ATAS LAPORAN KEUANGAN**  
**Tanggal 31 Desember 2022 dan**  
**Untuk Tahun yang Berakhir Pada Tanggal Tersebut**  
**(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT ALLO BANK INDONESIA TBK**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**As at December 31, 2022**  
**and For The Year Then Ended**  
**(Expressed in Rupiah, unless otherwise stated)**

**9. EFEK-EFEK YANG DIBELI DENGAN JANJI**  
**DIJUAL KEMBALI (lanjutan)**

Tingkat suku bunga rata-rata tertimbang setahun untuk efek-efek yang dibeli dengan janji dijual kembali untuk tahun berakhir pada 31 Desember 2022 adalah 5,50%.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 35. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 36.

**9. SECURITIES PURCHASED UNDER RESELL**  
**AGREEMENT (continued)**

The weighted average of interest rate per annum for securities purchased under resell agreement for the year ended December 31, 2022 is 5.50%.

Information in respect of maturities are disclosed in Note 35. Information with regards to the classification and fair value are disclosed in Note 36.

**10. KREDIT YANG DIBERIKAN**

**a. Berdasarkan jenis kredit dan klasifikasi Bank**  
**Indonesia**

**10. LOANS**

**a. By type of loans and by Bank Indonesia's**  
**classification**

31 Desember/December 31, 2022							
Jenis	La noan/ Current	Dalam per saian k ususal Special me noas	Kura ng la noan/ Subsanda	Diraguka n/ Doubtful	Maeul/ Loss	Total/ Total	Type
Rupiah							Rupiah
Rhaki berelas Investasi	163.431.592.818	-	-	-	-	163.431.592.818	Related parties Investment
Konsumsi	756.315.145	-	-	-	-	756.315.145	Consumer
<b>Total</b>	<b>164.187.907.963</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>164.187.907.963</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(2.440.394.756)	-	-	-	-	(2.440.394.756)	Allowance for impairment losses
<b>Total kredit yang diberikan kepada pihak berelas - neto (Catatan 31)</b>	<b>161.747.513.207</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>161.747.513.207</b>	<b>Total loans to related parties - net (Note 31)</b>
Rhaki ketiga							Third parties
Modal kerja	250.000.000.000	-	-	-	-	250.000.000.000	Working capital
Investasi	6.638.588.300.705	-	-	-	-	6.638.588.300.705	Investment
Konsumsi	145.495.457.762	6.382.073.933	8.20.421.224	84.066.787	-	152.782.019.706	Consumer
<b>Total</b>	<b>7.034.083.758.467</b>	<b>6.382.073.933</b>	<b>8.20.421.224</b>	<b>84.066.787</b>	<b>-</b>	<b>7.041.370.120.411</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(48.630.519.843)	(1.153.465.709)	(323.341.373)	(33.095.231)	-	(50.040.425.147)	Allowance for impairment losses
<b>Total kredit yang diberikan kepada pihak ketiga - neto</b>	<b>6.985.453.238.624</b>	<b>5.228.608.223</b>	<b>4.97.079.851</b>	<b>50.971.556</b>	<b>-</b>	<b>6.991.129.895.264</b>	<b>Total loans to third parties - net</b>
<b>Total - neto</b>	<b>7.147.300.751.831</b>	<b>5.228.608.223</b>	<b>4.97.079.851</b>	<b>50.971.558</b>	<b>-</b>	<b>7.153.077.408.471</b>	<b>Total - net</b>
31 Desember/December 31, 2021							
Jenis	La noan/ Current	Dalam per saian k ususal Special me noas	Kura ng la noan/ Subsanda	Diraguka n/ Doubtful	Maeul/ Loss	Total/ Total	Type
Rupiah							Rupiah
Rhaki berelas Konsumsi	930.243.848	-	-	-	-	930.243.848	Related parties Consumer
Cadangan kerugian penurunan nilai	(2.258.160)	-	-	-	-	(2.258.160)	Allowance for impairment losses
<b>Total kredit yang diberikan kepada pihak berelas - neto (Catatan 31)</b>	<b>927.985.688</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>927.985.688</b>	<b>Total loans to related parties - net (Note 31)</b>
Rhaki ketiga							Third parties
Modal kerja	619.582.337.122	2.648.970.051	-	488.629.701	6.417.832.991	629.137.769.875	Working capital
Investasi	1.459.100.209.101	59.982.837.070	-	-	2.428.879.211	1.521.511.925.382	Investment
Konsumsi	43.615.900.274	1.020.109.755	-	-	2.027.051.565	45.662.661.594	Consumer
<b>Total</b>	<b>2.122.298.046.497</b>	<b>63.651.916.886</b>	<b>-</b>	<b>488.629.701</b>	<b>10.873.763.767</b>	<b>2.197.312.356.951</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(14.712.309.747)	(7.239.975.235)	-	(94.897.015)	(4.881.124.727)	(26.328.306.724)	Allowance for impairment losses
<b>Total kredit yang diberikan kepada pihak ketiga - neto</b>	<b>2.107.585.736.750</b>	<b>56.411.941.651</b>	<b>-</b>	<b>3.93.732.686</b>	<b>5.992.639.040</b>	<b>2.170.384.050.127</b>	<b>Total loans to third parties - net</b>
<b>Total - neto</b>	<b>2.108.513.722.488</b>	<b>56.411.941.651</b>	<b>-</b>	<b>3.93.732.686</b>	<b>5.992.639.040</b>	<b>2.171.512.038.815</b>	<b>Total - net</b>

# PT Bank Mestika Dharma TBK

The original financial statements included herein are in the Indonesian language

**PT BANK MESTIKA DHARMA TBK**  
**LAPORAN POSISI KEUANGAN**  
 31 Desember 2022 dan 2021  
 (Disajikan dalam Rupiah, kecuali dinyatakan lain)

**PT BANK MESTIKA DHARMA TBK**  
**STATEMENTS OF FINANCIAL POSITION**  
 December 31, 2022 and 2021  
 (Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	2a,4	217.029.241.010	180.210.560.444	Cash
Giro pada Bank Indonesia	2a,d,e,5	1.026.268.013.626	684.803.123.979	Current accounts with Bank Indonesia
Giro pada bank lain	2a,d,e,6	44.034.099.213	43.886.632.519	Current accounts with other banks
Dikurangi: Penyisihan kerugian penurunan nilai		(51.390.773)	(44.590.431)	Less: Allowance for impairment losses
		43.982.708.440	43.842.042.088	
Penempatan pada Bank Indonesia dan bank lain	2a,d,f,7	55.492.679.015	50.992.209.821	Placements with Bank Indonesia and other banks
Efek-efek	2a,d,g,8	5.176.764.394.788	6.433.707.705.771	Marketable securities
Efek-efek yang dijual dengan janji dibeli kembali	2a,d,h,9	648.668.601.000	111.125.467.000	Marketable securities sold under repurchase agreements
Kredit yang diberikan	2a,d,i,z,10,33			Loans
Pihak berelasi		145.353.463.497	70.128.860.334	Related parties
Pihak ketiga		8.691.133.102.603	7.878.849.858.925	Third parties
Dikurangi: Penyisihan kerugian penurunan nilai		(156.744.699.916)	(154.610.726.974)	Less: Allowance for impairment losses
		8.679.741.866.184	7.794.367.992.285	
Tagihan akseptasi	2a,d,j,11	46.240.394.084	14.053.812.018	Acceptance receivables
Dikurangi: Penyisihan kerugian penurunan nilai		(313.360.510)	(131.954.101)	Less: Allowance for impairment losses
		45.927.033.574	13.921.857.917	
Aset tetap	2a,m,12			Fixed assets
Harga perolehan		675.056.757.573	641.795.553.532	Costs
Akumulasi penyusutan		(152.293.532.946)	(152.177.635.074)	Accumulated depreciation
		522.763.224.627	489.617.918.458	
Aset takberwujud	2a,m,13			Intangible assets
Harga perolehan		46.202.659.585	36.650.672.433	Costs
Akumulasi amortisasi		(35.718.212.251)	(31.033.807.898)	Accumulated amortization
		10.484.447.334	5.616.864.535	
Aset hak guna	2b,14			Right of use assets
Biaya perolehan		2.346.129.497	2.423.353.320	Cost
Akumulasi penyusutan		(1.052.959.551)	(791.450.686)	Accumulated depreciation
		1.293.169.946	1.631.902.634	
Aset pajak langguhan - bersih	2a,19d	1.222.264.018	-	Deferred tax assets - net
Aset lain-lain - bersih	2a,n,w,z,15	154.561.186.579	173.314.656.308	Other assets - net
Dikurangi: Penyisihan kerugian penurunan nilai		(207.902.610)	-	Less: Allowance for impairment losses
		154.353.283.969	173.314.656.308	
<b>JUMLAH ASET</b>		<b>16.583.990.927.531</b>	<b>15.983.152.301.240</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

The original financial statements included herein are in the Indonesian language

PT BANK MESTIKA DHARMA TBK  
LAPORAN LABA RUGI  
DAN PENGHASILAN KOMPREHENSIF LAIN  
Untuk tahun berakhir pada tanggal-tanggal  
31 Desember 2022 dan 2021  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK MESTIKA DHARMA TBK  
STATEMENTS OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
For the years ended  
December 31, 2022 and 2021  
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December 31,		
		2022	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan bunga	2i,u,z,23,33	1.291.746.266.046	1.210.024.703.763	Interest income
Beban bunga	2i,u,z,24,33	(297.052.724.277)	(295.051.200.056)	Interest expense
Pendapatan bunga bersih		994.693.541.769	914.973.503.707	Net interest income
Pendapatan operasional lainnya				Other operating income
Pendapatan kembali kredit yang telah dihapusbukukan	2i	30.634.555.954	51.143.089.804	Collection of loans previously written-off
Pendapatan provisi dan komisi selain dari kredit yang diberikan	2u	11.461.728.769	10.998.340.180	Fees and commissions other than from loans
Lain-lain	25	81.039.927.165	100.568.482.567	Others
Jumlah pendapatan operasional lainnya		123.136.209.889	162.709.911.551	Total other operating income
Beban derivatif - bersih		5.416.601	(69.126.793)	Derivative expense - net
Beban operasional lainnya				Other operating expenses
Tenaga kerja	2y,z,26,33	(271.438.470.119)	(232.510.178.053)	Personnel
Umum dan administrasi	2w,27	(153.156.818.143)	(147.920.948.841)	General and administrative
Penyisihan atas penurunan nilai aset keuangan	2d,28	(24.381.013.489)	(33.503.231.688)	Allowance for impairment losses on financial assets
Jumlah beban operasional lainnya		(448.976.301.731)	(413.934.358.582)	Total other operating expenses
<b>LABA OPERASIONAL</b>		<b>668.858.866.827</b>	<b>663.679.929.893</b>	<b>INCOME FROM OPERATIONS</b>
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>	29			<b>NON-OPERATING INCOME (EXPENSES)</b>
Pendapatan non-operasional		1.834.504.196	2.323.016.478	Non-operating income
Beban non-operasional		(259.487.893)	(429.860.375)	Non-operating expenses
<b>PENDAPATAN NON-OPERASIONAL - BERSIH</b>		<b>1.576.016.303</b>	<b>1.893.156.103</b>	<b>NON-OPERATING INCOME - NET</b>
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<b>670.434.882.830</b>	<b>665.573.085.996</b>	<b>INCOME BEFORE INCOME TAX</b>
<b>BEBAN PAJAK PENGHASILAN</b>	2x,19b			<b>INCOME TAX EXPENSE</b>
Kini		(148.076.681.720)	(142.287.975.500)	Current
Tangguhan		745.681.115	(3.705.084.076)	Deferred
<b>BEBAN PAJAK PENGHASILAN</b>		<b>(147.331.000.605)</b>	<b>(145.993.059.576)</b>	<b>INCOME TAX EXPENSE</b>
<b>LABA BERSIH</b>		<b>523.103.882.225</b>	<b>519.580.026.420</b>	<b>NET INCOME</b>

Calatan alas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

The original financial statements included herein are in the Indonesian language.

PT BANK MESTIKA DHARMA TBK  
CATATAN ATAS LAPORAN KEUANGAN  
31 Desember 2022 dan 2021

dan untuk tahun yang berakhir pada tanggal-tanggal tersebut  
(Ditajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK MESTIKA DHARMA TBK  
NOTES TO THE FINANCIAL STATEMENTS  
December 31, 2022 and 2021

and for the years then ended  
(Expressed in Rupiah, unless otherwise stated)

10. KREDIT YANG DIBERIKAN (lanjutan)

10. LOANS (continued)

a. Berdasarkan kualitas kredit (lanjutan)

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai ketentuan Otoritas Jasa Keuangan

a. By loans quality (continued)

The quality of loans based on collectibility in accordance with Financial Services Authority

	31 Desember/December 31, 2022						
	Lancar/ Current	Dalam perhatian husus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
<b>Pihak berelasi</b>							<b>Related parties</b>
Modal kerja	126.725.595.908	-	-	-	-	126.725.595.908	Working capital
Konsumsi	10.308.764.096	-	-	-	-	10.308.764.096	Consumer
Investasi	8.319.103.493	-	-	-	-	8.319.103.493	Investment
	145.353.463.497	-	-	-	-	145.353.463.497	
<b>Pihak ketiga</b>							<b>Third parties</b>
Investasi	3.960.863.633.655	51.400.583.092	4.789.776.687	967.010.835	2.543.576.450	4.020.564.580.719	Investment
Modal kerja	2.499.606.364.561	23.524.801.226	1.779.348.576	18.279.410.630	8.228.067.216	2.551.417.992.209	Working capital
Konsumsi	1.978.410.274.608	65.691.161.287	33.841.173.594	1.744.790.089	39.463.130.117	2.119.150.529.675	Consumer
	8.438.880.272.824	140.616.545.585	40.410.298.857	20.991.211.554	50.234.773.783	8.691.133.102.603	
Jumlah	8.584.233.736.321	140.616.545.585	40.410.298.857	20.991.211.554	50.234.773.783	8.836.486.566.100	Total
Penyisihan kerugian pennunutan nilai	(56.226.883.190)	(36.690.949.699)	(3.372.959.968)	(17.361.237.709)	(42.902.669.340)	(156.744.699.916)	Allowance for impairment losses
Jumlah kredit yang diberikan - bersih	8.528.006.853.141	103.925.595.886	37.037.338.889	3.629.973.845	7.332.104.443	8.679.741.866.184	Total loans - net



# PT Bank Negara Indonesia (Persero) TBK

## PT BANK NEGARA INDONESIA (PERSERO) Tbk DAN ENTITAS ANAK/AND SUBSIDIARIES

### LAPORAN POSISI KEUANGAN KONSOLIDASIAN 31 DESEMBER 2022 DAN 2021 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

### CONSOLIDATED STATEMENTS OF FINANCIAL POSITION 31 DECEMBER 2022 AND 2021 (Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>ASET (lanjutan)</b>				<b>ASSETS (continued)</b>
Tagihan akseptasi	10,46h			Acceptance receivables
- Pihak berelasi		4,665,596	6,482,887	Related parties -
- Pihak ketiga		15,348,632	15,074,553	Third parties -
Total tagihan akseptasi		20,014,228	21,557,440	Total acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai		(1,102,385)	(1,014,673)	Less: Allowance for impairment losses
		18,911,843	20,542,767	
Tagihan derivatif	11,46i			Derivative receivables
- Pihak berelasi		4,189	29,948	Related parties -
- Pihak ketiga		681,048	464,235	Third parties -
Total tagihan derivatif		685,237	494,183	Total derivative receivables
Pinjaman yang diberikan	12,46j			Loans
- Pihak berelasi		104,726,161	97,554,050	Related parties -
- Pihak ketiga		541,462,152	484,882,180	Third parties -
Total pinjaman yang diberikan		646,188,313	582,436,230	Total loans
Dikurangi: Cadangan kerugian penurunan nilai		(50,333,988)	(50,294,886)	Less: Allowance for impairment losses
		595,854,325	532,141,344	
Obligasi Pemerintah setelah penyesuaian amortisasi diskonto dan premi	13,46f			Government Bonds adjusted for amortization of discount and premium
Dikurangi: Cadangan kerugian penurunan nilai		121,292,258	111,429,979	Less: Allowance for impairment losses
		121,290,867	111,428,330	
Pajak dibayar di muka	29a	643,563	1,051,189	Prepaid taxes
Beban dibayar di muka	15	3,243,620	3,095,927	Prepaid expenses
Investasi pada entitas asosiasi	16,46k	10,048,975	8,688,406	Investment in associates
Penyertaan saham - bersih	17,46k	608,797	829,763	Equity investments - net
Aset lain-lain - bersih	18	13,856,114	11,849,220	Other assets - net
Aset tetap dan aset hak-guna Dikurangi: Akumulasi penyusutan	19	41,755,458 (15,206,565)	39,834,564 (12,951,582)	Fixed assets and right-of-use Less: Accumulated depreciation
		26,548,893	26,882,982	
Aset tak berwujud	20	752,311	-	Intangible assets
Aset pajak langguhan - bersih	29d	7,614,484	6,230,293	Deferred tax assets - net
<b>TOTAL ASET</b>		<b>1,029,836,868</b>	<b>964,837,692</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk  
DAN ENTITAS ANAK AND SUBSIDIARIES**

**LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPRESIF LAIN KONSOLIDASIAN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2022 DAN 2021**  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

**CONSOLIDATED STATEMENTS OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
FOR THE YEARS ENDED  
31 DECEMBER 2022 AND 2021**  
(Expressed in millions of Rupiah,  
unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH</b>	37			<b>INTEREST INCOME AND SHARIA INCOME</b>
Pendapatan bunga		54,658,681	49,692,623	Interest income
Pendapatan syariah		-	333,264	Sharia income
<b>TOTAL PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH</b>		<b>54,658,681</b>	<b>50,025,887</b>	<b>TOTAL INTEREST INCOME AND SHARIA INCOME</b>
<b>BEBAN BUNGA DAN BEBAN SYARIAH</b>	38			<b>INTEREST EXPENSE AND SHARIA EXPENSE</b>
Beban bunga		(13,337,989)	(11,720,943)	Interest expense
Beban syariah		-	(58,213)	Sharia expense
<b>TOTAL BEBAN BUNGA DAN BEBAN SYARIAH</b>		<b>(13,337,989)</b>	<b>(11,779,156)</b>	<b>TOTAL INTEREST EXPENSE AND SHARIA EXPENSE</b>
<b>PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH - BERSIH</b>		<b>41,320,692</b>	<b>38,246,731</b>	<b>INTEREST INCOME AND SHARIA INCOME - NET</b>
Pendapatan premi dan hasil investasi		6,221,661	5,886,644	Premium income and investment return
Beban klaim		(4,670,128)	(4,487,687)	Claims expense
<b>PENDAPATAN PREMI DAN HASIL INVESTASI - BERSIH</b>		<b>1,551,533</b>	<b>1,398,957</b>	<b>PREMIUM INCOME AND INVESTMENTS RETURN - NET</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Provisi dan komisi lainnya		9,738,240	8,943,427	Other fee and commission
Laba dari entitas asosiasi		1,083,052	698,334	Income from investment in associates
Penerimaan kembali aset yang telah dihapusbukan Keuntungan/(kerugian) yang belum direalisasi dari perubahan nilai wajar aset keuangan yang diukur pada nilai wajar melalui laba rugi		3,780,086	2,580,871	Recovery of assets written off
Keuntungan dari penjualan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi		15,544	(4,078)	Unrealized gain/(loss) on changes in fair value of financial assets at fair value through profit or loss
Laba selisih kurs - bersih		1,331,839	1,719,534	Gain on sale of financial assets at fair value through other comprehensive income and fair value through profit or loss
Lain-lain		1,586,936	1,327,928	Foreign exchange gains - net
		1,053,974	953,683	Others
<b>TOTAL PENDAPATAN OPERASIONAL LAINNYA</b>		<b>18,589,671</b>	<b>16,219,699</b>	<b>TOTAL OTHER OPERATING INCOME</b>
<b>PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI</b>		<b>(11,513,892)</b>	<b>(18,297,151)</b>	<b>ALLOWANCE FOR IMPAIRMENT LOSSES</b>
<b>BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING EXPENSES</b>
Gaji dan tunjangan	39,46v	(12,456,022)	(11,195,268)	Salaries and employees' benefits
Umum dan administrasi	40	(8,791,956)	(8,764,956)	General and administrative
Premi penjaminan simpanan		(1,411,806)	(1,293,463)	Deposit guarantee premium
Beban promosi		(1,116,323)	(921,654)	Promotion expense
Lain-lain		(3,283,042)	(2,625,611)	Others
<b>TOTAL BEBAN OPERASIONAL LAINNYA</b>		<b>(27,059,149)</b>	<b>(24,800,952)</b>	<b>TOTAL OTHER OPERATING EXPENSES</b>
<b>LABA OPERASIONAL</b>		<b>22,898,855</b>	<b>12,767,284</b>	<b>OPERATING INCOME</b>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk  
DAN ENTITAS ANAK/AND SUBSIDIARIES**

**CATATAN ATAS LAPORAN KEUANGAN  
KONSOLIDASIAN  
31 DESEMBER 2022 DAN 2021**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**NOTES TO THE CONSOLIDATED  
FINANCIAL STATEMENTS  
31 DECEMBER 2022 AND 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

**12. PINJAMAN YANG DIBERIKAN (lanjutan)**

**12. LOANS (continued)**

**c. Berdasarkan sektor ekonomi (lanjutan)**

**c. By economic sector (continued)**

	2022	2021	
<b>Mata uang asing</b>			<b>Foreign currencies</b>
Perindustrian	51,941,051	53,275,895	Manufacturing
Pertambangan	26,755,968	9,557,197	Mining
Listrik, gas dan air	15,506,567	14,329,374	Electricity, gas and water
Pengangkutan, pergudangan dan komunikasi	12,656,468	10,294,387	Transportation, warehousing and communications
Jasa dunia usaha	8,909,291	8,200,225	Business services
Perdagangan, restoran dan hotel	5,115,132	9,661,449	Trading, restaurants and hotels
Pertanian	3,083,110	3,712,387	Agriculture
Jasa pelayanan sosial	2,354,880	2,278,062	Social services
Konstruksi	386,260	510,578	Construction
Lain-lain	1,892,197	1,539,540	Others
	<u>128,600,924</u>	<u>113,359,094</u>	
<b>Total</b>	<b>646,188,313</b>	<b>582,436,230</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(50,333,988)	(50,294,886)	Allowance for impairment losses
	<u><b>595,854,325</b></u>	<u><b>532,141,344</b></u>	

**d. Berdasarkan penilaian secara kolektif dan individual**

**d. By assessment as collective and individual**

	2022	2021	
<b>Pokok</b>			<b>Principal</b>
Individual	78,111,198	77,809,184	Individual
Kolektif	568,077,115	504,627,046	Collective
	<u>646,188,313</u>	<u>582,436,230</u>	
<b>Cadangan kerugian penurunan nilai</b>			<b>Allowance for impairment losses</b>
Individual	(40,865,811)	(39,047,140)	Individual
Kolektif	(9,468,177)	(11,247,746)	Collective
	<u>(50,333,988)</u>	<u>(50,294,886)</u>	
	<u><b>595,854,325</b></u>	<u><b>532,141,344</b></u>	

**e. Berdasarkan kolektibilitas Bank Indonesia**

**e. By Bank Indonesia collectibility**

	2022		2021		
	Pokok Principal	Cadangan kerugian penurunan nilai Allowance for impairment losses	Pokok Principal	Cadangan kerugian penurunan nilai Allowance for impairment losses	
Lancar	806,231,660	(20,286,721)	833,438,880	(17,567,712)	Current
Dalam perhatian khusus	22,795,246	(15,101,872)	27,469,585	(15,455,383)	Special mention
Kurang lancar	3,123,399	(2,887,594)	4,113,774	(3,202,723)	Substandard
Diragukan	1,470,872	(1,004,869)	2,348,329	(1,889,092)	Doubtful
Masor	13,587,427	(11,273,032)	15,067,702	(12,189,978)	Loss
	<u>646,188,313</u>	<u>(50,333,988)</u>	<u>582,436,230</u>	<u>(50,294,886)</u>	

PT Bank Rakyat Indonesia (Persero) TBK

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA**  
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN**  
 Tanggal 31 Desember 2022  
 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	31 Desember 2022	31 Desember 2021
<b>ASET</b>			
Kas	2a,2c,3	27.407.478	26.299.973
Giro pada Bank Indonesia	2a,2c,2f,4	150.935.150	56.426.573
Giro pada Bank lain	2a,2c,2d, 2e,2f,5,44	21.488.434	14.065.097
Cadangan kerugian penurunan nilai		(18.577)	(29.078)
		21.469.857	14.036.019
Penempatan pada Bank Indonesia dan Lembaga Keuangan Lain	2a,2c,2d, 2e,2g,6,44	70.401.901	58.982.842
Cadangan kerugian penurunan nilai		(1.981)	(6.177)
		70.399.920	58.976.665
Efek-efek	2a,2c,2d, 2e,2h,7,44	330.324.818	372.048.648
Cadangan kerugian penurunan nilai		(82.835)	(311.120)
		330.241.983	371.737.528
Wesel Ekspor dan Tagihan Lainnya	2c,2d,2e, 2i,8,44	39.067.375	29.664.225
Cadangan kerugian penurunan nilai		(1.638.929)	(1.142.349)
		37.428.446	28.521.876
Efek-efek yang Dibeli dengan Janji Dijual Kembali	2c,2u, 9	51.014.678	54.915.498
Tagihan Derivatif	2c,2aj,10	911.405	730.083
Kredit yang Diberikan	2c,2d,2e, 2j,11,44	1.079.274.819	994.416.523
Cadangan kerugian penurunan nilai		(88.323.830)	(84.833.734)
		990.950.989	909.582.789

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA**  
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN**  
**Untuk Tahun yang Berakhir Pada Tanggal 31 Desember 2022**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

	Catatan	Untuk tahun yang berakhir pada tanggal 31 Desember	
		2022	2021
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>			
Pendapatan Bunga dan Syariah	32		
Pendapatan bunga	2z	141.756.773	137.265.402
Pendapatan syariah	2k,2ab	10.118.043	6.257.927
Total Pendapatan Bunga dan Syariah		151.874.816	143.523.329
Beban Bunga dan Syariah	33		
Beban bunga	2z	(26.269.701)	(28.135.797)
Beban syariah	2ab	(1.008.042)	(1.293.103)
Total Beban Bunga dan Syariah		(27.277.743)	(29.428.900)
Pendapatan Bunga dan Syariah - neto		124.597.073	114.094.429
Pendapatan premi	2ac	8.936.995	6.989.783
Beban klaim	2ac	(7.359.672)	(5.946.708)
Pendapatan premi - neto		1.577.323	1.043.075
Pendapatan Operasional lainnya			
Provisi dan komisi lainnya	2aa	18.794.964	17.062.124
Penerimaan kembali aset yang telah dihapusbukukan		12.468.321	9.005.760
Keuntungan dari penjualan efek-efek - neto	2h,7	1.518.191	3.452.785
Keuntungan transaksi mata uang asing - neto	2ah,2ai	1.132.079	1.713.531
Keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek	2h,7	145.520	120.067
Lain-lain		13.243.725	9.861.540
Total Pendapatan Operasional Lainnya		47.302.800	41.215.807
Beban penyisihan kerugian penurunan nilai atas aset keuangan - neto	2e,34	(27.384.906)	(35.806.312)
Pembalikan (beban) penyisihan estimasi kerugian komitmen dan kontinjensi - neto	2an,26d	543.145	(3.321.266)
Beban penyisihan kerugian penurunan nilai atas aset non-keuangan - neto	2p	(137.431)	(163.243)
Beban Operasional lainnya			
Tenaga kerja dan tunjangan	2d,2ae,35,42,44	(39.390.133)	(38.047.126)
Umum dan administrasi	2o,36,16	(25.958.686)	(23.269.044)
Lain-lain		(16.843.148)	(14.601.938)
Total Beban Operasional lainnya		(82.191.967)	(75.918.108)
<b>LABA OPERASIONAL</b>		<b>64.306.037</b>	<b>41.144.382</b>
PENDAPATAN (BEBAN) NON OPERASIONAL - NETO	37	290.664	(152.317)
<b>LABA SEBELUM BEBAN PAJAK</b>		<b>64.596.701</b>	<b>40.992.065</b>
<b>BEBAN PAJAK</b>	2ak,38b	<b>(13.188.494)</b>	<b>(7.835.608)</b>
<b>LABA SEBELUM LABA BERSIH PRO FORMA DARI TRANSAKSI AKUISISI DENGAN ENTITAS SEPENGENDALI</b>		<b>51.408.207</b>	<b>33.156.457</b>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk DAN ENTITAS ANAKNYA**  
**CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN**  
**Tanggal 31 Desember 2022 dan untuk Tahun**  
**yang Berakhir pada Tanggal Tersebut**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**11. KREDIT YANG DIBERIKAN (lanjutan)**

d) Berdasarkan Kolektibilitas:

	<b>31 Desember 2022</b>	<b>31 Desember 2021</b>
Individual	50.799.698	63.023.353
Kolektif		
Lancar	931.823.518	851.620.045
Dalam perhatian khusus	32.629.744	23.489.255
Kurang lancar	2.350.338	1.853.227
Diragukan	3.371.555	2.868.735
Macet	14.916.272	12.450.938
	<u>985.091.427</u>	<u>892.282.200</u>
Total	<u>1.035.891.125</u>	<u>955.305.553</u>
Dikurangi cadangan kerugian penurunan nilai:		
Individual	(33.601.412)	(39.835.617)
Kolektif	(53.385.883)	(44.113.625)
	<u>(86.987.295)</u>	<u>(83.949.242)</u>
<b>Bersih</b>	<b><u>948.903.830</u></b>	<b><u>871.356.311</u></b>

Kolektibilitas usaha gadai PT Pegadaian (entitas anak):

	<b>31 Desember 2022</b>	<b>31 Desember 2021</b>
Kolektif		
Lancar	42.241.998	37.466.983
Dalam perhatian khusus	898.268	1.058.743
Kurang lancar	30.905	484.076
Diragukan	23.817	23.275
Macet	188.706	77.893
	<u>43.383.694</u>	<u>39.110.970</u>
Total	<u>43.383.694</u>	<u>39.110.970</u>
Dikurangi cadangan kerugian penurunan nilai:		
Kolektif	(1.336.535)	(884.492)
<b>Bersih</b>	<b><u>42.047.159</u></b>	<b><u>38.226.478</u></b>



# PT Krom Bank Indonesia TBK

PT KROM BANK INDONESIA TBK  
(DAHULU PT BANK BISNIS INTERNASIONAL TBK)  
LAPORAN POSISI KEUANGAN  
31 DESEMBER 2022

PT KROM BANK INDONESIA TBK  
(FORMERLY PT BANK BISNIS INTERNASIONAL TBK)  
STATEMENT OF FINANCIAL POSITION  
DECEMBER 31, 2022

	Catatan/ Notes	2022	2021	
		Rp	Rp	
<b>ASET</b>				<b>ASSETS</b>
Kas	5	5.394.856.446	21.212.752.890	Cash
Penempatan pada Bank Indonesia	8	96.423.061.049	85.580.004.181	Placements with Bank Indonesia
Penempatan pada bank lain - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 202.385.896 tahun 2022 [2021: Rp 1.451.038] - pihak ketiga	7	202.184.903.854	1.449.587.229	Placements with other banks - net of allowance for impairment losses Rp 202,385,896 in 2022 [2021: Rp1,451,038] - third parties
Efek-efek - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 69.552.238 tahun 2022 [2021: Rp nil] - pihak ketiga	8	179.481.832.897	9.927.834.898	Marketable securities - net of allowance for impairment losses Rp 69,552,238 in 2022 [2021: Rp nil] - third parties
Efek yang dibeli dengan janji dijual kembali Kredit yang diberikan - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 8.522.388.642 tahun 2022 [2021: Rp 7.720.389.619]	9 10	1.796.183.428.500	1.228.038.610.895	Securities purchased with agreements to resell
Pihak berelasi	28	211.148.513.700	109.033.345.610	Loans - net of allowance for impairment losses Rp 8,522,388,642 in 2022 [2021: Rp 7,720,389,619]
Pihak ketiga		610.578.489.045	819.533.447.879	Related parties
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 11.285.619.398 tahun 2022 [2021: Rp 11.619.322.782]	11	178.382.138.049	171.288.155.967	Third parties
Aset lain-lain	12	30.784.788.582	19.623.658.448	Fixed assets - net of accumulated depreciation Rp 11,285,619,398 in 2022 [2021: Rp 11,619,322,782]
Aset pajak langguhan	17	1.193.454.829	1.474.593.402	Other assets
Pajak di bayar dimuka	17	341.118.204	-	Deferred tax assets
Aset tak berwujud		2.483.365.741	2.390.087.761	Prepaid income tax
				Intangible assets
<b>JUMLAH ASET</b>		<b>3.313.589.745.896</b>	<b>2.477.550.078.760</b>	<b>TOTAL ASSETS</b>
<b>LIABILITAS DAN EKUITAS</b>				<b>LIABILITIES AND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
Liabilitas segera		6.525.023.284	4.880.411.655	Liabilities payable immediately
Simpanan nasabah				Deposits from customers
- Giro	13			Current accounts
- Pihak berelasi	28	1.778.798.011	3.420.216.548	Related parties
- Pihak ketiga		8.259.944.394	16.880.523.342	Third parties
- Tabungan	14			Savings
- Pihak berelasi	28	3.678.989.495	1.467.814.865	Related parties
- Pihak ketiga		13.707.933.586	18.631.717.506	Third parties
- Deposito berjangka	15			Time deposits
- Pihak berelasi	28	39.907.834.785	60.398.222.283	Related parties
- Pihak ketiga		185.973.587.059	285.138.827.308	Third parties
Simpanan dari bank-bank lain	18	-	500.000.000	Deposits from other banks
Utang pajak	17	1.838.363.784	2.889.485.761	Tax payable
Liabilitas imbalan kerja	18	8.239.839.743	8.702.897.284	Employee benefits obligation
Liabilitas lain-lain	19	340.474.331	1.817.825.262	Other liabilities
<b>JUMLAH LIABILITAS</b>		<b>248.248.586.432</b>	<b>403.505.741.590</b>	<b>TOTAL LIABILITIES</b>
<b>EKUITAS</b>				<b>EQUITY</b>
Modal saham				Capital stock
Modal dasar - 8.000.000.000 saham dengan nominal Rp 100 per saham				Authorized - 8,000,000,000 shares with par value Rp 100 per share
Modal ditempatkan dan disetor sebesar 3.307.250.973 saham	20	330.725.097.300	302.652.940.500	Subscribed and paid-up - 3,307,250,973 shares
Lang muka setoran modal		38.747.232.800	28.072.156.800	Advance stock subscription
Tambahan modal disetor	21	2.226.140.782.994	1.353.841.788.708	Additional paid-in capital
Surplus revaluasi aset	22	147.862.219.883	140.375.219.883	Asset Surplus revaluation
Kerugian aktual program imbalan kerja		(4.839.328.025)	(4.990.534.435)	Actuarial loss employee benefits program
Saldo laba				Retained earnings
- Telah ditentukan penggunaannya		66.195.019.480	60.580.588.100	Appropriated
- Belum ditentukan penggunaannya		282.710.162.872	193.512.177.638	Unappropriated
<b>JUMLAH EKUITAS</b>		<b>3.065.341.159.284</b>	<b>2.074.044.337.170</b>	<b>TOTAL EQUITY</b>
<b>JUMLAH LIABILITAS DAN EKUITAS</b>		<b>3.313.589.745.896</b>	<b>2.477.550.078.760</b>	<b>TOTAL LIABILITIES AND EQUITY</b>

Uraian catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT KROM BANK INDONESIA TBK  
(DAHULU PT BANK BISNIS INTERNASIONAL TBK)  
LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN  
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022

PT KROM BANK INDONESIA TBK  
(FORMERLY PT BANK BISNIS INTERNASIONAL TBK)  
STATEMENT OF PROFIT OR LOSS AND OTHER  
COMPREHENSIVE INCOME  
FOR THE YEAR ENDED DECEMBER 31, 2022

	Catatan/ Notes	2022 Rp	2021 Rp	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan dan Beban Bunga				Interest Income and Expenses
Pendapatan bunga	23	182.928.517.310	122.809.890.259	Interest income
Beban bunga	24	(22.591.998.013)	(20.085.279.113)	Interest expense
Pendapatan Bunga - Bersih		140.334.521.297	102.524.411.146	Net Interest Income
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Provisi dan komisi lainnya	25	584.931.090	1.014.484.285	Other fees and commissions
Administrasi dan denda	25	849.412.055	2.757.177.728	Administration and fines
Pendapatan lainnya	25	49.558.299	80.283.313	Other revenues
Jumlah Pendapatan Operasional Lainnya		1.283.899.444	3.851.925.306	Total Other Operating Income
<b>JUMLAH PENDAPATAN OPERASIONAL</b>		<b>141.618.420.741</b>	<b>106.376.336.452</b>	<b>TOTAL OPERATING INCOME</b>
<b>BEBAN OPERASIONAL</b>				<b>OPERATING EXPENSES</b>
Beban tenaga kerja	26	(24.792.052.369)	(15.023.851.239)	Personnel expenses
Beban umum dan administrasi	26	(19.178.838.548)	(7.387.050.752)	General and administrative expenses
Jumlah Beban Operasional		(43.970.888.915)	(22.390.702.091)	Total Operating Expenses
Penulisan (Beban) Kerugian Penurunan Nilai	27	927.514.083	(809.898.992)	Reversal of (Provision for) Impairment Losses
<b>LABA OPERASIONAL</b>		<b>98.575.245.909</b>	<b>83.375.737.369</b>	<b>OPERATING INCOME</b>
<b>PENDAPATAN DAN BEBAN NON-OPERASIONAL</b>				<b>NON-OPERATING INCOME AND EXPENSE</b>
Pendapatan non-operasional	28	337.423.882	1.623.174.197	Non-operating income
Beban non-operasional	28	(2.303.486.808)	(382.899.058)	Non-operating expenses
Jumlah Pendapatan (Beban) Non-Operasional - bersih		(1.966.043.148)	1.280.275.141	Total Non-Operating (Expenses) Income - Net
<b>LABA SEBELUM PAJAK</b>		<b>96.609.202.783</b>	<b>84.636.012.510</b>	<b>PROFIT BEFORE TAX</b>
<b>BEBAN PAJAK PENGHASILAN</b>				<b>INCOME TAX EXPENSE</b>
Kini	17	(21.568.208.120)	(18.550.598.880)	Current tax
Tanggungan	17	(238.590.047)	(388.969.194)	Deferred tax
Jumlah Pajak Penghasilan		(21.796.798.187)	(18.917.558.074)	Total Income Tax
<b>LABA BERSIH TAHUN BERJALAN</b>	31	<b>74.812.408.596</b>	<b>65.718.454.436</b>	<b>NET PROFIT FOR THE YEAR</b>
<b>PENGHASILAN KOMPREHENSIF LAIN</b>				<b>OTHER COMPREHENSIVE INCOME</b>
Pos-pos yang akan direklasifikasi ke laba rugi:				Item that will be reclassified subsequently to profit or loss:
Keuntungan aktuarial	18	193.858.938	278.515.474	Gain actuarial employee
Pajak penghasilan atas keuntungan aktuarial	17	(42.845.528)	(81.273.404)	Income tax on gain actuarial employee
Jumlah penghasilan komprehensif lain		151.208.410	217.242.070	Total other comprehensive income
<b>JUMLAH LABA KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK</b>		<b>74.963.615.006</b>	<b>65.935.696.506</b>	<b>TOTAL OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>
<b>LABA BERSIH PER SAHAM</b>		<b>23</b>	<b>22</b>	<b>NET INCOME PER SHARE</b>

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT KROM BANK INDONESIA TBK  
(DAHULU PT BANK BISNIS INTERNASIONAL TBK)  
CATATAN ATAS LAPORAN KEUANGAN  
31 DESEMBER 2022 DAN UNTUK TAHUN YANG  
BERAKHIR PADA TANGGAL TERSEBUT – Lanjutan

PT KROM BANK INDONESIA TBK  
(FORMERLY PT BANK BISNIS INTERNASIONAL TBK)  
NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2022 AND  
FOR THE YEAR THEN ENDED – Continued

	<u>Sisa umur jatuh tempo</u>		<u>Remaining period to maturity</u>	
	<u>2022</u>	<u>2021</u>	<u>2022</u>	<u>2021</u>
	Rp	Rp	Rp	Rp
< 1 tahun	374.751.136.089	313.290.491.818	< 1 year	
> 1 - 5 tahun	102.757.531.608	185.015.063.332	> 1 - 5 years	
> 5 tahun	350.740.703.690	457.081.607.758	> 5 years	
Jumlah	828.249.371.387	955.387.162.908	Total	
Cadangan kerugian penurunan nilai	(6.522.368.642)	(7.720.369.619)	Allowance for impairment losses	
Jumlah - bersih	821.727.002.745	928.566.793.289	Total - net	

  

d. Berdasarkan kolektibilitas Bank Indonesia	<u>2022</u>		<u>2021</u>		
	<u>Rp</u>	<u>Rp</u>	<u>Rp</u>	<u>Rp</u>	
<u>Pihak berelasi</u>					<u>Related parties</u>
Lancar	211.192.888.027	109.751.989.967			Current
Cadangan kerugian penurunan nilai					Allowance for impairment losses
Lancar	(44.374.330)	(718.644.357)			Current
Subjumlah	211.148.513.697	109.033.345.610			Subtotal
<u>Pihak ketiga</u>					<u>Third parties</u>
Lancar	579.232.497.852	793.571.351.365			Current
Dalam perhatian khusus	22.612.897.082	27.999.707.391			Special mention
Kurang lancar	12.769.775.359	618.681.249			Substandard
Diragukan	685.747.981	899.236.812			Doubtful
Macet	1.735.565.086	3.449.199.124			Loss
Subjumlah	610.578.489.048	826.535.172.941			Subtotal
Cadangan kerugian penurunan nilai					Allowance for impairment losses
Lancar	(343.833.420)	(5.385.345.106)			Current
Dalam perhatian khusus	(1.117.508.580)	(1.006.468.876)			Special mention
Kurang lancar	(3.136.473.518)	(33.763.021)			Substandard
Diragukan	(283.185.740)	(166.735.967)			Doubtful
Macet	(1.596.993.054)	(409.412.292)			Loss
Subjumlah	(610.578.489.048)	(826.535.172.941)			Subtotal
Jumlah - bersih	821.727.002.745	928.566.793.289			Total - net

PT Bank Tabungan Negara (Persero) TBK

The original financial statements included herein are in the Indonesian language.

PT BANK TABUNGAN NEGARA (PERSERO) TBK LAPORAN POSISI KEUANGAN (lanjutan) Tanggal 31 Desember 2022 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)	31 Desember/ December 31, 2022	Catatan/ Notes	31 Desember/ December 31, 2021	PT BANK TABUNGAN NEGARA (PERSERO) TBK STATEMENT OF FINANCIAL POSITION (continued) As of December 31, 2022 (Expressed in millions of Rupiah, unless otherwise stated)
ASET (lanjutan)				ASSETS (continued)
<b>KREDIT YANG DIBERIKAN DAN PEMBIAYAAN/ PIUTANG SYARIAH</b>		2d, 2e, 2f, 2j, 2k, 11, 43		<b>LOANS AND SHARIA FINANCING/RECEIVABLES</b>
Kredit yang diberikan				Loans
Pihak ketiga	247.217.823		229.174.514	Third parties
Pihak berelasi	19.439.742		18.110.919	Related parties
	266.657.565		247.285.433	
Cadangan kerugian penurunan nilai	(14.104.914)		(13.165.897)	Allowance for impairment losses
	252.552.651		234.119.536	
Pembiayaan/piutang syariah				Sharia financing/receivables
Pihak ketiga	31.367.082		27.102.484	Third parties
Pihak berelasi	257.057		447.374	Related parties
	31.624.139		27.549.858	
Cadangan kerugian penurunan nilai	(1.570.009)		(1.269.863)	Allowance for impairment losses
	30.054.130		26.279.995	
	282.606.781		260.399.531	
<b>TAGIHAN DERIVATIF</b>		2e		<b>DERIVATIVE RECEIVABLES</b>
Pihak ketiga	103.939	2a, 12	31.017	Third parties
<b>TAGIHAN AKSEPTASI</b>		2d, 2e, 2f, 2j, 13, 43		<b>ACCEPTANCES RECEIVABLES</b>
Pihak ketiga	289.206		-	Third parties
Pihak berelasi	131.356		454.140	Related parties
	420.562		454.140	
Cadangan kerugian penurunan nilai	(136)		(623)	Allowance for impairment losses
	420.426		453.517	
<b>ASET TETAP</b>		2n, 2o, 14, 36		<b>FREMISES AND EQUIPMENT</b>
Biaya perolehan/nilai revaluasi	10.599.848		9.468.655	Cost/revaluation value
Akumulasi penyusutan	(4.246.045)		(3.731.864)	Accumulated depreciation
	6.353.803		5.736.791	
<b>BUNGA YANG MASIH AKAN DITERIMA</b>	10.750.302	2e, 15	9.173.536	<b>INTEREST RECEIVABLES</b>
<b>ASET PAJAK TANGGUHAN - NETO</b>	2.915.428	2a, 38	2.430.660	<b>DEFERRED TAX ASSETS - NET</b>
<b>ASET LAIN-LAIN</b>	2.352.762	2e, 2p, 2q, 2am, 16	2.505.522	<b>OTHER ASSETS</b>
<b>TOTAL ASET</b>	<b>402.148.312</b>		<b>371.868.311</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

**PT BANK TABUNGAN NEGARA (PERSERO) TBK**  
**LAPORAN LABA RUGI DAN**  
**PENGHASILAN KOMPREHENSIF LAIN (lanjutan)**  
**Untuk Tahun yang Berakhir Pada Tanggal**  
**31 Desember 2022**  
**(Disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK TABUNGAN NEGARA (PERSERO) TBK**  
**STATEMENT OF PROFIT OR LOSS AND**  
**OTHER COMPREHENSIVE INCOME (continued)**  
**For the Year Ended**  
**December 31, 2022**  
**(Expressed in millions of Rupiah,**  
**unless otherwise stated)**

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022	Catatan/ Notes	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL (lanjutan)</b>				<b>INCOME AND EXPENSES FROM OPERATIONS (continued)</b>
Beban Operasional Lainnya				<i>Other Operating Expenses</i>
Umum dan administrasi	(3.754.028)	34	(3.358.846)	<i>General and administrative</i>
Gaji dan tunjangan karyawan	(4.190.298)	2ae,2d,35,43	(3.782.925)	<i>Salaries and employee benefits</i>
Premi program penjaminan pemerintah	(599.991)	42	(619.667)	<i>Premium on government's guarantee program</i>
Kerugian yang belum direalisasi dari perubahan nilai wajar obligasi pemerintah - neto	-	2i,9	(18.778)	<i>Unrealized losses on changes in fair value of government bonds - net</i>
Kerugian dari penjualan obligasi pemerintah - neto	(266.235)	2i,9	-	<i>Loss on sale of government bonds - net</i>
Kerugian dari penjualan efek-efek - neto	(234.089)	2i,8	-	<i>Loss on sale of securities - net</i>
Kerugian yang belum direalisasi dari perubahan nilai wajar efek-efek - neto	(64.931)	2i	(135.338)	<i>Unrealized losses on changes in fair value of securities - net</i>
Lain-lain	(329.308)	36	(930.968)	<i>Others</i>
Total Beban Operasional Lainnya	(9.438.880)		(8.846.522)	<i>Total Other Operating Expenses</i>
<b>LABA OPERASIONAL</b>	<b>3.814.803</b>		<b>3.036.832</b>	<b>INCOME FROM OPERATIONS</b>
<b>PENDAPATAN (BEBAN) BUKAN OPERASIONAL - NETO</b>	<b>60.887</b>	<b>37</b>	<b>(43.512)</b>	<b>NON-OPERATING INCOME (EXPENSES) - NET</b>
<b>LABA SEBELUM BEBAN PAJAK</b>	<b>3.875.690</b>		<b>2.993.320</b>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK</b>	<b>(830.617)</b>	<b>2ag,38</b>	<b>(617.093)</b>	<b>TAX EXPENSE</b>
<b>LABA TAHUN BERJALAN</b>	<b>3.045.073</b>		<b>2.376.227</b>	<b>INCOME FOR THE YEAR</b>
<b>Penghasilan Komprehensif Lain:</b>				<b>Other Comprehensive Income:</b>
<b>Akun-akun yang tidak akan direklasifikasi ke laba rugi</b>				<b>Items that will not be reclassified to profit or loss</b>
Surplus revaluasi aset tetap	200.574	2n,14	-	<i>Surplus revaluation of fixed asset</i>
Pengukuran kembali program imbalan pasti	59.872	2ae,40	75.005	<i>Remeasurement of defined benefit plan</i>
Pajak penghasilan terkait akun-akun yang tidak akan direklasifikasi ke laba rugi	(11.376)		(1.484)	<i>Income tax related to items that will not be reclassified to profit or loss</i>
<b>Akun-akun yang akan direklasifikasi ke laba rugi</b>				<b>Items that will be reclassified to profit or loss</b>
Bagian efektif lindung nilai- arus kas	(40.883)		(18.744)	<i>Effective part of hedging-cash flow</i>
Kerugian neto yang belum direalisasi atas perubahan nilai efek-efek dan obligasi pemerintah yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(1.576.967)	2i,8,9	(1.259.616)	<i>Net unrealized (loss) on changes in value of fair value through other comprehensive income securities and government bonds</i>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

**PT BANK TABUNGAN NEGARA (PERSERO) TBK  
CATATAN ATAS LAPORAN KEUANGAN  
Tanggal 31 Desember 2022 dan untuk  
Tahun yang Berakhir pada Tanggal Tersebut  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK TABUNGAN NEGARA (PERSERO) TBK  
NOTES TO THE FINANCIAL STATEMENTS  
As of December 31, 2022  
and for the Year Then Ended  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

**11. KREDIT YANG DIBERIKAN DAN PEMBIAYAAN/  
PIUTANG SYARIAH (lanjutan)**

**11. LOANS AND SHARIA FINANCING/  
RECEIVABLES (continued)**

b. Sektor Ekonomi

b. Economic Sector

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<b>Konvensional</b>			<b>Conventional</b>
Perumahan	233.309.666	219.574.369	Property
Konstruksi	13.089.795	11.883.047	Construction
Jasa usaha	7.260.835	6.248.265	Business service
Transportasi, pergudangan, dan komunikasi	4.414.947	4.323.808	Transportation, warehousing, and communication
Listrik, gas dan air	3.368.130	1.582.919	Electricity, gas and water
Perdagangan, restoran, dan hotel	1.410.821	1.145.520	Trading, restaurant and hotel
Pertambangan	1.228.096	24.742	Mining
Jasa-jasa sosial	1.148.943	1.643.985	Social service
Manufaktur	1.058.915	731.428	Manufacturing
Pertanian	52.234	14.538	Farming
Lain-lain <sup>*)</sup>	315.183	112.814	Other <sup>*)</sup>
	<u>266.657.565</u>	<u>247.285.433</u>	
<b>Syariah</b>			<b>Sharia</b>
Perumahan	29.035.910	24.694.748	Property
Konstruksi	1.466.466	1.512.424	Construction
Jasa usaha	1.121.763	1.342.686	Business service
	<u>31.624.139</u>	<u>27.549.858</u>	
<b>Total</b>	<b>298.281.704</b>	<b>274.835.291</b>	<b>Total</b>
Dikurangi cadangan kerugian penurunan nilai	(15.674.923)	(14.435.760)	Less allowance for impairment losses
<b>Neto</b>	<b>282.606.781</b>	<b>260.399.531</b>	<b>Net</b>

<sup>\*)</sup> Terdiri dari rumah tangga dan sektor ekonomi lainnya

<sup>\*)</sup> Consists of household and other economic sectors

c. Kolektibilitas

c. Collectibility

	31 Desember/December 31, 2022		31 Desember/December 31, 2021		
	Nilai tercatat/ Carrying amount	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	Nilai tercatat/ Carrying amount	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	
<b>Konvensional</b>					<b>Conventional</b>
<b>Individual</b>					<b>Individual</b>
Lancar	6.349.613	1.487.285	6.593.441	2.315.471	Current
Dalam perhatian khusus	3.094.462	2.261.194	2.081.223	1.418.380	Special mention
Kurang lancar	210.002	43.067	15.625	12.832	Substandard
Diragukan	287.925	250.395	126.792	113.622	Doubtful
Macet	4.173.852	3.189.827	4.569.573	3.963.877	Loss
	<u>14.115.854</u>	<u>7.210.779</u>	<u>13.386.654</u>	<u>7.824.162</u>	
<b>Kolektif</b>					<b>Collective</b>
Lancar	233.227.549	4.095.908	220.987.622	2.770.825	Current
Dalam perhatian khusus	14.961.902	1.189.242	8.634.102	810.167	Special mention
Kurang lancar	223.217	48.405	138.209	40.139	Substandard
Diragukan	305.664	127.977	307.844	97.819	Doubtful
Macet	3.624.059	1.441.603	3.831.002	1.623.065	Loss
	<u>232.542.011</u>	<u>6.894.135</u>	<u>233.898.779</u>	<u>5.341.715</u>	
<b>Syariah</b>					<b>Sharia</b>
Lancar	28.499.767	197.833	24.663.065	220.836	Current
Dalam perhatian khusus	2.078.511	326.315	1.696.806	7.115	Special mention
Kurang lancar	145.997	145.997	67.780	36.369	Substandard
Diragukan	94.373	94.373	49.825	29.107	Doubtful
Macet	804.491	804.491	1.072.392	976.236	Loss
	<u>31.624.139</u>	<u>1.570.009</u>	<u>27.549.858</u>	<u>1.269.653</u>	
<b>Total</b>	<b>298.281.704</b>	<b>15.674.923</b>	<b>274.835.291</b>	<b>14.435.760</b>	<b>Total</b>



# PT Bank JTrust Indonesia TBK

The original financial statements included herein are in the Indonesian language.

PT BANK JTRUST INDONESIA Tbk LAPORAN POSISI KEUANGAN Tanggal 31 Desember 2022 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)	2022	Catatan/ Notes	2021	PT BANK JTRUST INDONESIA Tbk STATEMENT OF FINANCIAL POSITION As at December 31, 2022 (Expressed in millions of Rupiah, unless otherwise stated)
<b>ASET</b>				<b>AT ASSETS</b>
Kas	188.750	2,4,41,45,46	119.138	Cash
Giro pada Bank Indonesia	339.539	2,5,41,45,46	246.182	Current accounts with Bank Indonesia
Giro pada bank lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 1.007 pada tanggal 31 Desember 2022 dan Rp 1.042 pada tanggal 31 Desember 2021	305.285	2,8,33,41,45,46	344.954	Current accounts with other banks net of allowance for impairment losses of Rp 1,007 as at December 31, 2022 and Rp 1,042 as at December 31, 2021
Penempatan pada Bank Indonesia dan bank lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 524 pada tanggal 31 Desember 2022 dan Rp 151 pada tanggal 31 Desember 2021	3.490.376	2,7,33,45,46	2.884.471	Placements with Bank Indonesia and other banks net of allowance for impairment losses of Rp 524 as at December 31, 2022 and Rp 151 as at December 31, 2021
Efek-efek setelah dikurangi cadangan kerugian penurunan nilai sebesar nihil pada tanggal 31 Desember 2022 dan Rp 830 pada tanggal 31 Desember 2021	3.324.845	2,8,33,41,45,46	3.480.492	Marketable securities net of allowance for impairment losses of nil as at December 31, 2022 and Rp 830 as at December 31, 2021
Efek yang dibeli dengan janji dijual kembali	2.387.732	2,9,45,46	-	Securities purchased under resale agreements
Tagihan derivatif	12.322	2,10,41,45,46	1.360	Derivative receivables
Pinjaman yang diberikan setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 183.590 pada tanggal 31 Desember 2022 dan Rp 211.697 pada tanggal 31 Desember 2021	207.771		29.989	Loans net of allowance for impairment losses of Rp 183,590 as at December 31, 2022 and Rp 211,697 as at December 31, 2021
Pihak berelasi	19.160.598		9.773.931	Related parties
Pihak ketiga	19.368.357	2,11,33,40,41,45,46	9.803.920	Third parties
Pinjaman yang diberikan - neto				Loans - net
Tagihan akseptasi setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 327 pada tanggal 31 Desember 2022 dan Rp 6 pada tanggal 31 Desember 2021	78.068	2,12,33,41,45,46	25.157	Acceptance receivables net of allowance for impairment losses of Rp 327 as at December 31, 2022 and Rp 6 as at December 31, 2021
Pendapatan bunga yang masih akan diterima	185.357	2,13,41,46	137.385	Accrued interest income
Biaya dibayar dimuka dan uang muka	3.018.983	2,14	3.645.121	Prepaid expenses and advances
Aset tetap setelah dikurangi akumulasi penyusutan sebesar Rp 87.028 pada tanggal 31 Desember 2022 dan Rp 84.050 pada tanggal 31 Desember 2021	215.825	2,15	192.835	Fixed assets net of accumulated depreciation of Rp 87,028 as at December 31, 2022 and Rp 84,050 as at December 31, 2021
Aset tak berwujud setelah dikurangi akumulasi amortisasi sebesar Rp 173.574 pada tanggal 31 Desember 2022 dan Rp 158.371 pada tanggal 31 Desember 2021	81.620	2,18	89.177	Intangible assets net of accumulated amortization of Rp 173,574 as at December 31, 2022 and Rp 158,371 as at December 31, 2021
Aset hak-guna setelah dikurangi akumulasi penyusutan sebesar Rp 122.572 pada tanggal 31 Desember 2022 dan Rp 83.669 pada tanggal 31 Desember 2021	126.222	2,17	156.897	Right-of-use assets net of accumulated depreciation of Rp 122,572 as at December 31, 2022 and Rp 83,669 as at December 31, 2021
Aguan yang diambil alih setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 178.708 pada tanggal 31 Desember 2022 dan Rp 210.056 pada tanggal 31 Desember 2021	99.709	2,18,33	68.381	Foreclosed assets net of allowance for impairment losses of Rp 178,708 as at December 31, 2022 and Rp 210,056 as at December 31, 2021
Aset lain-lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 80.278 pada tanggal 31 Desember 2022 dan Rp 55.667 pada tanggal 31 Desember 2021	74.381	2,19,41,45,46	89.375	Other assets net of allowance for impairment losses of Rp 80,278 as at December 31, 2022 and Rp 55,667 as at December 31, 2021
Aset pajak tangguhan	320.039	2,37b	272.950	Deferred tax assets
<b>TOTAL ASET</b>	<b>33.617.390</b>		<b>21.317.575</b>	<b>TOTAL ASSETS</b>

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

PT BANK JTRUST INDONESIA Tbk  
LAPORAN LABA RUGI DAN  
PENGHASILAN KOMPREHENSIF LAIN  
Untuk Tahun Yang Berakhir Pada Tanggal  
31 Desember 2022  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

PT BANK JTRUST INDONESIA Tbk  
STATEMENT OF PROFIT OR LOSS AND  
OTHER COMPREHENSIVE INCOME  
For The Year Ended  
December 31, 2022  
(Expressed in millions of Rupiah,  
unless otherwise stated)

	2022	Catatan/ Notes	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>INCOME AND EXPENSES FROM OPERATIONS</b>
Pendapatan bunga	1,878,244	2,29,40,44a	991,353	Interest income
Beban bunga	(1,050,597)	2,30,40,44a	(888,773)	Interest expenses
Pendapatan bunga - neto	<u>627,647</u>		<u>102,580</u>	Interest income - net
<b>PENDAPATAN DAN BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER INCOME AND EXPENSES FROM OPERATIONS</b>
Pendapatan operasional lainnya:				Other operating income:
Pemulihan (penyisihan) kerugian penurunan nilai - neto	38,325	2,33	(45,671)	Reversal (provision) for impairment losses - net
Keuntungan atas penjualan efek-efek - neto	24,056	2,8,31	10,316	Gains on sale of marketable securities - net
Keuntungan kurs mata uang asing - neto	18,759	2	10,045	Gains on foreign exchange - net
Provisi lain-lain	7,814	2	7,735	Other provisions
Provisi dari transaksi ekspor impor	128	2	83	Provision from export import transactions
Lain-lain	31,048	2	24,328	Others
Total pendapatan operasional lainnya	<u>116,126</u>	44a	<u>6,836</u>	Total other operating income
Beban operasional lainnya:				Other operating expenses:
Umum dan administrasi	(411,839)	2,34	(365,225)	General and administrative
Gaji dan tunjangan	(284,395)	2,32	(288,782)	Salaries and allowances
Lain-lain	(2,354)	2	(4,325)	Others
Total beban operasional lainnya	<u>(698,588)</u>	44a	<u>(638,332)</u>	Total other operating expenses
<b>LABA (RUGI) OPERASIONAL</b>	<u>45,185</u>	44a,44b	<u>(528,916)</u>	<b>PROFIT (LOSS) FROM OPERATIONS</b>
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>				<b>NON-OPERATING INCOME (EXPENSES)</b>
Pendapatan non-operasional	11,398	2,35,44a	12,542	Non-operating income
Beban non-operasional	(9,334)	2,36,44a	(32,098)	Non-operating expenses
Pendapatan (beban) non-operasional - neto	<u>2,062</u>		<u>(19,556)</u>	Non-operating income (expense) - net
<b>LABA (RUGI) SEBELUM PAJAK PENGHASILAN</b>	<u>47,247</u>		<u>(548,472)</u>	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>
<b>MANFAAT PAJAK PENGHASILAN - NETO</b>	<u>39,374</u>	2,37b,44a	<u>103,049</u>	<b>INCOME TAX BENEFIT - NET</b>
<b>LABA (RUGI) TAHUN BERJALAN</b>	<u>86,621</u>	44a	<u>(445,423)</u>	<b>PROFIT (LOSS) FOR THE YEARS</b>
<b>PENGHASILAN (RUGI) KOMPREHENSIF LAIN</b>				<b>OTHER COMPREHENSIVE INCOME (LOSS)</b>
Pos-pos yang tidak akan direklasifikasi ke laba rugi pada periode berikutnya:				Items that will not be reclassified to profit or loss in subsequent period:
Pengukuran kembali liabilitas imbalan kerja	(4,519)	2,38	3,700	Remeasurements of employee benefits liability
Keuntungan revaluasi aset tetap	8,840	2	-	Gain on revaluation of fixed assets
Manfaat (beban) pajak penghasilan terkait	994	2,37b	(814)	Related income tax benefit (expense)
Sub-total	<u>5,115</u>		<u>2,886</u>	Sub-total
Pos yang akan direklasifikasi ke laba rugi pada periode berikutnya:				Item that will be reclassified to profit or loss in subsequent period:
Perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	(30,549)	2,8	8,379	Net changes in fair value of marketable securities at fair value through other comprehensive income
Manfaat (beban) pajak penghasilan terkait	8,721	2,37b	(1,403)	Related income tax benefit (expense)
Sub-total	<u>(23,828)</u>		<u>4,976</u>	Sub-total
Penghasilan (rugi) komprehensif lain - setelah pajak	<u>(18,713)</u>		<u>7,882</u>	Other comprehensive income (loss) - net of tax
<b>TOTAL PENGHASILAN (RUGI) KOMPREHENSIF</b>	<u>67,908</u>		<u>(437,561)</u>	<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>
<b>LABA (RUGI) PER SAHAM DASAR/DILUSIAN (nilai penuh)</b>	<u>5,47</u>	2,39	<u>(42,15)</u>	<b>BASIC/DILUTED EARNINGS (LOSS) PER SHARE (full amount)</b>

Catatan tambahan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

PT BANK JTRUST INDONESIA Tbk  
CATATAN ATAS LAPORAN KEUANGAN  
Tanggal 31 Desember 2022 dan Untuk  
Tahun Yang Berakhir Pada Tanggal Tersebut  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

PT BANK JTRUST INDONESIA Tbk  
NOTES TO THE FINANCIAL STATEMENTS  
As at December 31, 2022 and For  
The Year Then Ended  
(Expressed in millions of Rupiah,  
unless otherwise stated)

11. PINJAMAN YANG DIBERIKAN

11. LOANS

a. Berdasarkan jenis, mata uang dan kolektibilitas

a. By type, currency and collectibility

	2022						
	Laporan Current	Daftar perincian khusus/ Special mention	Ruang lingkup Sub-standard	Diragukan/ Doubtful	Miscel/ Loss	Total	
<b>Rupiah</b>							<b>Rupiah</b>
<b>Risiko beresad (Catatan 40)</b>							<b>Related parties (Note 41)</b>
Kredit modal kerja	189.923	-	-	-	-	189.923	Working capital loans
Kredit rekening koran	6.292	-	-	-	-	16.292	Current account loans
Kredit pembelian rumah	1.641	-	-	-	-	1.641	Housing loans
Kredit kendaraan bermotor	111	-	-	-	-	111	Vehicle loans
<b>Sub-total</b>	<b>207.967</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>207.967</b>	<b>Sub-total</b>
<b>Risiko keluga</b>							<b>Third parties</b>
Kredit modal kerja	6.728.214	55.000	-	-	41.448	6.824.662	Working capital loans
Kredit investasi	5.130.029	8.181	1.307	-	79.224	5.224.741	Investment loans
Kredit ekspor impor	2.057.636	-	-	-	-	2.057.636	Export import loans
Kredit rekening koran	773.600	30.500	-	-	41.989	846.089	Current account loans
Kredit kendaraan bermotor	388.987	6.720	-	-	46.132	442.439	Vehicle loans
Kredit pembelian rumah	110.473	6.228	179	-	5.987	122.433	Housing loans
Lain-lain	6.38.843	147.706	341	744	133.559	924.193	Others
<b>Sub-total</b>	<b>15.533.782</b>	<b>254.331</b>	<b>1.327</b>	<b>744</b>	<b>348.509</b>	<b>16.429.193</b>	<b>Sub-total</b>
<b>Sub-total - Rupiah</b>	<b>16.041.749</b>	<b>254.331</b>	<b>1.327</b>	<b>744</b>	<b>348.509</b>	<b>16.647.160</b>	<b>Sub-total - Rupiah</b>
<b>Mata uang asing (Catatan 41)</b>							<b>Foreign currency (Note 41)</b>
<b>Risiko keluga</b>							<b>Third parties</b>
Kredit investasi	1.827.254	31.135	-	-	-	1.858.389	Investment loans
Kredit modal kerja	908.138	38.916	-	-	-	947.054	Working capital loans
Kredit rekening koran	22.848	38.671	-	-	-	61.519	Current account loans
Lain-lain	-	17.825	-	-	-	17.825	Others
<b>Sub-total - mata uang asing</b>	<b>2.758.240</b>	<b>126.547</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2.884.787</b>	<b>Sub-total - foreign currency</b>
<b>Total</b>	<b>18.799.989</b>	<b>380.878</b>	<b>1.327</b>	<b>744</b>	<b>348.509</b>	<b>19.631.947</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(69.730)	(3.163)	(972)	(404)	(93.321)	(63.590)	Allowance for impairment losses
<b>Neto</b>	<b>18.730.259</b>	<b>377.715</b>	<b>355</b>	<b>340</b>	<b>255.188</b>	<b>19.568.357</b>	<b>Net</b>
	2021						
	Laporan Current	Daftar perincian khusus/ Special mention	Ruang lingkup Sub-standard	Diragukan/ Doubtful	Miscel/ Loss	Total	
<b>Rupiah</b>							<b>Rupiah</b>
<b>Risiko beresad (Catatan 40)</b>							<b>Related parties (Note 41)</b>
Kredit modal kerja	25.999	-	-	-	-	25.999	Working capital loans
Kredit pembelian rumah	2.443	-	-	-	-	2.443	Housing loans
Kredit rekening koran	1.433	-	-	-	-	1,433	Current account loans
Kredit kendaraan bermotor	252	-	-	-	-	252	Vehicle loans
<b>Sub-total</b>	<b>30.127</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30.127</b>	<b>Sub-total</b>
<b>Risiko keluga</b>							<b>Third parties</b>
Kredit modal kerja	2.990.871	20.497	-	-	54.966	2.966.334	Working capital loans
Kredit investasi	2.363.046	4.782	-	-	87.803	2.455.331	Investment loans
Kredit kendaraan bermotor	775.450	93.613	72	-	47.087	916.222	Vehicle loans
Kredit ekspor impor	827.663	-	-	-	-	827.663	Export import loans
Kredit rekening koran	994.170	3.000	-	4.200	59.531	1,050,901	Current account loans
Kredit pembelian rumah	99.904	6.800	-	430	6.199	111,533	Housing loans
Lain-lain	827.450	11,899	1,236	4,022	125,437	969,253	Others
<b>Sub-total</b>	<b>8.477.564</b>	<b>139,061</b>	<b>1,307</b>	<b>8,652</b>	<b>320,263</b>	<b>9,006,847</b>	<b>Sub-total</b>
<b>Sub-total - Rupiah</b>	<b>8.907.691</b>	<b>139,061</b>	<b>1,307</b>	<b>8,652</b>	<b>320,263</b>	<b>9,036,974</b>	<b>Sub-total - Rupiah</b>
<b>Mata uang asing (Catatan 41)</b>							<b>Foreign currency (Note 41)</b>
<b>Risiko keluga</b>							<b>Third parties</b>
Kredit modal kerja	503.633	-	-	-	-	503,633	Working capital loans
Kredit investasi	408.493	-	-	-	-	408,493	Investment loans
Kredit rekening koran	49.599	-	-	-	-	49,599	Current account loans
Kredit ekspor impor	16.918	-	-	-	-	16,918	Export import loans
<b>Sub-total - mata uang asing</b>	<b>978,643</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>978,643</b>	<b>Sub-total - foreign currency</b>
<b>Total</b>	<b>9.486.334</b>	<b>139,061</b>	<b>1,307</b>	<b>8,652</b>	<b>320,263</b>	<b>10,015,617</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(38,072)	(15,399)	(756)	(4,903)	(152,577)	(311,697)	Allowance for impairment losses
<b>Neto</b>	<b>9.448.262</b>	<b>123,662</b>	<b>551</b>	<b>3,749</b>	<b>227,686</b>	<b>9.703,320</b>	<b>Net</b>

PT Bank Danamon Indonesia TBK

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK DANAMON INDONESIA Tbk  
DAN ENTITAS ANAK**  
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN**  
**Pada Tanggal 31 Desember 2022 dan 2021**  
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK DANAMON INDONESIA Tbk  
AND SUBSIDIARIES**  
**CONSOLIDATED STATEMENTS OF FINANCIAL**  
**POSITION**  
**As of 31 December 2022 and 2021**  
**(Expressed in millions of Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 2022	31 Desember/ December 2021 <sup>*)</sup>	1 Januari/ January 2021 <sup>*)</sup>	
<b>ASET</b>					<b>ASSETS</b>
Kas	2b, 2f, 4 2b, 2f, 2h, 5	2.759.777	2.789.555	2.838.127	Cash
Giro pada Bank Indonesia		6.917.873	3.060.014	2.185.998	Current accounts with Bank Indonesia
Giro pada Bank lain, setelah dikurangi kerugian kredit ekspektasian sebesar Rp233 pada tanggal 31 Desember 2022 (31 Desember 2021 dan 1 Januari 2020: Rp1.589 dan Rp1.514)	2b, 2f, 2h, 2o, 6				Current accounts with other Banks, net of expected credit losses of Rp233 as of 31 December 2022 (31 December 2021 and 1 January 2020: Rp1,589 and Rp1,514)
- Pihak berelasi	2ah, 47	210.018	176.550	5.208	Related parties -
- Pihak ketiga		2.040.635	2.801.084	4.411.865	Third parties -
Penempatan pada Bank lain dan Bank Indonesia, setelah dikurangi kerugian kredit ekspektasian sebesar Rp nihil pada tanggal 31 Desember 2022 (31 Desember 2021 dan 1 Januari 2020: Rp23 dan Rp512)	2b, 2f, 2i, 2o, 7	7.732.801	9.888.484	7.303.551	Placements with other Banks and Bank Indonesia, net of expected credit losses of Rp nihil as of 31 December 2022 (31 December 2021 and 1 January 2020: Rp23 and Rp512)
Efek-efek, setelah dikurangi kerugian kredit ekspektasian sebesar Rp36.846 pada tanggal 31 Desember 2022 (31 Desember 2021 dan 1 Januari 2020: Rp19.689 dan Rp11.840)	2f, 2j, 2o, 8				Marketable securities, net of expected credit losses of Rp36,846 of 31 December 2022 (31 December 2021 and 1 January 2020: Rp19,689 and Rp11,840)
- Pihak berelasi	2ah, 47	99.927	-	-	Related parties -
- Pihak ketiga		2.827.200	5.514.043	4.689.271	Third parties -
Obligasi Pemerintah	2f, 2j, 15	18.785.510	30.337.737	25.534.635	Government Bonds
Efek yang dibeli dengan janji dijual kembali	2f, 2k, 9	5.864.755	3.308.308	12.126.419	Securities purchased under resale agreements
Tagihan derivatif	2f, 2j, 10				Derivative receivables
- Pihak berelasi	2ah, 47	6.862	-	-	Related parties -
- Pihak ketiga		422.920	187.297	362.482	Third parties -
Pinjaman yang diberikan, setelah dikurangi kerugian kredit ekspektasian sebesar Rp6.657.002 pada tanggal 31 Desember 2022 (31 Desember 2021 dan 1 Januari 2020: Rp6.126.463 and Rp5.454.977)	2f, 2m, 2o, 11				Loans, net of expected credit losses of Rp6,657,002 as of 31 December 2022 (31 December 2021 and 1 January 2020: Rp6,126,463 and Rp5,454,977)
- Pihak berelasi	2ah, 47	456.088	30.506	41.365	Related parties -
- Pihak ketiga		114.143.055	99.935.455	103.895.653	Third parties -
Piutang pembiayaan konsumen, setelah dikurangi kerugian kredit ekspektasian sebesar Rp1.440.318 pada tanggal 31 Desember 2022 (31 Desember 2021 dan 1 Januari 2020: Rp1.364.566 dan Rp1.911.216)	2f, 2o, 2q, 12	21.238.078	19.958.199	22.605.362	Consumer financing receivables, net of expected credit losses of Rp1,440,318 as of 31 December 2022 (31 December 2021 and 1 January 2020: Rp1,364,566 and Rp1,911,216)
Piutang sewa pembiayaan, setelah dikurangi kerugian kredit ekspektasian sebesar Rp47.448 pada tanggal 31 Desember 2022 (31 Desember 2021 dan 1 Januari 2020: Rp11.707 dan Rp5.747)	2f, 2o, 2r, 13	918.005	280.613	246.644	Finance lease receivables, net of expected credit losses of Rp47,448 as of 31 December 2022 (31 December 2021 and 1 January 2020: Rp11,707 and Rp5,747)
Dipindahkan		184.423.504	178.267.845	186.246.580	Carried Forward

<sup>\*)</sup> Disajikan kembali (Catatan 80a)

<sup>\*)</sup> As restated (Note 60a)

Catatan atas laporan keuangan konsolidasian termasuk merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

LAMPIRAN – 1/1 – SCHEDULE

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK DANAMON INDONESIA Tbk  
DAN ENTITAS ANAK  
LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN KONSOLIDASIAN  
Untuk Tahun-tahun yang Berakhir pada  
Tanggal 31 Desember 2022 dan 2021**

**PT BANK DANAMON INDONESIA Tbk  
AND SUBSIDIARIES  
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
For the Years Ended  
31 December 2022 and 2021**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021 <sup>(*)</sup>	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan bunga	2x, 2ah, 34, 47	17.393.331	17.749.004	Interest income
Beban bunga	2x, 2ah, 35, 47	(3.273.140)	(4.001.782)	Interest expense
Pendapatan bunga neto		<u>14.120.191</u>	<u>13.747.222</u>	Net interest income
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Pendapatan provisi dan komisi	2y	1.284.928	1.253.117	Fees and commission income
Imbalan jasa lain	2y, 37, 47	2.032.707	2.085.241	Other fees
Keuntungan/(kerugian) dari perubahan nilai wajar atas instrumen keuangan yang diukur pada nilai wajar melalui laba rugi - neto	2j, 2l, 2z, 8, 10, 15a, 38	85.204	(178.715)	Gains/(losses) from changes in fair value of financial instruments at fair value through profit or loss - net
(Kerugian)Keuntungan yang telah direalisasi atas instrumen derivatif - neto		(169.887)	221.564	Realized (losses)/gains from derivative instruments - net
Keuntungan atas transaksi dalam mata uang asing - neto		310.217	287.041	Gains from foreign exchange transactions - net
Pendapatan dividen		3.475	2.069	Dividend income
Bagian laba bersih entitas asosiasi	20	43.198	33.431	Share in net income of associate
Keuntungan penjualan efek-efek dan Obligasi Pemerintah - neto	2j, 8a, 15a	330.408	282.788	Gains on sale of marketable securities and Government Bonds - net
		<u>3.930.248</u>	<u>3.991.568</u>	
<b>BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING EXPENSES</b>
Beban provisi dan komisi lain	2y	(308.787)	(312.346)	Other fees and commissions expenses
Beban umum dan administrasi	2c, 2s, 2t, 39, 2ad, 2ah, 40, 47	(4.130.897)	(3.606.104)	General and administrative expenses
Beban tenaga kerja dan tunjangan	2o, 6, 7, 8, 11, 12, 13, 14, 19	(5.665.252)	(5.258.496)	Salaries and employee benefits
Kerugian penurunan nilai		(3.245.561)	(5.764.152)	Impairment losses
Lain-lain		(108.572)	(383.012)	Others
		<u>(13.459.069)</u>	<u>(15.324.110)</u>	
<b>PENDAPATAN OPERASIONAL NETO</b>		<u>4.591.368</u>	<u>2.414.678</u>	<b>NET OPERATING INCOME</b>
<b>PENDAPATAN DAN BEBAN BUKAN OPERASIONAL</b>				<b>NON-OPERATING INCOME AND EXPENSES</b>
Pendapatan bukan operasional	41	63.942	107.015	Non-operating income
Beban bukan operasional	42	(250.676)	(240.914)	Non-operating expenses
<b>BEBAN BUKAN OPERASIONAL - NETO</b>		<u>(186.734)</u>	<u>(133.899)</u>	<b>NON-OPERATING EXPENSES - NET</b>
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<u>4.404.634</u>	<u>2.280.779</u>	<b>INCOME BEFORE INCOME TAX</b>
<b>BEBAN PAJAK PENGHASILAN</b>	2ac, 27c	<u>(975.000)</u>	<u>(613.092)</u>	<b>INCOME TAX EXPENSE</b>
<b>LABA BERSIH</b>		<u>3.429.634</u>	<u>1.667.687</u>	<b>NET INCOME</b>

(\*) Di Klasifikasi kan dan disajikan kembali (Catatan 60)

(\*) As reclassified and restated (Note 60)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

LAMPIRAN – 21 – SCHEDULE

The original consolidated financial statements included here in are in the Indonesian language.

**PT BANK DANAMON INDONESIA Tbk  
DAN ENTITAS ANAK  
CATATAN ATAS LAPORAN  
KEUANGAN KONSOLIDASIAN  
Untuk Tahun-tahun yang Berakhir  
Pada Tanggal 31 Desember 2022 dan 2021  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK DANAMON INDONESIA Tbk  
AND SUBSIDIARIES  
NOTES TO THE CONSOLIDATED  
FINANCIAL STATEMENTS  
for the Years Ended  
31 December 2022 and 2021  
(Expressed in millions of Rupiah, unless otherwise stated)**

**11. PINJAMAN YANG DIBERIKAN (lanjutan)**

**11. LOANS (continued)**

**b. Berdasarkan sektor ekonomi**

**b. By economic sector**

Kualitas pinjaman yang diberikan berdasarkan sektor ekonomi dan kolektibilitas:

Loans quality based on economic sector and collectability:

	2022						Neto/Net	
	Lancar/ Current	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub-standard	Diragukan/ Doubtful	Macet/ Loss	Kerugian kredit ekspektasian/ Expected credit losses		
Rupiah								Rupiah
Perantara keuangan	14.828.994	4.333	40	1.555	5.122	(33.880)	14.806.164	Financial intermediary
Industri pengolahan	17.482.853	488.050	252.799	18.147	328.490	(1.139.617)	17.428.222	Manufacturing
Konstruksi	4.683.192	80.686	7.037	70.641	22.129	(337.326)	4.705.459	Construction
Listrik, gas dan uap/air	49.420	8.394	51	434	167	(2.649)	55.807	Electricity, gas, and steam/water
Transportasi, pergudangan dan komunikasi	6.073.912	202.777	12.358	11.312	23.113	(317.737)	6.005.735	Transportation, Warehousing and communications
Penyediaan akomodasi dan penyediaan makan minum	725.855	39.429	336	981	976	(29.704)	737.783	Accommodation and food and beverages
Perdagangan besar dan eceran	21.336.908	1.248.280	310.931	370.280	783.981	(2.017.135)	22.033.245	Wholesale and retail
Pertambangan dan penggalian	2.258.981	28.671	648	756	67.317	(82.683)	2.279.690	Mining and excavation
Pertanian, kehutanan dan perikanan	1.932.903	160.141	4.238	6.728	14.574	(87.049)	2.040.535	Agriculture, forestry and fisheries
Rumah tangga	23.760.760	3.784.942	218.032	301.745	185.041	(1.998.278)	26.252.242	Households
Lain-lain	6.056.398	189.412	21.268	6.014	13.480	(133.200)	6.163.372	Others
	<b>99.169.676</b>	<b>6.252.105</b>	<b>827.738</b>	<b>788.593</b>	<b>1.643.490</b>	<b>(6.179.348)</b>	<b>102.502.254</b>	
Mata uang asing								Foreign Currencies
Perantara keuangan	1.775.896	-	-	-	-	(2.467)	1.773.429	Financial intermediary
Industri pengolahan	8.319.784	249.631	-	-	8.835	(282.148)	8.286.101	Manufacturing
Konstruksi	19.249	-	-	-	-	(204)	19.045	Construction
Listrik, gas dan uap/air	5.914	-	-	-	-	(4)	5.910	Electricity, gas, and steam/water
Transportasi, pergudangan dan komunikasi	104.455	-	-	-	-	(4.114)	100.341	Transportation, Warehousing and communications
Perdagangan besar dan eceran	1.057.766	-	-	-	-	(17.611)	1.040.155	Wholesale and retail
Pertambangan dan penggalian	105.859	156.325	-	-	-	(156.164)	106.020	Mining and excavation
Pertanian, kehutanan dan perikanan	700.537	-	-	-	-	(4.251)	696.286	Agriculture, forestry and fisheries
Lain-lain	70.292	-	-	-	-	(690)	69.602	Others
	<b>12.159.752</b>	<b>405.956</b>	<b>-</b>	<b>-</b>	<b>8.835</b>	<b>(477.654)</b>	<b>12.086.889</b>	
<b>Jumlah - neto</b>	<b>111.329.428</b>	<b>6.658.061</b>	<b>827.738</b>	<b>788.593</b>	<b>1.652.325</b>	<b>(6.657.002)</b>	<b>114.599.143</b>	<b>Total - net</b>

PT Bank Ganesha TBK

The original financial statements included herein are in Indonesian language.

**PT BANK GANESHA Tbk.**  
**LAPORAN POSISI KEUANGAN**  
**Tanggal 31 Desember 2022**  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

**PT BANK GANESHA Tbk.**  
**STATEMENT OF FINANCIAL POSITION**  
**As of December 31, 2022**  
(Expressed in millions of Indonesian Rupiah,  
unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021 <sup>*)</sup>	
<b>ASET</b>				<b>ASSETS</b>
Kas	2,4,31	61.990	49.497	Cash
Giro pada Bank Indonesia	2,5,31	720.307	222.783	Current accounts with Bank Indonesia
Giro pada bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp778 pada tanggal 31 Desember 2022 dan Rp463 pada tanggal 31 Desember 2021	2,6,31	1.471.582	2.195.254	Current accounts with other banks - third parties net of allowance for impairment losses of Rp778 as of December 31, 2022 and Rp463 as of December 31, 2021
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp18 pada tanggal 31 Desember 2022 dan RpNihil pada tanggal 31 Desember 2021	2,7	1.174.733	1.204.764	Placements with Bank Indonesia and other banks - third parties net of allowance for impairment losses of Rp18 as of December 31, 2022 and RpNil as of December 31, 2021
Efek-efek - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar RpNihil pada tanggal-tanggal 31 Desember 2022 dan 2021	2,8,31	1.851.080	314.127	Securities - third parties net of allowance for impairment losses of RpNil as of December 31, 2022 and 2021, respectively
Efek-efek yang dibeli dengan janji dijual kembali - pihak ketiga	2,9	786.672	1.895.241	Securities purchased under agreement to resell - third parties
Kredit setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp62.231 pada tanggal 31 Desember 2022 dan Rp111.995 pada tanggal 31 Desember 2021	2,10,29	43.083	35.809	Loans net of allowance for impairment losses of Rp62,231 as of December 31, 2022 and Rp111,995 as of December 31, 2021
Pihak berelasi	2,10,31	2.807.479	2.380.191	Related parties
Pihak ketiga				Third parties
<b>Kredit - neto</b>		<b>2.850.562</b>	<b>2.415.800</b>	<b>Loans - net</b>
Tagihan Akseptasi setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp2 pada tanggal-tanggal 31 Desember 2022 dan 2021	2,11	12.213	6.188	Acceptance receivables net of allowance for impairment losses of Rp2 as of December 31, 2022, and 2021, respectively
Aset tetap setelah dikurangi akumulasi penyusutan sebesar Rp45.772 pada tanggal 31 Desember 2022 dan Rp43.733 pada tanggal 31 Desember 2021	2,12	60.389	61.582	Fixed assets net of accumulated depreciation of Rp45,772 as of December 31, 2022 and Rp43,733 as of December 31, 2021
<sup>*)</sup> Setelah reklasifikasi (Catatan 37)				After Reclassification (Note 37) <sup>*)</sup>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

The original financial statements included herein are in Indonesian language.

**PT BANK GANESHA Tbk.**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN**  
**Untuk tahun yang Berakhir**  
**pada Tanggal 31 Desember 2022**  
**(Disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK GANESHA Tbk**  
**STATEMENTS OF PROFIT OR LOSS AND**  
**OTHER COMPREHENSIVE INCOME**  
**For the year then Ended**  
**December 31, 2022**  
**(Expressed in millions of Indonesian Rupiah,**  
**unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021 <sup>*)</sup>	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>INCOME AND EXPENSES FROM OPERATIONS</b>
Fendapelan bunga	2,21,29	433.413	317.228	Interest income
Beban bunga				Interest expenses
Bunga	2,22,29	(111.892)	(135.705)	Interest expenses
Premi program penjaminan simpanan	2,33	(16.130)	(10.249)	Premium on deposit guarantee program
<b>Total beban bunga</b>		<b>(127.822)</b>	<b>(145.954)</b>	<b>Total interest expenses</b>
Fendapelan bunga - neto		305.591	171.274	Interest income - net
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Provisi dan komisi selain kredit - neto	2	26.338	19.231	Commissions and fees from transactions other than loans - net
Fendapelan jasa administrasi dan penalti		2.402	3.581	Administration fees and penalties
Keuntungan transaksi valuta asing - neto		5.810	5.416	Gain on foreign exchange transactions - net
Keuntungan neto penjualan efek	8	4.447	8.845	Net gain on sale of securities
Lain-lain		4.227	6.587	Others
<b>Total pendapatan operasional lainnya</b>		<b>43.222</b>	<b>41.660</b>	<b>Total other operating income</b>
Beban kerugian penurunan nilai:	23			Provision for impairment losses:
Aset keuangan	8,7,8,10	(114.048)	(51.852)	Financial assets
Aset non-keuangan	15	(5.135)	(1.403)	Non-financial assets
<b>Total beban kerugian penurunan nilai</b>		<b>(119.183)</b>	<b>(53.255)</b>	<b>Total provision for impairment losses</b>
Beban operasional lainnya:				Other operating expenses:
Umum dan administrasi	24	(56.817)	(47.649)	General and administrative
Tenaga kerja	25	(104.830)	(89.829)	Personnel
Lain-lain		(4.510)	(3.573)	Others
<b>Total beban operasional lainnya</b>		<b>(165.957)</b>	<b>(141.051)</b>	<b>Total other operating expenses</b>
Beban Operasional Lainnya - Neto		(241.918)	(152.646)	Other Operating Expenses - Net
<b>LABA OPERASIONAL</b>		<b>63.673</b>	<b>18.628</b>	<b>INCOME FROM OPERATIONS</b>
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>				<b>NON-OPERATING INCOME (EXPENSES)</b>
Keuntungan pelepasan aset tetap - neto	12	149	536	Gain on disposals of fixed assets - net
Beban administrasi agunan yang diambil alih	15	(630)	(1.315)	Administrative expenses of foreclosed properties
Lain-lain - neto		(5.768)	(3.198)	Others - net
Beban non-operasional - neto		(6.249)	(3.877)	Non-operating expenses - net
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<b>57.424</b>	<b>14.651</b>	<b>PROFIT BEFORE INCOME TAX</b>
<b>BEBAN PAJAK</b>	26	<b>(11.381)</b>	<b>(3.785)</b>	<b>TAX EXPENSE</b>
<b>LABA BERSIH TAHUN BERJALAN</b>		<b>46.043</b>	<b>10.866</b>	<b>PROFIT FOR THE YEAR</b>

\*) Setelah reklasifikasi (Catatan 37)

After Reclassification (Note 37)\*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.



The original financial statements included herein are in the Indonesian language.

**PT BANK GANESHA Tbk.**  
**CATATAN ATAS LAPORAN KEUANGAN**  
**Tanggal 31 Desember 2022 dan**  
**Untuk Tahun yang Berakhir pada Tanggal Tersebut**  
**(Disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK GANESHA Tbk.**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**As of December 31, 2022 and**  
**for the Year Then Ended**  
**(Expressed in millions of Indonesian Rupiah,**  
**unless otherwise stated)**

**10. KREDIT (lanjutan)**

**10. LOANS (continued)**

**b. Sektor ekonomi**

**b. Economic sector**

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<b>Rupiah</b>			<b>Rupiah</b>
Manufaktur	667.915	652.528	Manufacturing
Perdagangan besar dan eceran	442.443	288.910	Wholesale and retail
Real-estate, usaha persewaan dan perusahaan jasa	424.277	480.837	Real-estate, rental and services
Lembaga keuangan	395.565	340.703	Financial institutions
Rumah tangga	260.094	346.435	Household
Pertanian, perburuan dan kehutanan	123.457	30.424	Agriculture, hunting and forestry
Penyediaan akomodasi dan penyediaan makan dan minum	100.472	112.185	Accommodation and food and beverages
Transportasi, pergudangan dan komunikasi	46.513	111.926	Transportation, warehousing and communication
Konstruksi	13.965	20.238	Construction
Lain-lain	294.106	11.736	Others
<b>Subtotal</b>	<b>2.768.807</b>	<b>2.395.972</b>	<b>Subtotal</b>
<b>Dolar Amerika Serikat (Catatan 31)</b>			<b>United States Dollar (Note 31)</b>
Pertambangan dan penggalian	108.973	99.768	Mining and quarrying
Perdagangan besar dan eceran	35.013	32.055	Wholesale and retail
<b>Subtotal</b>	<b>143.986</b>	<b>131.823</b>	<b>Subtotal</b>
<b>Total</b>	<b>2.912.793</b>	<b>2.527.795</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(62.231)	(111.995)	Allowance for impairment losses
<b>Neto</b>	<b>2.850.562</b>	<b>2.415.800</b>	<b>Net</b>

Sektor ekonomi lain-lain terdiri dari jasa pendidikan, jasa kemasyarakatan, sosial budaya, hiburan dan perseorangan lainnya, jasa listrik, gas dan air, jasa kesehatan dan kegiatan sosial, jasa perorangan, dan perikanan.

Other economic sectors consist of education services, community, cultural, leisure and other individual services, electricity, gas and water, health and social services, personal services, and fisheries.

**c. Kolektibilitas**

**c. Collectability**

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Lancar	2.710.086	2.236.331	Current
Dalam perhatian khusus	144.070	161.864	Special mention
Kurang lancar	5.245	429	Sub-standard
Diragukan	45.366	430	Doubtful
Macet	8.026	128.741	Loss
<b>Total</b>	<b>2.912.793</b>	<b>2.527.795</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(62.231)	(111.995)	Allowance for impairment losses
<b>Neto</b>	<b>2.850.562</b>	<b>2.415.800</b>	<b>Net</b>

PT Bank Ina Perdana TBK

The original financial statements included herein are in the Indonesian language.

**PT BANK INA PERDANA TBK**  
**LAPORAN POSISI KEUANGAN**  
**Tanggal 31 Desember 2022**  
**(Disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK INA PERDANA TBK**  
**STATEMENT OF FINANCIAL POSITION**  
**As of December 31, 2022**  
**(Expressed in millions of Rupiah,**  
**unless otherwise stated)**

	31 Desember/ December 31, 2022	Catatan/ Notes	31 Desember/ December 31, 2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	99.128	2,4	81.103	Cash
Giro pada Bank Indonesia	1.391.514	2,5	1.638.794	Current accounts with Bank Indonesia
Giro pada bank lain	177.185	2,6	217.418	Current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai	(6)	2,6	-	Less: Allowance for impairment losses
	<u>177.179</u>		<u>217.418</u>	
Penempatan pada Bank Indonesia dan bank lain	2.840.755	2,7	3.249.418	Placements with Bank Indonesia and other banks
Dikurangi: Cadangan kerugian penurunan nilai	(59)	2,7	(389)	Less: Allowance for impairment losses
	<u>2.840.696</u>		<u>3.249.029</u>	
Efek-efek	5.099.200	2,8	4.250.416	Marketable securities
Dikurangi: Cadangan kerugian penurunan nilai	(92)	2,8	(10)	Less: Allowance for impairment losses
	<u>5.099.108</u>		<u>4.250.406</u>	
Efek-efek yang dibeli dengan janji dijual kembali	863.159	2,9	1.653.571	Securities purchased under resale agreements
Kredit yang diberikan		2,10,		Loans
Pihak berelasi	142.903	35	164.746	Related parties
Pihak ketiga	9.606.342		3.544.589	Third parties
	<u>9.749.245</u>		<u>3.709.335</u>	
Cadangan kerugian penurunan nilai	(237.567)	2,10	(143.179)	Allowance for impairment losses
	<u>9.511.678</u>		<u>3.566.156</u>	
Tagihan akseptasi	113.418	2,12	31.332	Acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai	(92)	2,12	(42)	Less: Allowance for impairment losses
	<u>113.326</u>		<u>31.290</u>	
Tagihan derivatif	783	2,13	310	Derivative receivables
Piutang bunga		11,35		Interest receivables
Pihak berelasi	152		250	Related parties
Pihak ketiga	80.890		56.952	Third parties
	<u>81.042</u>		<u>57.202</u>	

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

**PT BANK INA PERDANA TBK**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2022**  
**(Disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK INA PERDANA TBK**  
**STATEMENT OF PROFIT OR LOSS AND**  
**OTHER COMPREHENSIVE INCOME**  
**For the Year Ended December 31, 2022**  
**(Expressed in millions of Rupiah,**  
**unless otherwise stated)**

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,			
	2022	Catatan/ Notes	2021	
<b>PENDAPATAN (BEBAN) BUNGA</b>				<b>INTEREST INCOME (EXPENSE)</b>
Pendapatan bunga	1.172.750	2,28,35	673.334	Interest income
Beban bunga	(613.873)	2,29,35	(461.747)	Interest expense
Pendapatan bunga - neto	558.877		211.587	Interest income - net
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Keuntungan atas penjualan efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi - neto	9.380	2,8	75.931	Gain on sale of marketable securities classified as fair value through other comprehensive income and fair value through profit or loss - net
Pendapatan jasa cash pick up	3.816		10.344	Fees of cash pick up services
Pendapatan administrasi	5.381		3.581	Administration income
Provisi dan komisi selain dari pemberian kredit	3.927	2	1.977	Fees and commissions other than loans
Kerugian penjualan aset tetap	-	2,15	(2)	Loss on sale of fixed assets
Penerimaan kembali kredit yang telah dihapusbuku	1.048	2,10	3.326	Recoveries from loan written-off
Lain-lain	1.681		2.215	Others
<b>TOTAL PENDAPATAN OPERASIONAL LAINNYA</b>	<b>30.233</b>		<b>97.372</b>	<b>TOTAL OTHER OPERATING INCOME</b>
<b>BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING EXPENSES</b>
Beban tenaga kerja	(153.658)	31	(104.486)	Personnel expenses
Penyisihan kerugian penurunan nilai	(100.678)	2,6,7,8,10	(62.100)	Provision for impairment losses
Beban umum dan administrasi	(120.447)	32	(78.044)	General and administrative expenses
Lain-lain	(11.474)	32	(14.152)	Others
<b>TOTAL BEBAN OPERASIONAL LAINNYA</b>	<b>(386.257)</b>		<b>(258.782)</b>	<b>TOTAL OTHER OPERATING EXPENSES</b>
<b>LABA SEBELUM BEBAN PAJAK</b>	<b>202.853</b>		<b>50.177</b>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK - NETO</b>	<b>(45.805)</b>	2,21b,21e	<b>(10.429)</b>	<b>TAX EXPENSE - NET</b>
<b>LABA BERSIH TAHUN BERJALAN</b>	<b>157.048</b>		<b>39.748</b>	<b>NET INCOME FOR THE YEAR</b>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan ini.

The accompanying notes to the financial statements form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

**PT BANK INA PERDANA TBK**  
**CATATAN ATAS LAPORAN KEUANGAN**  
**Tanggal 31 Desember 2022 dan untuk**  
**Tahun yang Berakhir pada Tanggal Tersebut**  
**(Disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK INA PERDANA TBK**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**As of December 31, 2022 and**  
**for the Year Then Ended**  
**(Expressed in millions of Rupiah,**  
**unless otherwise stated)**

**10. KREDIT YANG DIBERIKAN (lanjutan)**

**10. LOANS (continued)**

e. Berdasarkan kolektibilitas

e. By collectability

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Lancar	9.509.514	3.555.300	Current
Dalam perhatian khusus	71.648	58.842	Special mention
Kurang lancar	39.299	55.916	Substandard
Diragukan	48.556	10.792	Doubtful
Macet	80.228	30.485	Loss
Total	9.749.245	3.709.335	Total
Cadangan kerugian Penurunan nilai	(237.567)	(143.179)	Allowance for impairment losses
<b>Neto</b>	<b>9.511.678</b>	<b>3.566.156</b>	<b>Net</b>

f. Berdasarkan penilaian secara kolektif dan individual

f. By assessment as collective and individual

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Individual	215.116	208.325	Individual
Kolektif	9.534.129	3.503.010	Collective
Total	9.749.245	3.709.335	Total
Cadangan kerugian penurunan nilai	(237.567)	(143.179)	Allowance for impairment losses
<b>Neto</b>	<b>9.511.678</b>	<b>3.566.156</b>	<b>Net</b>

# Bank Pembangunan Daerah Jawa Barat dan Banten TBK

**PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN TBK  
DAN ENTITAS ANAKNYA  
LAPORAN POSISI KEUANGAN  
KONSOLIDASIAN**

Per 31 Desember 2022 dan 2021

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN TBK  
AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENTS OF  
FINANCIAL POSITION**

As of December 31, 2022 and 2021

(Expressed in million Rupiah, unless otherwise stated)

	Catatan Notes	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021 <sup>1)</sup>	
<b>ASET</b>				<b>ASSETS</b>
Kas	4	3,300,031	3,747,844	Cash
Giro pada Bank Indonesia	2a, 5	13,032,593	11,900,072	Current accounts with Bank Indonesia
Giro pada bank lain - pihak ketiga	2a, 6	1,243,899	2,691,297	Current accounts with other banks third parties -
Cadangan kerugian penurunan nilai	2m	(88)	(88)	Allowance for impairment losses
		<u>1,243,827</u>	<u>2,691,231</u>	
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga	2f, 7	7,156,807	11,428,774	Placements with Bank Indonesia and other banks third parties -
Cadangan kerugian penurunan nilai	2m	(2,133)	(2,288)	Allowance for impairment losses
		<u>7,154,674</u>	<u>11,426,508</u>	
Tagihan derivatif	2j, 2m, 8	17,388	3,967	Derivative Receivables
Surat berharga - pihak ketiga	2g, 9	27,387,374	16,978,899	Marketable securities, third parties -
Cadangan kerugian penurunan nilai	2m	(5,256)	(5,917)	Allowance for impairment losses
		<u>27,382,118</u>	<u>16,972,982</u>	
Tagihan efek-efek yang dibeli dengan janji dijual kembali	2h, 2m, 10	5,486,915	3,129,032	Marketable securities purchased under agreements to resell receivables
Wesel ekspor dan tagihan lainnya - pihak ketiga	2i, 2m, 11	843,828	487,912	Export bills and other receivables, third parties -
Kredit yang diberikan - pihak berelasi	3a, 2k, 42	486,150	278,132	Loans related parties -
- pihak ketiga	3k, 12	107,873,542	95,689,939	third parties -
		<u>108,330,692</u>	<u>95,968,071</u>	
Cadangan kerugian penurunan nilai	2m	(1,831,811)	(1,809,372)	Allowance for impairment losses
		<u>106,107,881</u>	<u>94,158,699</u>	
Pembayaran dan piutang syariah - setelah dikurangi margin ditangguhkan - pihak ketiga	3, 13	7,415,908	6,418,869	Sharia financing and receivables - less unamortized margin third parties -
Cadangan kerugian penurunan nilai	2m	(159,875)	(129,348)	Allowance for impairment losses
		<u>7,256,033</u>	<u>6,289,521</u>	
Tagihan akseptasi	2n, 14	227,970	183,983	Acceptances receivable
Cadangan kerugian penurunan nilai	2m	(2,374)	(1,818)	Allowance for impairment losses
		<u>225,596</u>	<u>182,165</u>	
Penyerahan saham	2o, 15, 42	142,093	42,124	Investment in shares
Cadangan kerugian penurunan nilai	2m	(1,303)	(1,303)	Allowance for impairment losses
		<u>140,790</u>	<u>40,821</u>	
Aset tetap dan aset hak guna				Fixed assets and right-of-use assets
Harga perolehan		6,883,040	6,375,513	Cost
Akumulasi penyusutan	2q	(2,119,791)	(1,819,155)	Accumulated depreciation
Nilai buku	2p, 16	4,763,249	4,556,358	Book value
Aset pajak tangguhan - neto	2bb, 25c	189,749	118,601	Deferred tax assets - net
Bunga yang masih akan diterima	17	1,189,105	1,029,390	Accrued interest income
Aset lain-lain - neto	2d, 2aa, 2m, 2q, 2r, 2s, 18	2,545,518	1,840,994	Other assets - net
<b>TOTAL ASET</b>		<u>181,241,291</u>	<u>158,356,097</u>	<b>TOTAL ASSETS</b>

<sup>1)</sup> Direklasifikasi (Lihat Catatan 57)

<sup>1)</sup> As reclassified (See Note 57)

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

**PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN TBK  
DAN ENTITAS ANAKNYA  
LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN  
KONSOLIDASIAN (Lanjutan)  
Untuk Tahun-tahun yang Berakhir  
Pada Tanggal 31 Desember 2022 dan 2021  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN TBK  
AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENTS OF  
PROFIT OR LOSS AND OTHER  
COMPREHENSIVE INCOME (Continued)  
For the Years Ended  
December 31, 2022 and 2021  
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<b>PENDAPATAN BUNGA DAN SYARIAH</b>				<b>INTEREST AND SHARIA INCOME</b>
Pendapatan bunga	2y, 34	12,816,082	12,425,703	Interest income
Pendapatan syariah	2y, 34	772,467	720,558	Sharia income
Pendapatan provisi dan komisi	2z, 34	35,228	60,720	Provision and commission income
Pendapatan provisi dan komisi syariah	2z, 34	12,187	7,462	Sharia provision and commission income
		<u>13,635,974</u>	<u>13,214,443</u>	
<b>BEBAN BUNGA DAN BAGI HASIL SYARIAH</b>	2y, 35	<u>(5,227,996)</u>	<u>(5,313,916)</u>	<b>INTEREST EXPENSE AND SHARIA PROFIT SHARING</b>
<b>PENDAPATAN BUNGA DAN SYARIAH NETO</b>		<u>8,407,978</u>	<u>7,900,527</u>	<b>NET INTEREST AND SHARIA INCOME</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>	36			<b>OTHER OPERATING INCOME</b>
Provisi dan komisi selain dari kredit yang diberikan		1,051,115	802,774	Non-loan related fees and commissions
Penerimaan kembali kredit yang telah dihapus buku		365,404	391,947	Recoveries from loans written-off
Keuntungan transaksi valuta asing - neto		23,826	58,886	Gain from foreign exchange transactions - net
Keuntungan dari penjualan surat berharga yang diperdagangkan - neto		49,315	325,132	Gain on sale of marketable securities measured at fair value through - net
Lain-lain		<u>150,028</u>	<u>139,708</u>	Others
		<u>1,639,668</u>	<u>1,718,247</u>	
<b>BEBAN OPERASIONAL LAINNYA</b>	37			<b>OTHER OPERATING EXPENSES</b>
Beban umum dan administrasi		(2,744,760)	(2,701,546)	General and administrative expenses
Beban tenaga kerja dan tunjangan		(3,242,167)	(2,922,119)	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto		(223,976)	(626,103)	Provision for impairment losses on financial and non-financial assets - net
Kerugian yang belum direalisasi dari perubahan nilai wajar surat berharga yang diperdagangkan - neto		-	(58,178)	Unrealize gain or losses on fair value changes of marketable securities
Kerugian dari penjualan surat berharga yang diukur pada nilai wajar melalui laba rugi - neto		(62,808)	-	Loss on sale of marketable securities measured at fair value through profit or loss - net
Pembalikan kerugian komitmen dan kontinjensi		13,192	6,010	Reversal of losses on commitments and contingencies
Lain-lain		<u>(908,289)</u>	<u>(718,225)</u>	Others
		<u>(7,198,808)</u>	<u>(7,020,159)</u>	
<b>LABA OPERASIONAL</b>		<u>2,848,858</u>	<u>2,568,615</u>	<b>OPERATING INCOME</b>
<b>BEBAN NON-OPERASIONAL - NETO</b>	38	<u>(13,240)</u>	<u>(11,033)</u>	<b>NON-OPERATING EXPENSES - NET</b>
<b>LABA SEBELUM BEBAN PAJAK</b>		<u>2,835,618</u>	<u>2,557,582</u>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK - NETO</b>	2bb, 26b	<u>(590,336)</u>	<u>(568,928)</u>	<b>TAX EXPENSE - NET</b>
<b>LABA TAHUN BERJALAN</b>		<u>2,245,282</u>	<u>2,018,654</u>	<b>INCOME FOR THE YEAR</b>

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes form an integral part of these consolidated financial statements as a whole

PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN TBK  
DAN ENTITAS ANAKNYA  
CATATAN ATAS LAPORAN  
KEUANGAN KONSOLIDASIAN (Lanjutan)  
Untuk Tahun-Tahun yang Berakhir  
Pada Tanggal 31 Desember 2022 dan 2021  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH  
JAWA BARAT DAN BANTEN TBK  
AND ITS SUBSIDIARIES  
NOTES TO THE CONSOLIDATED  
FINANCIAL STATEMENTS (Continued)  
For the Years Ended  
December 31, 2022 and 2021  
(Expressed in million Rupiah,  
unless otherwise stated)

b. Berdasarkan kolektibilitas

b. By collectability

	31 Desember/ December 31, 2022		31 Desember/ December 31, 2021		
	Pokok/ Principal	Cadangan/ Allowance	Pokok/ Principal	Cadangan/ Allowance	
Individual					Individual
Kurang lancar	12,950	3,468	167,160	63,736	Substandard
Ciragukan	12,379	10,089	-	-	Doubtful
Macet	355,431	333,652	247,705	232,215	Loss
Kolektif					Collective
Lancar	104,904,715	424,957	92,543,727	610,044	Current
Dalam perhatian khusus	2,083,481	396,916	2,156,497	382,942	Special mention
Kurang lancar	132,110	26,603	61,961	16,861	Substandard
Ciragukan	85,618	29,415	80,102	24,364	Doubtful
Macet	753,008	406,711	710,819	449,210	Loss
<b>Total</b>	<b>108,339,692</b>	<b>1,631,811</b>	<b>95,968,071</b>	<b>1,809,372</b>	<b>Total</b>

c. Berdasarkan sektor ekonomi

c. By economic sector

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Perdagangan	9,141,167	6,378,451	Trading
Konstruksi	7,300,299	5,954,793	Construction
Industri	5,828,120	5,121,952	Industry
Pertanian	1,440,600	1,130,839	Farming
Pengangkutan dan pergudangan	345,372	816,303	Transportation and warehousing
Jasa-jasa dunia usaha	245,216	745,979	Business services
Jasa-jasa sosial	190,430	718,203	Social services
Listrik, gas, dan air	85,420	100,914	Electricity, gas, and water
Pertambangan	877,866	65,556	Mining
Lain-lain	82,885,202	74,905,081	Others
<b>Total</b>	<b>108,339,692</b>	<b>95,968,071</b>	<b>Total</b>
Cadangan kerugian penurunan nilai	(1,631,811)	(1,809,372)	Allowance for impairment losses
<b>Neto</b>	<b>106,707,881</b>	<b>94,158,699</b>	<b>Net</b>

Rincian kredit yang diberikan kepada sektor ekonomi "Lain-lain" adalah sebagai berikut:

The details of loans granted to "Others" are as follows:

	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
Guna Bhakti	27,081,257	27,644,227	Guna Bhakti
Pra Purna Bhakti	7,472,033	8,890,190	Pra Purna Bhakti
Purna Bhakti	8,779,618	7,607,049	Purna Bhakti
Lain-lain	39,552,294	30,763,615	Others
<b>Total</b>	<b>82,885,202</b>	<b>74,905,081</b>	<b>Total</b>

# Bank Pembangunan Daerah Jawa Timur TBK

The original financial statements included herein are in Indonesian language

**PT BANK PEMBANGUNAN DAERAH  
JAWA TIMUR Tbk  
LAPORAN POSISI KEUANGAN  
31 Desember 2022 dan 2021**

**PT BANK PEMBANGUNAN DAERAH  
JAWA TIMUR Tbk  
STATEMENT OF FINANCIAL POSITION  
December 31, 2022 and 2021**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021 <sup>1</sup>	2020 <sup>1</sup>	
<b>ASET</b>					<b>ASSETS</b>
Kas	2b, 2d, 2f, 3, 4a, 4b	1.988.262	2.023.077	2.511.548	Cash
Giro pada Bank Indonesia	2b, 2d, 2g, 4, 4a, 4b, 4c	10.786.740	8.805.300	3.659.968	Current accounts with Bank Indonesia
Giro pada bank lain	2b, 2c, 2d, 2g, 5, 4a, 4b, 4c	303.129	211.681	237.715	Current accounts with other banks
Cadangan kerugian penurunan nilai	2m, 5, 43e	(441)	(238)	(53)	Allowance for impairment losses
		<u>302.688</u>	<u>211.443</u>	<u>237.662</u>	
Penempatan pada Bank Indonesia dan bank lain	2b, 2c, 2d, 2h, 6, 4a, 4b, 4c	6.916.329	9.917.695	6.884.638	Placements with Bank Indonesia and other banks
Cadangan kerugian penurunan nilai	2m, 6, 43e	(3.154)	(1.763)	(795)	Allowance for impairment losses
		<u>6.913.175</u>	<u>9.915.932</u>	<u>6.883.863</u>	
Tagihan spot dan derivatif	7	361	-	-	Receivables of spot and derivatif
Surat berharga	2b, 2c, 2d, 2i, 8, 4a, 4b, 4c	23.217.671	32.388.966	14.666.737	Marketable securities
Cadangan kerugian penurunan nilai	2m, 8, 43e	(400)	(5.943)	(8.118)	Allowance for impairment losses
		<u>23.217.271</u>	<u>32.383.023</u>	<u>14.658.619</u>	
Surat berharga yang dijual dengan janji dibeli kembali	2d, 2j, 9	4.095.066	-	-	Marketable securities sold under repurchased agreement
Tagihan dari surat berharga yang dibeli dengan janji dijual kembali	2d, 10, 4a, 4b	7.822.947	3.420.685	12.573.044	Receivable from marketable securities purchased under resale agreement
Tagihan lainnya	2d, 2k, 11, 4a, 4b	286.147	230.019	131.932	Other receivables
Kredit yang diberikan dan pembiayaan syariah					Loans and sharia financing
- Pihak berelasi	2c, 2d, 2e, 2k, 12, 4a, 4b, 4c, 4d	134.871	182.889	285.595	Related parties -
- Pihak ketiga	45	46.061.786	42.586.670	41.195.171	Third parties -
Jumlah		<u>46.196.657</u>	<u>42.769.559</u>	<u>41.480.766</u>	Total
Cadangan kerugian penurunan nilai	2m, 12, 43e	(1.318.612)	(1.831.417)	(1.454.721)	Allowance for impairment losses
		<u>44.878.045</u>	<u>40.938.142</u>	<u>40.026.045</u>	
Pendapatan bunga yang masih akan diterima	2b, 2d, 13, 4a, 4b, 4c	646.125	793.900	535.020	Accrued interest income
Biaya dibayar dimuka	2h, 14	166.661	134.200	227.932	Prepaid expenses
Aset tetap					Fixed assets
Biaya perolehan	2i, 2q, 15	2.108.260	1.906.263	1.882.572	Cost
Akumulasi penyusutan		<u>(825.010)</u>	<u>(762.052)</u>	<u>(676.932)</u>	Accumulated depreciation
Nilai buku		<u>1.283.250</u>	<u>1.144.211</u>	<u>1.205.640</u>	Net book value
Aset pajak tangguhan, neto	2r, 22g	502.238	627.211	591.676	Deferred tax assets, net
Hutang pajak	22a	493	412	65	Tax receivables
Aset lain-lain, neto	16	140.998	115.775	356.098	Other assets, net
<b>JUMLAH ASET</b>		<u><b>103.031.367</b></u>	<u><b>109.723.330</b></u>	<u><b>83.619.432</b></u>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements as a whole



The original financial statements included herein are in Indonesian language

**PT BANK PEMBANGUNAN DAERAH  
JAWA TIMUR Tbk  
LAPORAN LABA RUGI  
DAN PENGHASILAN KOMPREHENSIF LAIN  
Untuk tahun yang berakhir pada  
tanggal-tanggal 31 Desember 2022 dan 2021**

**PT BANK PEMBANGUNAN DAERAH  
JAWA TIMUR Tbk  
STATEMENT OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
For the years then ended  
December 31, 2022 and 2021**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	
Pendapatan bunga dan syariah	2a, 2v, 2x, 30, 40	6.892.651	6.855.168	Interest and sharia income
Beban bunga dan syariah	2a, 2v, 31, 40	(1.965.595)	(1.977.497)	Interest and sharia expense
<b>PENDAPATAN BUNGA DAN SYARIAH, NETO</b>		<b>4.927.056</b>	<b>4.877.671</b>	<b>INTEREST AND SHARIA INCOME, NET</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Reversal kerugian penurunan nilai atas aset keuangan	32	-	361.686	Reversal for impairment losses on financial assets
Administrasi giro, tabungan dan deposito	32	184.490	172.779	Current accounts savings and deposits administration fees
Penarikan kembali kredit hapus buku	32	98.853	85.003	Collection of loans written-off
Administrasi kredit	32	42.511	34.055	Loan administration fees
Provisi dan komisi selain dan kredit yang dibentah lainnya	2w, 34	11.105	5.225	Fees and commissions from other than loans
lainnya	35	239.820	177.829	Others
<b>JUMLAH PENDAPATAN OPERASIONAL LAINNYA</b>		<b>533.569</b>	<b>306.357</b>	<b>TOTAL OTHER OPERATING INCOME</b>
<b>BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING EXPENSES</b>
Tenaga kerja dan tunjangan karyawan Umum dan administrasi	2z, 34 35	(1.674.698)	(1.644.897)	Salaries and employee benefits General and administrative
Provisi kerugian penurunan nilai atas aset keuangan	2m, 33	(604.859)	(619.201)	Provision for impairment losses on financial assets
lainnya	36	(201.054)	(150.020)	Other expenses
<b>JUMLAH BEBAN OPERASIONAL LAINNYA LABA OPERASIONAL</b>		<b>(2.480.611)</b>	<b>(2.414.118)</b>	<b>TOTAL OTHER OPERATING EXPENSES INCOME FROM OPERATIONS</b>
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>				<b>NON-OPERATING INCOME (EXPENSES)</b>
Fee jasa pelayanan pajak	37	6.084	4.684	Tax service fees
Keuntungan atas penjualan aset tetap	37	5.274	3.952	Gain on sale of fixed asset, net
Keuntungan penjualan efek-efek, neto	37	2.757	131	Gain on sale of securities, net
Keuntungan (kerugian) selisih kurs	2b, 37	-	3.497	Gain (loss) on foreign exchange
Pendapatan non-operasional lainnya	37	158.513	404.119	Non-operating income others
Beban non-operasional	37	(83.405)	(209.509)	Non-operating expenses
<b>JUMLAH PENDAPATAN (BEBAN) NON OPERASIONAL</b>		<b>99.223</b>	<b>136.374</b>	<b>TOTAL NON OPERATING INCOME (EXPENSES)</b>
<b>LABA SEBELUM BEBAN PAJAK</b>		<b>2.650.649</b>	<b>1.937.974</b>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK PENGHASILAN</b>				<b>INCOME TAX EXPENSES</b>
Run	2x, 22c, 22e	(307.452)	(474.145)	Current
Tanggihan		(179.773)	39.241	Deferred
<b>LABA TAHUN BERJALAN</b>		<b>1.542.824</b>	<b>1.523.070</b>	<b>INCOME FOR THE YEAR</b>
<b>PENGHASILAN KOMPREHENSIF LAIN</b>				<b>OTHER COMPREHENSIVE INCOME</b>
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Surplus (defisit) revaluasi aset tetap		40.291	4.885	Revaluation surplus (deficit) of fixed assets
Pengukuran kembali liabilitas imbalan kerja		100.163	41.074	Remeasurement of employee benefit liability
Penyesuaian saldo awal		(19.878)	-	Beginning balance adjustment
Pajak penghasilan tertait		(17.586)	(7.804)	Related income taxes
		103.190	28.605	
Pos-pos yang akan direklasifikasi ke laba rugi:				Items that will be reclassified subsequently to profit or loss:
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		(400.611)	103.326	Unrealized gain (loss) on financial assets measured at fair value through other comprehensive income
Penyesuaian saldo awal		(3.750)	-	Beginning balance adjustment
Pajak penghasilan tertait		76.116	(15.902)	Related income taxes
		(328.245)	87.424	
<b>PENGHASILAN KOMPREHENSIF LAIN NETO SETELAH PAJAK</b>		<b>225.045</b>	<b>116.629</b>	<b>OTHER COMPREHENSIVE INCOME - NET OF TAX</b>
<b>JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN</b>		<b>1.217.779</b>	<b>1.639.699</b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>
<b>LABA PER SAHAM DASAR DALAM NILAI PENUH)</b>	2a b, 39	<b>162,75</b>	<b>161,43</b>	<b>BASIC EARNINGS PER SHARE (IN FULL AMOUNT)</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

The original financial statements included here are in Indonesian language

**PT BANK PEMBANGUNAN DAERAH  
JAWA TIMUR Tbk**  
CATATAN ATAS LAPORAN KEUANGAN (lanjutan)  
Tanggal 31 Desember 2022 dan 2021 dan  
untuk tahun yang berakhir pada tanggal-tanggal tersebut  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH  
JAWA TIMUR Tbk**  
NOTES TO THE FINANCIAL STATEMENTS (continued)  
As of December 31, 2022 dan 2021  
and for the years then ended  
(Expressed in millions of Rupiah, unless otherwise stated)

**12. KREDIT YANG DIBERIKAN DAN PEMBIAYAAN SYARIAH**

**12. LOANS AND SHARIA FINANCING**

Seluruh kredit yang diberikan oleh Bank adalah dalam Rupiah.

All loans provided by the Bank are in Rupiah.

a. Berdasarkan jenis dan kolektibilitas

a. By type and collectibility of loans

2022							
Jumlah/ Total	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Sub-standard	Diragukan/ Doubtful	Masih/ Loss		
Modal kerja	10.963.010	9.802.144	437.228	20.906	37.479	650.253	Working capital
Investasi	6.570.858	6.296.351	151.931	3.855	3.343	115.178	Investment
Konsumsi	28.657.989	27.883.384	295.970	26.323	37.043	414.789	Consumption
Jumlah	46.196.657	43.982.359	905.129	51.684	77.865	1.180.220	Total
Diturangi: Penyisihan kerugian penurunan nilai	(1.318.612)	(895.953)	(78.550)	(18.979)	(28.495)	(796.635)	Less: Allowance for impairment losses
Jumlah kredit yang diberikan, neto	44.878.045	43.086.406	826.579	32.705	49.370	383.585	Total loans, net

2021							
Jumlah/ Total	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Sub-standard	Diragukan/ Doubtful	Masih/ Loss		
Modal kerja	9.668.844	8.079.293	441.840	21.042	30.359	1.096.118	Working capital
Investasi	5.825.778	5.523.597	61.853	6.491	1.614	232.421	Investment
Konsumsi	27.255.139	26.446.749	280.263	35.311	39.384	433.432	Consumption
Jumlah	42.749.761	40.049.631	783.956	62.844	71.557	1.761.971	Total
Diturangi: Penyisihan kerugian penurunan nilai	(1.831.417)	(262.390)	(61.803)	(24.893)	(68.896)	(1.445.935)	Less: Allowance for impairment losses
Jumlah kredit yang diberikan, neto	40.918.344	39.787.241	722.153	37.951	2.661	316.036	Total loans, net

# PT Bank Maspion Indonesia TBK

These Financial Statements are Originally Issued  
in Indonesian Language

Ekshibit A

Exhibit A

PT BANK MASPION INDONESIA TBK  
LAPORAN POSISI KEUANGAN  
31 DESEMBER 2022  
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MASPION INDONESIA TBK  
STATEMENT OF FINANCIAL POSITION  
31 DECEMBER 2022  
(Expressed in thousands Rupiah, unless otherwise stated)

	31 Desember 2022/ 31 December 2022	Catatan/ Notes	31 Desember 2021/ 31 December 2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	93.140.950	4	95.180.419	Cash
Giro pada Bank Indonesia	1.095.835.272	5	421.420.858	Current accounts with Bank Indonesia
Giro pada bank lain		6		Current accounts with other banks
Pihak berelasi	455.432		9.700.013	Related party
Pihak ketiga	401.109.103		267.063.367	Third parties
Jumlah giro pada bank lain	401.564.535		276.763.380	Total current account with other bank
Cadangan kerugian penurunan nilai	( 66.375)		( 46.310)	Allowance for impairment losses
	401.498.160		276.717.070	
Penempatan pada Bank Indonesia dan bank lain - bersih	656.369.990	7	1.710.650.170	Placements with Bank Indonesia and other banks - net
Efek-efek	2.427.146.339	8	1.885.082.554	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali		9		Securities purchased under agreements to resell
Dibatasi penggunaannya	34.254.677		53.165.105	Restricted use
Tidak dibatasi penggunaannya	476.981.345		560.233.786	Unrestricted use
Jumlah efek-efek yang dibeli dengan janji dijual kembali	511.236.022		613.398.891	Total securities purchased under agreement to resell
Tagihan akseptasi - pihak ketiga	13.630.125	10	-	Acceptance receivables - third parties
Kredit yang diberikan		11		Loans
Pihak berelasi	119.004.495		118.592.754	Related parties
Pihak ketiga	8.663.547.310		8.113.646.176	Third parties
Jumlah kredit yang diberikan	8.782.551.805		8.232.238.930	Total loans
Cadangan kerugian penurunan nilai	( 51.016.462)		( 35.579.876)	Allowance for impairment losses
	8.731.535.343		8.196.659.054	
Bunga yang akan diterima	73.846.902	12	62.367.999	Interest receivables
Cadangan kerugian penurunan nilai	( 167.313)		( 60.701)	Allowance for impairment losses
	73.679.589		62.307.298	
Beban dibayar di muka	6.958.268	13	9.194.245	Prepaid expenses
Aset tetap		14		Fixed assets
Nilai tercatat	509.485.291		498.922.973	Carrying amount
Akumulasi penyusutan	( 83.961.055)		( 77.935.997)	Accumulated depreciation
	425.524.236		420.986.976	
Aset tak berwujud		15		Intangible assets
Nilai tercatat	14.153.235		8.193.138	Carrying amount
Akumulasi amortisasi	( 6.772.336)		( 5.339.250)	Accumulated amortization
	7.380.899		2.853.888	
Aset pajak tangguhan	17.246.755	21c	14.071.459	Deferred tax assets
Aset lain-lain	495.120.326	16	525.835.702	Other assets
<b>JUMLAH ASET</b>	<b>14.956.202.274</b>		<b>14.234.358.584</b>	<b>TOTAL ASSETS</b>

Lihat Catatan atas laporan keuangan pada Ekshibit E yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

See accompanying Notes to financial statements on Exhibit E which are an integral part of the financial statements taken as a whole.

These Financial Statements are Originally Issued  
in Indonesian Language

Exhibit B

Exhibit B

PT BANK MASPION INDONESIA Tbk  
LAPORAN LABA RUGI  
DAN PENGHASILAN KOMPREHENSIF LAIN  
UNTUK TAHUN YANG BERAKHIR PADA 31 DESEMBER 2022  
(Dibaca dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MASPION INDONESIA Tbk  
STATEMENT OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 31 DECEMBER 2022  
(Expressed in thousands Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
PENDAPATAN BUNGA	951.205.438	36	900.997.213	INTEREST INCOME
BEBAN BUNGA	( 530.191.186)	37	( 624.148.254)	INTEREST EXPENSE
PENDAPATAN BUNGA, BERSIH	421.024.482		276.848.959	INTEREST INCOME, NET
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Denda dan administrasi	35.748.330		37.763.433	Penalties and administration
Keuntungan penjualan surat berharga	-	4	2.276.340	Gain on sales of marketable securities
Provisi dari komisi dari aselin kredit	2.017.178		1.604.974	Fees and commissions from other than loans
Lain-lain	12.331.881		15.110.200	Others
JUMLAH PENDAPATAN OPERASIONAL LAINNYA	50.297.479		56.754.947	TOTAL OTHER OPERATING INCOME
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Gaji dan tunjangan	( 155.392.816)	28	( 128.698.048)	Salaries and employee benefits
Uman dan administrasi	( 128.183.176)	29	( 95.354.352)	General and administrative
Penyediaan kerugian penurunan nilai	( 27.439.704)		( 8.840.971)	Provision for impairment losses
JUMLAH BEBAN OPERASIONAL LAINNYA	( 321.015.696)		( 232.893.371)	TOTAL OTHER OPERATING EXPENSES
LABA OPERASIONAL	190.304.235		100.706.530	OPERATING INCOME
PENDAPATAN NON-OPERASIONAL, BERSIH	763.891	30	833.301	NON-OPERATING INCOME, NET
LABA SEBELUM BEBAN PAJAK	191.070.086		101.542.031	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK, BERSIH	( 36.129.122)	21b	( 21.379.943)	TAX EXPENSE, NET
LABA TAHUN BERJALAN	114.940.964		80.162.088	INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pas-pas yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified to profit or loss:
Keuntungan aktuarial atas manfaat jabatan kerja	1.609.066	38	283.728	Actuarial gain on employee benefits liability
Pajak penghasilan tertarik	( 353.995)		( 62.420)	Income tax effect
Pas-pas yang akan direklasifikasi ke laba rugi:				Items that will be reclassified to profit or loss:
Kerugian perubahan nilai aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain	( 2.849.509)	8	( 138.190)	Unrealized loss on changes in financial assets at fair value through other comprehensive income
Pajak penghasilan tertarik	646.892		30.622	Income tax effect
Penghasilan (kerugian) komprehensif lain, setelah pajak	( 1.045.544)		112.740	Other comprehensive income (loss), net of tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	113.895.430		80.374.808	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (dalam Rupiah persah)	23,99	21	18,04	BASIC EARNINGS PER SHARE (in full Rupiah)

Uraian Catatan atas laporan keuangan pada Exhibit E yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

See accompanying notes to financial statements on Exhibit E which are an integral part of the financial statements taken as whole.

Surabaya, 30 Maret 2023/  
Surabaya, 30 March 2023

*Hasanah*

Kaewati Surosohidati  
Direktur Utama / President Director



These Financial Statements are Originally Issued  
in Indonesian Language

Ekshibit E/54

Exhibit E/54

PT BANK MASPION INDONESIA TBK  
CATATAN ATAS LAPORAN KEUANGAN  
UNTUK TAHUN YANG BERAKHIR PADA  
31 DESEMBER 2022  
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BANK MASPION INDONESIA TBK  
NOTES TO FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 DECEMBER 2022  
(Expressed in thousands of Rupiah, unless otherwise stated)

11. KREDIT YANG DIBERIKAN (Lanjutan)

11. LGANS (Continued)

d. Berdasarkan sisa umur sampai dengan saat jatuh tempo

d. Based on remaining period until maturity

	2022	2021	
Rupiah			Rupiah
Kurang dari atau sama dengan 1 tahun	5,854,264,241	5,459,890,941	Less than or equal to 1 year
Lebih dari 1 - 2 tahun	150,242,390	90,918,177	Over than 1 - 2 years
Lebih dari 2 - 5 tahun	1,118,092,049	839,076,454	Over than 2 - 5 years
Lebih dari 5 tahun	1,270,181,215	1,672,588,057	Over than 5 years
Sub-jumlah	8,392,779,895	8,062,473,629	Sub-total
Mata uang asing			Foreign currency
Dolar Amerika Serikat			United States Dollar
Kurang dari atau sama dengan 1 tahun	377,367,024	152,566,835	Less than or equal to 1 year
Lebih dari 2 - 5 tahun	12,404,886	17,198,466	Over than 2 - 5 years
Sub-jumlah	389,771,910	169,765,301	Sub-total
Jumlah	8,782,551,805	8,232,238,930	Total
Dikurangi:			Less:
cadangan kerugian penurunan nilai	( 51,016,462)	( 35,579,876)	allowance for impairment losses
Jumlah - bersih	8,731,535,343	8,196,659,054	Total - net

e. Berdasarkan kolektibilitas

e. By collectability

	2022		2021		
	Pokok/ Principal	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	Pokok/ Principal	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	
Individual	106,657,965	21,748,085	137,595,288	22,547,702	Individual
Kolektif	8,477,612,807	19,000,266	8,036,034,897	12,475,368	Collective
Lancar					Current
Dalam pengawasan khusus	198,281,033	10,268,111	58,608,745	556,806	Special mention
Kurang lancar	-	-	-	-	Substandard
Diragukan	-	-	-	-	Doubtful
Macet	-	-	-	-	Loss
Jumlah	8,782,551,805	51,016,462	8,232,238,930	35,579,876	Total

f. Tingkat suku bunga rata-rata tahunan

f. Annual average interest rates

	2022	2021	
Rupiah	9,00%	9,43%	Rupiah
Mata uang asing			Foreign currency
Dolar Amerika Serikat	4,96%	4,98%	United States Dollar

g. Kredit yang diberikan dijamin dengan tabungan dan deposito berjangka, agunan yang diikat dengan hak tanggungan, surat kuasa untuk menjual, atau jaminan lain yang umumnya diterima oleh Bank. Jumlah tabungan dan deposito berjangka yang dijadikan sebagai jaminan kredit yang diberikan disajikan pada Catatan 18b dan 18c.

g. These loans are secured by saving accounts and time deposits, registered mortgages over collaterals, powers of attorney to mortgage or sell, or other guarantees generally acceptable to the Bank. Total saving accounts and time deposits pledged as collaterals to the loans are disclosed in Note 18b and 18c.

h. Kredit yang diberikan kepada karyawan Bank merupakan kredit untuk membeli rumah, kendaraan dan keperluan lainnya yang dibebani dengan suku bunga rata-rata tahunan sebesar 9,00% dan 9,50% pada 31 Desember 2022 dan 2021 dengan jangka waktu berkisar antara 1 sampai dengan 15 tahun. Kredit ini dibayar kembali melalui pemotongan gaji setiap bulan.

h. The loans to employee of the Bank represent housing, vehicle and other personal loans with annual average interest rates of 9,00% and 9,50% for 31 December 2022 and 2021, with maturity periods ranging from 1 to 15 years. These loans are paid through monthly salary deductions.

PT Bank Mandiri (Persero) TBK

**PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAKNYA**  
**LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)**  
**31 DESEMBER 2022 DAN 2021**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	2022	2021
<b>ASET (lanjutan)</b>			
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali Pihak berelasi Pihak ketiga	2c,2f,2m,10 57	- 11.705.989	2.850.956 24.466.044
<b>Total</b>		<b>11.705.989</b>	<b>27.317.000</b>
Tagihan derivatif Pihak berelasi Pihak ketiga	2c,2f,2n,11 57	110.208 2.141.933	160.416 1.509.422
<b>Total</b>		<b>2.252.141</b>	<b>1.669.838</b>
Kredit yang diberikan dan piutang/pembiayaan syariah Pihak berelasi Pihak ketiga	2c,2f,2o,12 57	199.385.546 973.214.336	186.803.646 839.421.181
		1.172.599.882	1.026.224.827
Dikurangi: cadangan kerugian penurunan nilai		(64.612.645)	(68.588.680)
<b>Neto</b>		<b>1.107.987.237</b>	<b>957.636.147</b>
Piutang pembiayaan konsumen Pihak berelasi Pihak ketiga	2c,2f,2p,13 57	7.846 23.749.881	7.287 19.101.035
		23.757.727	19.108.322
Dikurangi: cadangan kerugian penurunan nilai		(610.361)	(475.015)
<b>Neto</b>		<b>23.147.366</b>	<b>18.633.307</b>
Investasi bersih dalam sewa pembiayaan Pihak ketiga	2c,2q,14	5.872.560	4.823.773
Dikurangi: cadangan kerugian penurunan nilai		(139.173)	(129.967)
<b>Neto</b>		<b>5.733.387</b>	<b>4.693.806</b>
Tagihan akseptasi Pihak berelasi Pihak ketiga	2c,2f,2u,15 57	1.897.509 9.884.072	2.688.460 7.584.984
		11.781.581	10.273.444
Dikurangi: cadangan kerugian penurunan nilai		(61.963)	(196.693)
<b>Neto</b>		<b>11.719.618</b>	<b>10.076.751</b>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAKNYA**  
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)**  
**UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL**  
**31 DESEMBER 2022 DAN 2021**  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	2022	2021
Keuntungan dari penjualan efek-efek dan obligasi pemerintah	2j,2k,49	899.579	3.242.400
Beban operasional lainnya	2f,2ai,		
Beban gaji dan tunjangan	50,52,57	(24.641.746)	(22.677.112)
Beban umum dan administrasi	2r,51	(22.102.552)	(19.519.699)
Lain-lain - neto	53	(6.515.760)	(6.943.356)
<b>Total beban operasional lainnya</b>		<b>(53.260.058)</b>	<b>(49.140.167)</b>
<b>LABA OPERASIONAL</b>		<b>56.166.069</b>	<b>38.440.203</b>
Pendapatan/(beban) bukan operasional - neto	54	209.637	(81.782)
<b>LABA SEBELUM BEBAN PAJAK DAN KEPENTINGAN NONPENGENDALI</b>		<b>56.377.726</b>	<b>38.358.421</b>
Beban pajak			
Kini	2ad,33c,33d	(11.897.334)	(9.245.615)
Tanggunghan	2ad,33c,33e	471.976	1.438.291
<b>Total beban pajak - neto</b>		<b>(11.425.358)</b>	<b>(7.807.324)</b>
<b>LABA TAHUN BERJALAN</b>		<b>44.952.368</b>	<b>30.551.097</b>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

**PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAKNYA**  
**CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN**  
**31 DESEMBER 2022 DAN 2021**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**12. KREDIT YANG DIBERIKAN DAN PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)**

A. Kredit yang diberikan dan piutang/pembiayaan syariah terdiri atas (lanjutan):

b.2 Berdasarkan jenis dan kolektibilitas Bank Indonesia:

	2022					
	Lancar	Dalam perhatian khusus	Kurang lancar	Diragukan	Macet	Total
<b>Rupiah</b>						
Modal kerja	250.991.964	10.697.514	979.736	3.063.325	6.645.262	272.377.801
Konsumen	251.098.043	8.102.973	1.167.506	1.193.778	1.667.887	263.250.187
Investasi <sup>1)</sup>	226.470.307	7.911.481	317.884	1.077.416	2.200.218	237.977.306
Program pemerintah	77.896.456	1.754.495	187.519	252.912	302.022	80.393.404
Sindikasi	40.711.583	553.493	-	-	-	41.265.076
Karyawan	41.178.248	142.355	241	243	11.438	41.332.525
Ekspor	5.146.401	210.021	-	1.297	1.836	5.359.555
<b>Total</b>	<b>893.493.002</b>	<b>29.372.332</b>	<b>2.652.886</b>	<b>5.588.971</b>	<b>10.848.663</b>	<b>941.955.854</b>
<b>Mata uang asing</b>						
Investasi	108.233.714	6.457.629	-	-	169.646	114.860.989
Sindikasi <sup>2)</sup>	62.210.780	3.530.433	388.533	-	81	66.129.827
Modal kerja	33.289.396	4.563.143	-	525.451	2.502.475	40.880.465
Ekspor	6.583.776	27.163	-	-	-	6.620.939
Konsumen	2.151.708	-	-	100	-	2.151.808
<b>Total (Catatan 63B. (iv))</b>	<b>212.479.374</b>	<b>14.578.368</b>	<b>388.533</b>	<b>525.551</b>	<b>2.672.202</b>	<b>230.644.028</b>
<b>Dikurangi: cadangan kerugian penurunan nilai</b>	<b>1.105.972.376</b>	<b>43.950.700</b>	<b>3.041.419</b>	<b>6.114.522</b>	<b>13.520.865</b>	<b>1.172.599.882</b>
	<b>(28.002.738)</b>	<b>(17.487.074)</b>	<b>(2.008.421)</b>	<b>(4.613.690)</b>	<b>(12.500.722)</b>	<b>(64.612.645)</b>
<b>Neto</b>	<b>1.077.669.638</b>	<b>26.463.626</b>	<b>1.032.988</b>	<b>1.590.832</b>	<b>1.020.143</b>	<b>1.107.987.237</b>

<sup>1)</sup> Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang rupiah dengan jenis kredit investasi sebesar Rp341.532.

<sup>2)</sup> Termasuk kredit yang diukur pada nilai wajar melalui penghasilan komprehensif lain, berdasarkan kategori "kolektibilitas lancar" pada mata uang asing dengan jenis kredit sindikasi sebesar Rp 158.497.

	2021					
	Lancar	Dalam perhatian khusus	Kurang lancar	Diragukan	Macet	Total
<b>Rupiah</b>						
Modal kerja	229.540.130	14.183.849	1.605.081	2.838.417	10.139.815	258.307.292
Konsumen	218.914.141	7.109.211	998.505	1.202.669	1.551.187	229.775.713
Investasi	212.664.404	8.687.259	728.477	701.239	2.770.203	225.551.582
Program pemerintah	60.302.910	1.090.303	128.785	147.942	202.446	61.872.386
Sindikasi	33.678.421	362.167	-	-	-	34.040.588
Karyawan	27.194.596	112.714	995	857	10.262	27.319.424
Ekspor	6.619.084	48.999	8.967	-	96.896	6.773.946
<b>Total</b>	<b>788.913.886</b>	<b>31.594.502</b>	<b>3.470.810</b>	<b>4.891.124</b>	<b>14.770.809</b>	<b>843.640.931</b>
<b>Mata uang asing</b>						
Investasi	82.553.941	6.437.881	-	-	521.274	89.513.096
Sindikasi	51.173.023	-	164.192	231.307	74	51.568.596
Modal kerja	24.610.069	5.784.450	-	521.430	3.569.032	34.484.981
Ekspor	4.994.060	10.087	-	-	-	5.004.147
Konsumen	2.012.773	303	-	-	-	2.013.076
<b>Total (Catatan 63B. (iv))</b>	<b>165.343.866</b>	<b>12.232.721</b>	<b>164.192</b>	<b>752.737</b>	<b>4.090.380</b>	<b>182.583.896</b>
<b>Dikurangi: cadangan kerugian penurunan nilai</b>	<b>954.257.552</b>	<b>43.827.223</b>	<b>3.635.002</b>	<b>5.643.861</b>	<b>18.861.189</b>	<b>1.026.224.827</b>
	<b>(25.707.531)</b>	<b>(19.531.376)</b>	<b>(2.335.108)</b>	<b>(4.031.250)</b>	<b>(16.983.415)</b>	<b>(68.588.680)</b>
<b>Neto</b>	<b>926.550.021</b>	<b>24.295.847</b>	<b>1.299.884</b>	<b>1.612.611</b>	<b>1.877.774</b>	<b>957.636.147</b>



# Bank Bumi Arta TBK

## PT BANK BUMI ARTA Tbk

### LAPORAN POSISI KEUANGAN 31 DESEMBER 2022, 31 DESEMBER 2021, DAN 1 JANUARI 2021 (Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

### STATEMENTS OF FINANCIAL POSITION DECEMBER 31, 2022, DECEMBER 31, 2021, AND JANUARY 1, 2021 (Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 2022	31 Desember/ December 2021 <sup>*)</sup>	1 Januari/ January 2021 <sup>*)</sup>	
ASET					ASSETS
KAS	2e,2j,4	50,413,271,982	54,888,175,928	51,972,129,218	CASH
GIRO PADA BANK INDONESIA	2e,2k,5	878,408,735,824	424,293,493,883	242,524,797,505	DEMAND DEPOSITS WITH BANK INDONESIA
GIRO PADA BANK LAIN	2e,2k,8	30,906,520,101	48,778,502,082	45,985,743,557	DEMAND DEPOSITS WITH OTHER BANKS
PENEMPATAN PADA BANK INDONESIA	2e,2l,7	385,000,000,000	900,000,000,000	450,000,000,000	PLACEMENTS WITH BANK INDONESIA
Pendapatan bunga diterima dimuka yang belum diamortisasi	7	148,141,829)	1137,489,184)	1128,938,088)	Unamortised prepaid interest
Jumlah		384,951,858,171	899,982,530,816	449,871,063,914	Total
EFEK-EFEK	2e,2n,8	123,000,000,000	123,000,000,000	123,000,000,000	MARKETABLE SECURITIES
Pendapatan bunga diterima dimuka yang belum diamortisasi	8	1812,419,828)	1701,870,088)	1784,925,480)	Unamortised prepaid interest
Jumlah		122,387,580,172	122,298,129,912	122,215,074,520	Total
EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI Pihak ketiga	2e,2m,9	2,255,711,720,000	2,230,450,192,524	1,270,141,829,755	SECURITIES PURCHASED UNDER RESALE AGREEMENTS Third parties
KREDIT	2d,2e,2o,10,38	3,845,825,381,587	3,970,784,105,483	4,578,091,498,751	LOANS
Cadangan kerugian penurunan nilai		1113,787,874,932)	178,178,213,303)	188,034,573,890)	Allowance for impairment losses
Jumlah		3,731,837,506,655	3,894,587,892,180	4,510,056,924,861	Total
TAGIHAN AKSEPTASI	2e,2p,11	5,517,787,401	8,729,883,976	9,240,910,843	ACCEPTANCE RECEIVABLES
PENYERTAAN DALAM BENTUK SAHAM	2e,2q,12	10,000,000	10,000,000	10,000,000	INVESTMENT IN SHARES OF STOCK
PENDAPATAN BUNGA YANG MASIH AKAN DITERIMA	2e,13	51,859,492,825	44,270,788,222	48,878,877,938	ACCRUED INTEREST RECEIVABLES
Cadangan kerugian penurunan nilai		113,794,803,793)	-	-	Allowance for impairment losses
Jumlah		38,064,689,032	44,270,788,222	48,878,877,938	Total
ASET TETAP DAN ASET HAK-GUNA	2i,14	799,588,993,325	818,781,808,285	815,841,804,959	FIXED ASSETS AND RIGHT-OF-USE ASSETS
ASET TAK BERWUJUD	2s,15	13,089,088,119	4,989,278,829	8,852,238,482	INTANGIBLE ASSETS
ASET PAJAK TANGGUHAN	2ee,28c	28,804,478,847	14,193,964,333	21,013,158,871	DEFERRED TAX ASSETS
BEBAN DIBAYAR DIMUKA DAN ASET LAIN-LAIN	2e,2v,2w,2x,18	93,820,445,885	100,195,724,850	42,048,833,339	PREPAID EXPENSES AND OTHER ASSETS
JUMLAH ASET		8,211,291,790,389	8,884,310,151,340	7,834,250,985,380	TOTAL ASSETS

<sup>\*)</sup> Disajikan kembali, lihat Catatan 50

As restated, see Note 50 <sup>\*)</sup>

Catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

Lampiran -1/1- Schedule

## PT BANK BUMIARTA Tbk

**LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2022 DAN 2021**  
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

**STATEMENTS OF PROFIT OR LOSS AND OTHER  
COMPREHENSIVE INCOME  
FOR THE YEARS ENDED  
DECEMBER 31, 2022 AND 2021**  
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December		
		2022	2021*	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING REVENUES AND EXPENSES</b>
Pendapatan Bunga	2bb,28,38	527,607,825,909	518,731,878,488	Interest Revenue
Bunga yang diperoleh				Interest earned
Beban Bunga	2bb,29,38	(179,018,457,949)	(229,228,968,935)	Interest Expenses
Bunga		(885,743,850)	(851,948,500)	Interest expenses
Hadiah				Prize
Jumlah Beban Bunga		(179,884,201,799)	(230,078,906,435)	Total Interest Expense
Pendapatan Bunga - bersih		347,723,424,110	288,652,773,053	Interest Revenues - net
Pendapatan Operasional Lainnya	2cc,30	7,817,498,605	7,919,070,196	Other Operating Revenue
Jasa administrasi				Administration fees
Provisi dan komisi selain dari kredit - bersih	2cc,31	2,379,102,081	2,839,085,182	Fees and commissions not related to loans - net
Keuntungan transaksi mata uang asing - bersih		1,778,601,318	303,433,289	Gain on foreign exchange transactions - net
Lain-lain	32	5,881,788,981	8,018,718,179	Others
Jumlah Pendapatan Operasional Lainnya		17,654,970,843	17,078,286,812	Total Other Operating Revenue
Beban cadangan kerugian penurunan nilai	33	(54,320,985,511)	(14,788,002,418)	Allowance for impairment losses
Beban Operasional Lainnya	2dd,34	(147,850,871,907)	(122,397,513,107)	Other Operating Expenses
Tenaga kerja	35,38	(103,787,809,818)	(96,895,737,210)	Personnel
Umum dan administrasi	42	(12,207,798,414)	(11,707,375,509)	General and administrative
Premi penjaminan pemerintah				Premium of government guarantee
Jumlah Beban Operasional Lainnya		(283,828,528,137)	(231,000,828,128)	Total Other Operating Expenses
Beban Operasional Lainnya - bersih		(300,292,542,805)	(228,888,341,732)	Other Operating Expenses - net
<b>LABA OPERASIONAL</b>		<b>47,430,881,305</b>	<b>59,964,431,321</b>	<b>INCOME FROM OPERATIONS</b>
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>				<b>NON-OPERATING INCOME (EXPENSES)</b>
Keuntungan/kerugian penjualan aset tetap	14	1,514,577,721	(119,287,051)	Gain/(loss) on sale of fixed assets
Lain-lain		1,420,382,987	(3,047,210,487)	Others
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL - BERSIH</b>		<b>2,934,930,688</b>	<b>(3,188,497,538)</b>	<b>NON-OPERATING INCOME (EXPENSES) - NET</b>
<b>LABA SEBELUM BEBAN PAJAK</b>		<b>50,365,811,993</b>	<b>56,775,933,783</b>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK - BERSIH</b>	2ee,38b	<b>(11,428,789,288)</b>	<b>(14,122,887,918)</b>	<b>TAX EXPENSE - NET</b>
<b>LABA BERSIH TAHUN BERJALAN</b>		<b>38,939,042,725</b>	<b>42,653,045,867</b>	<b>NET INCOME FOR THE YEAR</b>
<b>PENGHASILAN KOMPREHENSIF LAIN:</b>				<b>OTHER COMPREHENSIVE INCOME:</b>
Pos-pos yang tidak akan diklasifikasikan ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Defisit/surplus evaluasi aset tetap	28	(18,370,783,887)	72,778,741,573	Revaluation (deficit)/surplus of fixed assets
Efek pajak terkait - aset tetap	28,38c	1,814,144,898	(5,288,538,213)	Related tax effect - fixed assets
Pengukuran kembali liabilitas imbalan pensiun	22,28	(839,903,114)	1,818,178,781	Remeasurement of defined benefits obligation
Efek pajak terkait	28,38c	(855,124,428)	(399,568,893)	Related tax effect
Jumlah penghasilan komprehensif lain tahun berjalan, setelah pajak		(15,411,763,529)	68,938,821,248	Total other comprehensive income for the year, net of tax
<b>JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN</b>		<b>23,527,279,196</b>	<b>111,613,867,115</b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>
<b>LABA PER SAHAM - dasar dan dilusian</b>	2ff,37	<b>13,79</b>	<b>18,17</b>	<b>EARNINGS PER SHARE - basic and diluted</b>

\* Disajikan kembali, lihat Catatan 50

As restated, see Note 50 \*)

Catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

## Lampiran -2- Schedule

PT BANK BUMIARTA Tbk

CATATAN ATAS LAPORAN KEUANGAN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2022, 31 DESEMBER 2021, DAN  
1 JANUARI 2021

(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

NOTES TO FINANCIAL STATEMENTS  
FOR THE YEARS ENDED  
DECEMBER 31, 2022, DECEMBER 31, 2021, AND  
JANUARY 1, 2021

(Expressed in Rupiah, unless otherwise stated)

10. KREDIT

10. LOANS

a. Berdasarkan jenis, mata uang dan kolektibilitas:

a. By type of loans, currencies and loan collectability:

	31 Desember/December 2022						
	La noar/ Current	Dalam per seti an khusus/ Special mention	Kura ng la noar/ Substandar	Dira ku a n/ Doubtful	Ma o e V/ Loss	Jumla h n/ Total	
<b>Rupiah</b>							<b>Rupiah</b>
Modal kerja	2,721,667,971,323	48,968,847,318	16,486,360,357	7,449,444,230	114,161,438,148	2,908,721,061,376	Working capital
Konsumsi	588,109,560,684	12,567,714,198	921,070,808	1,901,993,939	12,128,809,539	615,619,143,068	Consumption
Investasi	221,859,131,687	-	-	-	32,236,094,926	344,145,226,612	Investment
Sub jumlah	3,531,626,663,694	61,536,561,516	17,407,431,165	9,351,438,169	148,526,342,612	3,768,488,438,256	Sub total
<b>Dolar Amerika</b>							<b>U.S. Dollar</b>
Modal kerja	77,139,944,611	-	-	-	-	77,139,944,611	Working capital
Investasi	-	-	-	-	-	-	Investment
Sub jumlah	77,139,944,611	-	-	-	-	77,139,944,611	Sub total
<b>Jumlah</b>	<b>3,608,766,608,305</b>	<b>61,536,561,516</b>	<b>17,407,431,165</b>	<b>9,351,438,169</b>	<b>148,526,342,612</b>	<b>3,845,626,381,567</b>	<b>Total</b>
Ca dang an kenag lan penun an nilai Jumla h kredit - bersih						(113,787,874,932)	Allowance for impairment losses
						<u>3,731,837,506,636</u>	<b>Total loans - net</b>

	31 Desember/December 2021						
	La noar/ Current	Dalam per seti an khusus/ Special mention	Kura ng la noar/ Substandar	Dira ku a n/ Doubtful	Ma o e V/ Loss	Jumla h n/ Total	
<b>Rupiah</b>							<b>Rupiah</b>
Modal kerja	2,775,609,717,571	10,502,998,414	1,032,662,412	-	88,730,545,040	2,975,875,923,437	Working capital
Konsumsi	712,814,124,822	19,290,744,447	1,640,172,459	2,094,712,996	10,417,724,947	746,257,479,271	Consumption
Investasi	255,209,292,519	-	-	-	16,851,329,120	272,060,621,639	Investment
Sub jumlah	3,743,633,134,912	29,793,742,861	2,672,834,871	2,094,712,996	115,999,598,707	3,984,194,024,347	Sub total
<b>Dolar Amerika</b>							<b>U.S. Dollar</b>
Modal kerja	74,227,219,394	-	-	-	-	74,227,219,394	Working capital
Investasi	2,342,862,722	-	-	-	-	2,342,862,722	Investment
Sub jumlah	76,570,081,116	-	-	-	-	76,570,081,116	Sub total
<b>Jumlah</b>	<b>3,820,203,216,028</b>	<b>29,793,742,861</b>	<b>2,672,834,871</b>	<b>2,094,712,996</b>	<b>115,999,598,707</b>	<b>3,970,764,105,463</b>	<b>Total</b>
Ca dang an kenag lan penun an nilai Jumla h kredit - bersih						(76,176,213,303)	Allowance for impairment losses
						<u>3,894,587,892,160</u>	<b>Total loans - net</b>

b. Berdasarkan Sektor Ekonomi:

b. By Economic Sector:

	31 Desember/December 2022						
	La noar/ Current	Dalam per seti an khusus/ Special mention	Kura ng la noar/ Substandar	Dira ku a n/ Doubtful	Ma o e V/ Loss	Jumla h n/ Total	
<b>Rupiah</b>							<b>Rupiah</b>
Perdagangan	1,846,047,794,375	46,279,003,822	2,950,000,000	7,449,444,230	101,603,308,936	2,004,330,341,363	Trading
Industri	569,881,308,959	2,686,043,496	11,536,360,357	-	24,514,104,944	610,617,817,756	Industry
Konstruksi	70,419,571,848	-	-	-	4,499,814,232	74,919,386,080	Construction
Transportasi	107,467,595,327	-	-	-	107,467,595,327	214,935,190,654	Transportation
Pertanian	198,589,887	-	-	-	-	198,589,887	Agriculture
Lain-lain	937,611,817,098	12,567,714,198	921,070,808	1,901,993,939	17,959,114,500	970,951,710,543	Others
Sub jumlah	3,531,626,663,694	61,536,561,516	17,407,431,165	9,351,438,169	148,526,342,612	3,768,488,438,256	Sub total
<b>Dolar Amerika</b>							<b>U.S. Dollar</b>
Perdagangan	5,073,439,221	-	-	-	-	5,073,439,221	Trading
Industri	72,066,905,390	-	-	-	-	72,066,905,390	Industry
Sub jumlah	77,139,944,611	-	-	-	-	77,139,944,611	Sub total
<b>Jumlah</b>	<b>3,608,766,608,305</b>	<b>61,536,561,516</b>	<b>17,407,431,165</b>	<b>9,351,438,169</b>	<b>148,526,342,612</b>	<b>3,845,626,381,567</b>	<b>Total</b>
Ca dang an kenag lan penun an nilai Jumla h kredit - bersih						(113,787,874,932)	Allowance for impairment losses
						<u>3,731,837,506,636</u>	<b>Total loans - net</b>

	31 Desember/December 2021						
	La noar/ Current	Dalam per seti an khusus/ Special mention	Kura ng la noar/ Substandar	Dira ku a n/ Doubtful	Ma o e V/ Loss	Jumla h n/ Total	
<b>Rupiah</b>							<b>Rupiah</b>
Perdagangan	1,846,319,546,932	4,536,244,861	502,966,689	-	70,194,295,160	1,922,559,052,642	Trading
Industri	606,973,886,857	4,101,585,478	-	-	27,722,594,429	638,799,066,764	Industry
Konstruksi	91,991,878,706	-	-	-	7,664,964,571	99,656,843,277	Construction
Transportasi	93,480,515,438	-	-	-	-	93,480,515,438	Transportation
Pertanian	199,305,158	-	-	-	-	199,305,158	Agriculture
Lain-lain	1,048,668,901,821	21,156,912,522	2,162,869,183	2,094,712,996	10,417,724,947	1,144,500,221,668	Others
Sub jumlah	3,743,633,134,912	29,793,742,861	2,672,834,871	2,094,712,996	115,999,598,707	3,984,194,024,347	Sub total
<b>Dolar Amerika</b>							<b>U.S. Dollar</b>
Perdagangan	11,309,448,398	-	-	-	-	11,309,448,398	Trading
Industri	65,260,632,718	-	-	-	-	65,260,632,718	Industry
Sub jumlah	76,570,081,116	-	-	-	-	76,570,081,116	Sub total
<b>Jumlah</b>	<b>3,820,203,216,028</b>	<b>29,793,742,861</b>	<b>2,672,834,871</b>	<b>2,094,712,996</b>	<b>115,999,598,707</b>	<b>3,970,764,105,463</b>	<b>Total</b>
Ca dang an kenag lan penun an nilai Jumla h kredit - bersih						(76,176,213,303)	Allowance for impairment losses
						<u>3,894,587,892,160</u>	<b>Total loans - net</b>

PT Bank CIMB Niaga Tbk

PT BANK CIMB NIAGA Tbk  
DAN ENTITAS ANAK/AND SUBSIDIARIES

LAPORAN POSISI KEUANGAN KONSOLIDASIAN  
31 DESEMBER 2022, 2021, DAN 2020  
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION  
31 DECEMBER 2022, 2021, AND 2020  
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	2020	
<b>ASET</b>					<b>ASSETS</b>
Kas	2e,2i,2j,4	5,439,396	4,548,210	4,777,284	Cash
Giro pada Bank Indonesia	2e,2i,2j,5	8,985,257	9,291,044	6,221,892	Current accounts with Bank Indonesia
Giro pada bank lain		2,748,458	2,822,968	3,697,487	Current accounts with other banks
Dikurang: Cadangan kerugian penurunan nilai		-	-	-	Less: Allowance for impairment losses
	2e,2i,2j,2aah,6,4b	2,748,458	2,822,968	3,697,487	
Penempatan pada bank lain dan Bank Indonesia		14,878,602	30,353,917	13,342,250	Placement with other banks and Bank Indonesia
Dikurang: Cadangan kerugian penurunan nilai		(8,808)	(8,132)	(8,100)	Less: Allowance for impairment losses
	2e,2i,2j,2i,7	14,869,794	30,345,785	13,334,150	
Elev-elev		5,828,093	10,191,984	9,326,501	Marketable securities
Dikurang: Cadangan kerugian penurunan nilai		(18,428)	(16,062)	(16,315)	Less: Allowance for impairment losses
	2e,2i,2j,2i,8	5,809,665	10,175,922	9,310,186	
Obligasi pemerintah	2e,2i,2j,9	59,199,026	80,520,764	55,828,799	Government Bonds
Elev-elev yang dibeli dengan janji dikembalikan	2i,2j,10	510,307	1,589,656	2,305,523	Securities purchased under resale agreements
Tagihan derivatif	2e,2i,2j,11	969,308	909,081	1,359,286	Derivative receivables
Pinjaman yang diberikan					Loans
Pinjaman beresita	2e,2i,2aah,12,4b	186,295	203,607	221,400	Revolving facilities
Pinjaman ritel	2e,2i,2a,12	190,805,895	176,954,255	171,448,991	Retail facilities
		190,992,190	177,157,862	171,670,391	
Dikurang: Cadangan kerugian penurunan nilai		(13,088,850)	(13,068,605)	(11,818,607)	Less: Allowance for impairment losses
	2e,2i,2j,2a,2aah,12,4b	177,903,340	164,089,257	159,851,784	
Rutang pembiayaan konsumen		5,918,824	4,455,558	3,084,202	Consumer financing receivables
Dikurang: Cadangan kerugian penurunan nilai		(110,535)	(87,029)	(106,353)	Less: Allowance for impairment losses
	2i,2j,13	5,808,289	4,368,529	2,977,849	
Tagihan akseptasi		2,106,596	2,603,607	2,153,756	Acceptance receivables
Dikurang: Cadangan kerugian penurunan nilai		(19,833)	(39,566)	(131,091)	Less: Allowance for impairment losses
	2e,2i,2j,2a,14	2,086,763	2,564,041	2,022,665	
Penyerahan		4,214	4,214	4,214	Overseas
Dikurang: Cadangan kerugian penurunan nilai		(655)	(655)	(655)	Less: Allowance for impairment losses
	2i,2j,15	3,669	3,669	3,669	
Aset tetap		9,744,383	9,273,885	9,427,365	Fixed assets
Dikurang: Akumulasi penyusutan		(2,695,685)	(2,651,075)	(2,437,644)	Less: Accumulated depreciation
	2a,2b,16	7,048,698	6,622,810	6,989,721	
Aset tak berwujud		4,254,121	3,742,899	3,377,482	Intangible assets
Dikurang: Akumulasi amortisasi		(2,177,301)	(1,709,677)	(1,612,272)	Less: Accumulated amortization
	2i,17	2,076,820	2,033,222	1,765,210	
Aset yang diambil alih		371,090	369,275	437,558	Foreclosed assets
Dikurang: Cadangan kerugian penurunan nilai		(136,538)	(145,591)	(143,478)	Less: Allowance for impairment losses
	2i,2a,18	234,552	223,684	294,080	
Utang pajak	2a,30a	1,384,932	1,461,282	1,900,704	Prepaid taxes
Pendapatan bunga yang masih akan diterima	2e,2i,19	2,923,768	2,946,425	2,901,602	Accrued interest income
Beban dibayar dimuka	2i,2aah,20,4b	1,119,629	1,138,706	1,024,632	Prepaid expenses
Aset pajak tangguhan-bersih	2a,30b	1,685,800	1,173,614	738,427	Deferred tax assets - net
Aset lain-lain		6,895,963	4,390,698	4,452,978	Other assets
Dikurang: Cadangan kerugian penurunan nilai		(660,087)	(452,417)	(444,313)	Less: Allowance for impairment losses
	2i,2j,2a,2aah,21,4b	6,235,876	3,938,281	4,008,665	
<b>JUMLAH ASET</b>		<b>306,754,299</b>	<b>310,786,960</b>	<b>280,943,605</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK CIMB NIAGA Tbk  
DAN ENTITAS ANAK/AND SUBSIDIARIES

LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPRESIF LAIN KONSOLIDASIAN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2022, 2021, DAN 2020  
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
FOR THE YEARS ENDED  
31 DECEMBER 2022, 2021, AND 2020  
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan Notes	2022	2021	2020	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>					<b>INCOME AND EXPENSES FROM OPERATIONS</b>
Pendapatan bunga	2ab,2ah,35,48	15,997,710	15,751,579	17,248,452	Interest income
Pendapatan syariah	2ab,2ah,35,61	3,596,484	3,111,372	3,454,647	Sharia income
Beban bunga	2ab,2ah,36,48	(4,040,984)	(4,962,290)	(5,212,158)	Interest expense
Beban syariah	2ab,2ah,36,61	(1,997,072)	(1,211,801)	(2,020,423)	Sharia expense
Pendapatan bunga dan syariah - bersih		13,475,138	13,088,860	12,470,516	Net interest and sharia income
Pendapatan operasional lainnya					Other operating income:
Rokh dan komisi lainnya	2ag,2ah,37,48	2,413,405	2,266,284	1,738,053	Other fees and commissions
Kerugian transasi mata uang asing	2e	(472,390)	(32,522)	(178,063)	Foreign exchange losses
Lain-lain		754,733	376,272	381,596	Others
Jumlah pendapatan operasional lainnya		2,695,208	2,969,034	1,941,586	Total other operating income
Kerugian penurunan nilai atas aset keuangan dan non-keuangan - bersih	2h,38	(3,813,709)	(4,169,888)	(5,403,886)	Impairment losses on financial and non-financial assets - net
Keuntungan dari instrumen keuangan yang diukur pada nilai wajar melalui laba rugi - bersih	2i,2j,39	1,983,932	806,522	1,140,561	Gains from financial instruments measured at fair value through profit or loss - net
Keuntungan dari penjualan efek-efek - bersih	2k,40	740,443	1,122,101	805,860	Gains from sale of marketable securities - net
Beban operasional lainnya:					Other operating expenses:
Beban tenaga kerja	2ad,41	(4,675,107)	(4,481,677)	(4,270,770)	Personnel expenses
Beban umum dan administrasi	2ad,42	(3,758,288)	(3,693,012)	(3,626,589)	General and administrative expenses
Lain-lain		(80,258)	(104,548)	(203,425)	Others
Jumlah beban operasional lainnya		(8,483,653)	(8,279,237)	(8,100,784)	Total other operating expenses
<b>LABA OPERASIONAL BERSIH</b>		<b>6,966,362</b>	<b>5,118,392</b>	<b>2,883,895</b>	<b>NET OPERATING INCOME</b>
<b>PENDAPATAN BUKAN OPERASIONAL</b>					<b>INCOME FROM NON OPERATIONS</b>
Pendapatan bukan operasional - bersih	43	10,970	72,706	93,955	Non operating income - net
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<b>6,977,332</b>	<b>5,191,098</b>	<b>2,947,420</b>	<b>INCOME BEFORE INCOME TAX</b>
<b>BEBAN PAJAK PENGHASILAN</b>	2ae,50c	<b>(1,482,561)</b>	<b>(1,092,494)</b>	<b>(306,166)</b>	<b>INCOME TAX EXPENSE</b>
<b>LABA BERSIH</b>		<b>5,096,771</b>	<b>4,098,604</b>	<b>2,011,254</b>	<b>NET INCOME</b>

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes form an integral part of these consolidated financial statements.

PT BANK CIMB NIAGA Tbk  
DAN ENTITAS ANAK/AND SUBSIDIARIES

CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN  
31 DESEMBER 2022, 2021, DAN 2020  
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
31 DECEMBER 2022, 2021, AND 2020  
(Expressed in millions of Rupiah, unless otherwise stated)

12. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

Kualitas kredit yang diberikan berdasarkan kolektibilitas Bank Indonesia:

12. LOANS (continued)

a. By type, currency, and loan quality (continued)

Loans quality based on collectibility according to Bank Indonesia's collectability:

		2022					
		Dalam Perubahan Khusus Spesial Mention	Kurang Jumlah Sub- Standard	Ditragunkan Doubtful	Manet/ Loss	Jumlah/ Total	
		Jumlah/ Facts					
Pihak Berelasi							Related parties
Rupiah							Rupiah
Konsumen	184,894	-	-	-	-	184,894	Consumer
Sub-jumlah	184,894	-	-	-	-	184,894	Sub Total
Dolar Amerika Serikat							United States Dollar
Konsumen	1,401	-	-	-	-	1,401	Consumer
Sub-jumlah	1,401	-	-	-	-	1,401	Sub Total
Pihak Ketiga							Third parties
Rupiah							Rupiah
Konsumen	57,304,430	3,882,200	254,750	332,294	89,270	62,564,735	Consumer
Modal Kerja	54,431,195	1,011,900	499,045	292,088	2,783,305	59,967,493	Working capital
Investasi	41,012,134	1,255,146	5,749	4,205	238,700	43,717,034	Investment
Sub-jumlah	153,737,659	7,049,324	719,553	614,538	3,704,995	165,431,071	Sub Total
Dolar Amerika Serikat							United States Dollar
Konsumen	59,020	-	-	-	-	59,020	Consumer
Modal Kerja	17,030,268	3,519,901	-	-	149,728	21,207,407	Working capital
Investasi	2,039,703	43,864	-	-	103,795	2,174,163	Investment
Sub-jumlah	20,029,000	3,563,765	-	-	352,523	24,524,079	Sub Total
Dolar Singapura							Singapore Dollar
Modal Kerja	53,921	-	-	-	-	53,921	Working capital
Sub-jumlah	53,921	-	-	-	-	53,921	Sub Total
Yuan China							Chinese Yuan
Modal Kerja	53,407	-	-	-	-	53,407	Working capital
Sub-jumlah	53,407	-	-	-	-	53,407	Sub Total
Dolar Australia							Australian Dollar
Modal Kerja	40,345	-	-	-	-	40,345	Working capital
Sub-jumlah	40,345	-	-	-	-	40,345	Sub Total
Jumlah	174,896,188	11,611,471	719,553	816,638	4,047,030	198,081,310	Total
dikurangi: Cadangan kerugian penurunan nilai						(13,008,951)	Less: Allowance for impairment losses
Jumlah - bersih						185,072,359	Total - net
		2021					
		Dalam Perubahan Khusus Spesial Mention	Kurang Jumlah Sub- Standard	Ditragunkan Doubtful	Manet/ Loss	Jumlah/ Total	
		Jumlah/ Facts					
Pihak Berelasi							Related parties
Rupiah							Rupiah
Konsumen	203,007	-	-	-	-	203,007	Consumer
Sub-jumlah	203,007	-	-	-	-	203,007	Sub Total
Pihak Ketiga							Third parties
Rupiah							Rupiah
Konsumen	50,100,887	3,818,385	395,230	281,907	924,104	55,185,313	Consumer
Modal Kerja	81,527,955	2,542,331	494,120	395,304	2,434,102	87,071,317	Working capital
Investasi	31,591,140	1,045,033	95,007	13,905	281,214	33,155,029	Investment
Sub-jumlah	143,242,982	5,098,038	990,323	691,455	3,249,510	153,011,177	Sub Total
Dolar Amerika Serikat							United States Dollar
Konsumen	17,382	-	-	-	-	17,382	Consumer
Modal Kerja	11,314,178	3,274,707	-	-	214,202	14,809,147	Working capital
Investasi	2,312,910	54,492	-	-	1,101,842	4,089,399	Investment
Sub-jumlah	14,144,350	3,334,299	-	-	1,316,044	18,997,927	Sub Total
Dolar Singapura							Singapore Dollar
Modal Kerja	53,015	-	-	-	-	53,015	Working capital
Investasi	934	-	-	-	-	934	Investment
Sub-jumlah	54,949	-	-	-	-	54,949	Sub Total
Jumlah	168,446,203	11,342,097	990,323	895,020	4,665,254	177,167,382	Total
dikurangi: Cadangan kerugian penurunan nilai						(13,009,026)	Less: Allowance for impairment losses
Jumlah - bersih						164,158,356	Total - net

PT Bank Maybank Indonesia TBK

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK MAYBANK INDONESIA Tbk  
DAN ENTITAS ANAKNYA  
LAPORAN POSISI KEUANGAN  
KONSOLIDASIAN (lanjutan)  
Tanggal 31 Desember 2022  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk  
AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENT OF  
FINANCIAL POSITION (continued)  
As of December 31, 2022  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December 31		1 Januari January 1, 2021/ 31 Desember/ December 31, 2020 <sup>*)</sup>	
		2022	2021 <sup>*)</sup>		
<b>ASET (lanjutan)</b>					<b>ASSETS (continued)</b>
Kredit yang diberikan dan piutang pembiayaan Syariah Pihak berelasi	2c,2d 2l,2o,12 2ae,44	108.545	368.119	112.284	Loans and Sharia receivables/financing Related parties
Pihak ketiga		99.830.098	93.439.654	96.926.566	Third parties
		99.938.643	93.807.773	97.038.850	
Dikurangi: Cadangan kerugian penurunan nilai		(3.235.997)	(3.131.881)	(3.058.951)	Less: Allowance for impairment losses
Kredit yang diberikan dan piutang pembiayaan Syariah - neto		96.702.646	90.675.892	93.979.899	Loans and Sharia receivables/financing - net
Putang pembiayaan konsumen	2d,2n,2o,13	10.059.912	10.034.815	10.269.339	Consumer financing receivables
Dikurangi: Pendapatan pembiayaan konsumen yang belum diakui		(2.183.468)	(2.072.057)	(2.036.859)	Less: Unearned consumer financing receivables
		7.876.444	7.962.758	8.232.480	
Cadangan kerugian penurunan nilai		(122.471)	(135.766)	(170.826)	Allowance for impairment losses
Putang pembiayaan konsumen - neto		7.753.973	7.826.992	8.061.654	Consumer financing receivables - net
Tagihan akseptasi Pihak berelasi	2c,2d,2m,2o,14 2ae,44	735	-	-	Acceptances receivable Related parties
Pihak ketiga		1.276.546	1.667.960	1.116.588	Third parties
		1.277.281	1.667.960	1.116.588	
Dikurangi: Cadangan kerugian penurunan nilai		(14.441)	(3.833)	(3.303)	Less: Allowance for impairment losses
Tagihan akseptasi - neto		1.262.840	1.664.127	1.113.285	Acceptances receivables - net
Aset pajak tangguhan	2aa,24c	614.711	356.236	339.110	Deferred tax assets
Aset tetap dan aset hak-guna Dikurangi: Akumulasi penyusutan	2p,15a,15b	6.184.420 (2.740.364)	6.300.091 (2.793.950)	5.959.656 (2.480.393)	Fixed assets and right-of-use assets Less: Accumulated depreciation
Aset tetap dan aset hak-guna - neto		3.444.056	3.506.141	3.479.263	Fixed assets and right-of-use assets - net
Aset tidak berwujud - neto	2b,2c,2q,16	222.325	194.171	212.702	Intangible assets - net
Beban dibayar dimuka dan aset lain-lain Pihak berelasi	2c,2d,2o,2r, 2s,2y,17 2ae,44	34.080	28.642	30.407	Prepayments and other assets Related parties
Pihak ketiga		3.968.774	5.091.112	4.046.791	Third parties
		4.002.854	5.119.754	4.077.198	
Dikurangi: Cadangan kerugian penurunan nilai		(73.525)	(28.051)	(27.719)	Less: Allowance for impairment losses
Cadangan kerugian		(139.451)	(130.539)	(96.867)	Allowance for possible losses
Beban dibayar dimuka dan aset lain-lain - neto		3.789.878	4.961.164	3.952.612	Prepayments and other assets - net
<b>JUMLAH ASET</b>	49b	<b>160.813.918</b>	<b>168.712.977</b>	<b>173.190.035</b>	<b>TOTAL ASSETS</b>

<sup>\*)</sup> Setelah penyajian kembali sesuai Saran Pers DSAK-IAI mengenai 'Pengatribusian Imbalan pada Periode Jasa' (Catatan 2af dan 55)

<sup>\*)</sup> As restated according to DSAK-IAI Press Release regarding 'Attributing Benefits to Periods of Service' (Note 2af and 55)

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.



The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK MAYBANK INDONESIA Tbk  
DAN ENTITAS ANAKNYA  
LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN KONSOLIDASIAN  
Untuk Tahun yang Berakhir pada Tanggal  
31 Desember 2022  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk  
AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENT OF PROFIT OR  
LOSS AND OTHER COMPREHENSIVE INCOME  
For the Year Ended  
December 31, 2022  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Years Ended December 31		
		2022	2021*)	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan dan beban bunga dan Syariah				<i>Interest and Sharia income and expenses</i>
Pendapatan bunga dan Syariah	2y,33	10.400.454	10.730.035	<i>Interest and Sharia income</i>
Beban bunga dan Syariah	2y,34	3.191.688	3.612.756	<i>Interest and Sharia expenses</i>
Pendapatan bunga dan Syariah neto		7.208.766	7.117.279	<i>Net interest and Sharia income</i>
Pendapatan/(beban) operasional lainnya				<i>Other operating income/(expenses)</i>
Pendapatan operasional lainnya:				<i>Other operating income:</i>
Provisi dan komisi selain dari kredit yang diberikan	2z	343.444	371.038	<i>Fees and commissions other than from loans</i>
Keuntungan transaksi mata uang asing - neto	2c	78.442	202.005	<i>Gains on foreign exchange transactions - net</i>
Keuntungan penjualan efek-efek yang diperdagangkan dan investasi keuangan - neto	2h,2i,35	55.439	163.741	<i>Gains on sale of trading securities and financial investment - net</i>
Kenaikan/(penurunan) nilai efek - efek yang diperdagangkan - neto	2h,36	1.750	(1.905)	<i>Increase/(decrease) in value of trading securities - net</i>
Pendapatan lainnya	37	1.281.203	1.355.441	<i>Other fee income</i>
Jumlah pendapatan operasional lainnya		1.760.278	2.090.320	<i>Total other operating income</i>
Beban operasional lainnya:				<i>Other operating expenses:</i>
Penyisihan kerugian penurunan nilai atas instrumen keuangan - neto	2o,38	1.234.215	1.497.974	<i>Provision for impairment losses on financial instruments - net</i>
Penyisihan kerugian atas aset non-produktif	2o,2r,39	32.005	42.090	<i>Provision for possible losses on non-earning assets</i>
Umum dan administrasi	40	2.892.936	2.898.842	<i>General and administrative</i>
Tenaga kerja	41,47	2.753.694	2.548.967	<i>Personnel</i>
Jumlah beban operasional lainnya		6.912.850	6.987.873	<i>Total other operating expenses</i>
Beban operasional lainnya - neto		(5.152.572)	(4.897.553)	<i>Other operating expenses - net</i>
<b>PENDAPATAN OPERASIONAL - NETO</b>		2.056.194	2.219.726	<b>OPERATING INCOME - NET</b>
<b>BEBAN NON-OPERASIONAL - NETO</b>	42	(15.968)	(17.064)	<b>NON-OPERATING EXPENSE - NET</b>
<b>LABA SEBELUM BEBAN PAJAK</b>		2.040.226	2.202.662	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK - NETO</b>	2aa,24b	(507.015)	(501.734)	<b>TAX EXPENSE - NET</b>
<b>LABA TAHUN BERJALAN</b>	49b	<b>1.533.211</b>	<b>1.700.928</b>	<b>INCOME FOR THE YEAR</b>

\*) Setelah penyajian kembali sesuai Saran Pers DSAK-IAI mengenai 'Pengatribusian Imbalan pada Periode Jasa' (Catatan 2af dan 55)

\*) As restated according to DSAK-IAI Press Release regarding 'Attributing Benefits to Periods of Service' (Note 2af and 55)

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.



The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK MAYBANK INDONESIA Tbk  
DAN ENTITAS ANAKNYA  
CATATAN ATAS LAPORAN  
KEUANGAN KONSOLIDASIAN  
Tanggal 31 Desember 2022  
dan untuk Tahun yang Berakhir pada  
Tanggal Tersebut  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK MAYBANK INDONESIA Tbk  
AND ITS SUBSIDIARIES  
NOTES TO THE CONSOLIDATED  
FINANCIAL STATEMENTS  
As of December 31, 2022  
and for the Year Then Ended  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

**12. KREDIT YANG DIBERIKAN DAN  
PIUTANG/PEMBIAYAAN SYARIAH (lanjutan)**

**12. LOANS AND SHARIA  
RECEIVABLES/FINANCING (continued)**

**a. Berdasarkan jenis, mata uang dan  
kolektibilitas (lanjutan)**

**a. By type, currency and collectibility  
(continued)**

31 Desember/December 31, 2021							
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
<b>Rupiah</b>							<b>Rupiah</b>
Korporasi	14.345.259	48.170	-	-	-	14.393.429	Corporate
Komersial/Usaha Kecil Menengah ("UKM")							Commercial/Small and Medium Enterprises ("SME")
UKM	8.861.267	314.417	33.626	118.945	944.751	10.173.006	SME
UKM+	3.626.745	67.860	41.589	46.518	193.985	3.976.697	SME+
Komersial	8.430.260	289.688	21.861	-	719.733	7.461.542	Commercial
Lain-lain	2.706.493	-	-	-	-	2.706.493	Others
Konsumen							Consumer
Kredit Kendaraan Bermotor	4.003.421	143.341	4.447	4.815	4.183	4.160.207	Auto loans
Kredit Pemilikan Rumah ("KPR") Home equity loans (Maxima)	6.019.205	337.675	36.195	26.908	198.830	6.618.813	Mortgage ("KPR") Home equity loans (Maxima)
Kartu kredit	892.707	98.685	16.371	12.478	58.897	1.079.138	Credit card
Piutang tanpa agunan ("PITA")	442.280	18.030	2.952	5.638	1.410	470.310	Unsecured loans ("PITA")
Lain-lain	3.641.847	236.490	7.657	9.294	9.978	3.905.266	Others
Syariah	21.045.645	488.754	76.425	43.193	834.828	22.488.845	Sharia
	<u>73.991.184</u>	<u>2.140.485</u>	<u>254.475</u>	<u>297.398</u>	<u>2.872.877</u>	<u>79.556.419</u>	
<b>Mata uang asing</b>							<b>Foreign currencies</b>
Korporasi	7.991.515	981.400	-	-	123.100	9.096.015	Corporate
Komersial/Usaha Kecil Menengah ("UKM")							Commercial/Small and Medium Enterprises ("SME")
UKM	292.378	5.719	-	-	-	298.097	SME
UKM+	309.065	4.106	-	-	-	313.171	SME+
Komersial	1.366.480	-	-	-	27.435	1.393.915	Commercial
Syariah	2.743.436	406.720	-	-	-	3.150.156	Sharia
	<u>12.702.874</u>	<u>1.397.945</u>	<u>-</u>	<u>-</u>	<u>150.535</u>	<u>14.251.354</u>	
<b>Jumlah</b>	<b><u>86.694.058</u></b>	<b><u>3.538.430</u></b>	<b><u>254.475</u></b>	<b><u>297.398</u></b>	<b><u>3.023.412</u></b>	<b><u>93.807.773</u></b>	<b>Total</b>
Dikurangi: Cadangan kerugian penurunan nilai						(3.131.881)	Less: Allowance for impairment losses
						<u>90.675.892</u>	

Per 31 Desember 2022 dan 2021, rasio kredit kepada Usaha Mikro dan Kecil terhadap kredit yang diberikan sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011 masing-masing sebesar 0,52% dan 0,53%.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 54.

As of December 31, 2022 and 2021, the ratio of micro and small business loans to the total loans in accordance with Bank Indonesia Circular Letter No. 13/30/DPNP dated December 16, 2011 are 0.52% and 0.53%, respectively.

Information on maturities is disclosed in Note 54.

# Bank Permata TBK

The original financial statements included herein are in Indonesian language

## PT BANK PERMATA Tbk

LAPORAN POSISI KEUANGAN  
31 DESEMBER 2022 DAN 2021  
(Dinyatakan dalam jutaan Rupiah,  
kecuali dinyatakan secara khusus)

STATEMENTS OF FINANCIAL POSITION  
31 DECEMBER 2022 AND 2021  
(Expressed in millions of Rupiah,  
unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>ASET</b>				<b>ASSETS</b>
<b>KAS</b>	2h,5,33, 42	1.899.358	1.978.137	<b>CASH</b>
<b>GIRO PADA BANK INDONESIA</b>	2h,2i,6, 39,42	20.172.530	10.627.001	<b>CURRENT ACCOUNTS WITH BANK INDONESIA</b>
<b>GIRO PADA BANK-BANK LAIN</b> -setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp351 pada 31 Desember 2022 dan Rp2 pada 31 Desember 2021	2g,2h,2i, 2i,7,39, 41,42			<b>CURRENT ACCOUNTS WITH OTHER BANKS - net of allowance for impairment losses of Rp351 at 31 December 2022 and Rp2 at 31 December 2021</b>
Pihak ketiga		2.808.674	2.971.757	Third parties
Pihak berelasi		117.044	30.716	Related parties
<b>PENEMPATAN PADA BANK INDONESIA DAN BANK-BANK LAIN</b> -setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp485 pada 31 Desember 2022 dan Rp11 pada 31 Desember 2021	2g,2h,3, 2i,8,39, 41,42			<b>PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS - net of allowance for impairment losses of Rp485 at 31 December 2022 and Rp11 at 31 December 2021</b>
Pihak ketiga		34.271.179	32.594.007	Third parties
Pihak berelasi		-	855.158	Related parties
<b>ASET KEUANGAN UNTUK DIPERDAGANGKAN</b>	2g,2h,2k, 9,39,41, 42			<b>FINANCIAL ASSETS HELD FOR TRADING</b>
Pihak ketiga		659.981	1.580.563	Third parties
Pihak berelasi		11.348	1.236	Related parties
<b>EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI</b>	2h,3,10, 39			<b>SECURITIES PURCHASED UNDER RESALE AGREEMENTS</b>
Pihak ketiga		9.898.945	14.245.191	Third parties
<b>TAGIHAN AKSEPTASI</b> -setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp166.612 pada 31 Desember 2022 dan Rp90.200 pada 31 Desember 2021	2h,2m, 2i,11,39, 42,50			<b>ACCEPTANCE RECEIVABLES - net of allowance for impairment losses of Rp166.612 at 31 December 2022 and Rp90.200 at 31 December 2021</b>
Pihak ketiga		4.534.975	3.500.665	Third parties
<b>KREDIT YANG DIBERIKAN</b> -setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp10.211.059 pada 31 Desember 2022 dan Rp9.082.280 pada 31 Desember 2021	2g,2h,2n, 2i,12,39, 41,42			<b>LOANS - net of allowance for impairment losses of Rp10.211.059 at 31 December 2022 and Rp9.082.280 at 31 December 2021</b>
Pihak ketiga		126.555.431	116.875.286	Third parties
Pihak berelasi		270.297	110.592	Related parties
Dipendahkan		201.199.762	185.370.309	Carried forward

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to financial statements form an integral part of these financial statements.

Lampiran - 1/1 - Schedule

PT BANK PERMATA Tbk

LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2022 DAN 2021  
(Dinyatakan dalam jutaan Rupiah,  
kecuali dinyatakan secara khusus)

STATEMENTS OF PROFIT OR LOSS AND  
OTHER COMPREHENSIVE INCOME  
FOR THE YEARS ENDED  
31 DECEMBER 2022 AND 2021  
(Expressed in millions of Rupiah,  
unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan bunga	2g,2h,2aa,30,41	11.211.686	10.434.468	Interest income
Pendapatan syariah	2g,2aa,30,41	1.606.344	1.460.853	Sharia income
Beban bunga	2g,2h,2aa,31,41	(3.524.146)	(3.720.570)	Interest expense
Beban syariah	2g,2aa,31,41	(533.609)	(525.098)	Sharia expense
Pendapatan bunga dan syariah - bersih		8.760.275	7.649.653	Net interest and sharia income
Pendapatan provisi dan komisi - bersih	2g,2ab,32,41	1.507.424	1.303.153	Net fees and commission income
Pendapatan transaksi perdagangan - bersih	2g,2k,2ac,33	67.035	326.115	Net trading income
Bagian atas rugi bersih dan entitas asosiasi	2f,14	(7.583)	-	Share of net loss of associate
Keuntungan penjualan efek-efek untuk tujuan investasi		3.867	237.350	Gain on sale of investment securities
Pendapatan operasional lainnya	1e,2a,2p,2a,37	233.142	332.129	Other operating income
<b>Jumlah pendapatan operasional</b>		<b>10.964.160</b>	<b>9.848.400</b>	<b>Total operating income</b>
Kerugian penurunan nilai aset keuangan	2i,34	(2.316.801)	(3.298.709)	Impairment losses on financial assets
(Kerugian)/keuntungan penurunan nilai atas transaksi rekening administratif		(75.118)	42.999	Impairment (losses)/gains on transactions of administrative accounts
Beban operasional lainnya				Other operating expenses
Umum dan administrasi	2g,2p,2q,2af,35,41	(1.878.615)	(1.717.690)	General and administrative
Gaji dan tunjangan pengurus dan karyawan	2g,2v,2d,36,41	(3.034.179)	(2.823.888)	Salaries and benefits to management and employees
Lain-lain	2a,2i,37	(645.434)	(485.591)	Others
<b>Jumlah beban operasional lainnya</b>		<b>(5.558.228)</b>	<b>(5.027.169)</b>	<b>Total other operating expenses</b>
<b>Jumlah beban operasional</b>		<b>(7.950.147)</b>	<b>(8.282.879)</b>	<b>Total operating expenses</b>
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<b>2.614.013</b>	<b>1.565.521</b>	<b>INCOME BEFORE INCOME TAX</b>
<b>BEBAN PAJAK PENGHASILAN</b>				<b>INCOME TAX EXPENSE</b>
Kon	2r,23b	(577.328)	-	Current
Tanggung		(22.672)	(334.394)	Deferred
		(600.000)	(334.394)	
<b>LABA BERSIH</b>	38	<b>2.013.413</b>	<b>1.231.127</b>	<b>NET INCOME</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to financial statements form an integral part of these financial statements.

PT BANK PERMATA Tbk

CATATAN ATAS LAPORAN KEUANGAN  
31 DESEMBER 2022 DAN 2021  
(Dinyatakan dalam jutaan Rupiah,  
kecuali dinyatakan secara khusus)

NOTES TO THE FINANCIAL STATEMENTS  
31 DECEMBER 2022 AND 2021  
(Expressed in millions of Rupiah,  
unless otherwise stated)

45. HAL-HAL LAIN (lanjutan)

45. OTHER MATTERS (continued)

d. Kualitas Aset Produktif

d. Quality of Productive Assets

Tabel di bawah ini menunjukkan peringkat aset produktif Bank menurut PCJK yang berlaku, yang disajikan pada nilai tercatatnya sebelum cadangan kerugian penurunan nilai.

The table below presents the Bank's productive assets based on the grading of financial assets according to prevailing PCJK, presented at their carrying amount before allowance for impairment losses.

	2022						
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diperagukan/ Doubtful	Masok/ Loss	Jumlah Total	
Giro pada bank-bank lain	2.926.069	-	-	-	-	2.926.069	Current accounts with other banks
Perwakilan pada Bank Indonesia dan bank-bank lain	34.271.664	-	-	-	-	34.271.664	Placements with Bank Indonesia and other banks
Aset keuangan untuk diperdagangkan	671.329	-	-	-	-	671.329	Financial assets held for trading
Efektif yang dibeli dengan janji dijual kembali	9.898.945	-	-	-	-	9.898.945	Securities purchased under resale agreement
Tagihan asosiasi Kredit yang dibayar	4.610.819	90.768	-	-	-	4.701.587	Acceptance receivables
Efektif untuk tujuan investasi	128.383.846	4.385.299	931.220	946.972	2.789.490	137.036.787	Loans
Investasi pada entitas asosiasi	44.999.329	-	-	-	-	44.999.329	Investment securities
Aset lain-lain	130.933	962.149	-	-	-	1.093.082	Investment in associate
Komitmen dan kontinjensi	962.149	51.259	-	-	-	1.014.038	Other assets
sehingga	23.649.204	170.249	9.153	6.076	8.799	23.839.476	Commitments and contingencies
	2021						
	Lancar/ Current	Dalam perhatian khusus/ Special mention	Kurang lancar/ Substandard	Diperagukan/ Doubtful	Masok/ Loss	Jumlah Total	
Giro pada bank-bank lain	3.002.475	-	-	-	-	3.002.475	Current accounts with other banks
Perwakilan pada Bank Indonesia dan bank-bank lain	33.449.176	-	-	-	-	33.449.176	Placements with Bank Indonesia and other banks
Aset keuangan untuk diperdagangkan	1.981.799	-	-	-	-	1.981.799	Financial assets held for trading
Efektif yang dibeli dengan janji dijual kembali	14.245.191	-	-	-	-	14.245.191	Securities purchased under resale agreement
Tagihan asosiasi Kredit yang dibayar	3.519.520	71.345	-	-	-	3.590.865	Acceptance receivables
Efektif untuk tujuan investasi	117.298.893	4.805.835	829.988	3.17.317	2.896.165	126.068.198	Loans
Investasi pada entitas asosiasi	40.970.196	-	-	-	-	40.970.196	Investment securities
Aset lain-lain	138.001	702.990	-	-	-	840.991	Investment in associate
Komitmen dan kontinjensi	702.990	37.937	-	-	-	740.927	Other assets
sehingga	21.044.209	132.909	1.967	1.000	3.195	21.182.740	Commitments and contingencies

# Bank Sinarmas TBK

FT BANK SINARMAS Tbk  
Laporan Posisi Keuangan  
31 Desember 2022 dan 2021  
(Angka-angka Disajikan dalam Jutaan Rupiah,  
kecuali Dinyatakan Lain)

FT BANK SINARMAS Tbk  
Statements of Financial Position  
December 31, 2022 and 2021  
(Figures are Presented in Millions of Rupiah,  
unless Otherwise Stated)

	2022	Catatan/ Notes	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	388.167		571.425	Cash
Giro pada Bank Indonesia	4.132.468	4	2.137.244	Demand deposits with Bank Indonesia
Giro pada bank lain - pihak ketiga	1.720.487	5	3.151.343	Demand deposits with other banks - third parties
Cadangan kerugian penurunan nilai	(724)		(3.516)	Allowance for impairment losses
Jumlah - bersih	1.719.763		3.147.827	Net
Penempatan pada Bank Indonesia dan bank lain	4.802.974	6	9.592.917	Placements with Bank Indonesia and other banks
Cadangan kerugian penurunan nilai	(113)		-	Allowance for impairment losses
Jumlah - bersih	4.802.861		9.592.917	Net
Efek-efek		7		Securities
Pihak berelasi	515.194		9.758	Related parties
Pihak ketiga	18.132.067		14.572.865	Third parties
Jumlah	18.647.261		14.582.623	Total
Cadangan kerugian penurunan nilai	(488)		(62)	Allowance for impairment losses
Jumlah - bersih	18.646.763		14.582.531	Net
Efek-efek yang dibeli dengan janji jual kembali - pihak ketiga	-	8	1.673.712	Securities purchased under agreements to resell - third parties
Bunga diterima dimuka yang belum diamortisasi	-		(725)	Unamortized interest received
Jumlah bersih	-		1.672.987	Net
Kredit yang diberikan dan piutang/ pembiayaan syariah		9		Loan and receivables/sharia financing
Pihak berelasi	776.034		401.988	Related parties
Pihak ketiga	14.724.930		17.529.788	Third parties
Jumlah	15.500.964		17.931.776	Total
Cadangan kerugian penurunan nilai	(2.121.125)		(1.817.907)	Allowance for impairment losses
Jumlah - bersih	13.379.839		16.313.869	Net
Tagihan akseptasi		10		Acceptances receivable
Pihak ketiga	77.982		249.811	Third parties
Cadangan kerugian penurunan nilai	(593)		(2.646)	Allowance for impairment losses
Jumlah - bersih	77.389		247.165	Net
Pendapatan yang masih akan diterima	304.040	11	315.777	Accrued income
Biaya dibayar dimuka	1.279.454	12	1.601.446	Prepaid expenses
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 1.429.275 dan Rp 1.181.611 masing-masing pada tanggal 31 Desember 2022 dan 2021	1.508.203	13	1.540.865	Property and equipment - net of accumulated depreciation of Rp 1,429,275 and Rp 1,181,611 as of December 31, 2022 and 2021, respectively
Aset Ijarah - setelah dikurangi akumulasi penyusutan sebesar Rp 87.886 dan Rp 51.169, masing-masing pada tanggal 31 Desember 2022 and 2021	397.619	15	396.396	Ijarah assets - net of accumulated depreciation of Rp 87,886 and Rp 51,169 as of December 31, 2022 and 2021, respectively
Aset pajak tangguhan - bersih	196.886	33	64.120	Deferred tax assets - net
Aset lain-lain - bersih	519.149	16	487.422	Other assets - net
<b>JUMLAH ASET</b>	<b>47.350.601</b>		<b>52.671.961</b>	<b>TOTAL ASSETS</b>

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2022	Catatan/ Notes	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING REVENUES AND EXPENSES</b>
Pendapatan bunga	2.527.816	27	2.622.909	Interest revenues
Pendapatan syariah	770.841	27	695.070	Sharia income
Beban bunga	(566.923)	28	(687.603)	Interest expense
Beban syariah	(198.887)	28	(214.579)	Sharia expenses
				Interest Revenues and Profit Sharing Income - Net
Pendapatan Bunga dan Bagi Hasil - Bersih	2.532.647		2.415.787	
Pendapatan Operasional Lainnya				Other Operating Revenues
Provisi dan komisi selain dari kredit	578.785	2	649.385	Fees and commissions other than from loans
Keuntungan kurs mata uang asing - bersih	33.649		39.385	Gain on foreign exchange - net
Keuntungan dari kenaikan nilai wajar efek-efek yang diukur melalui laba rugi - bersih	11.189	7	5.883	Gain on increase in fair value of securities at fair value through profit and loss - net
Keuntungan dari penjualan efek-efek yang diukur melalui laba rugi - bersih	18.199	7	177.855	Gain on sale of fair value of securities at fair value through profit and loss - net
Lain-lain	120.381	31	52.511	Others
Jumlah Pendapatan Operasional	3.282.830		3.340.796	Total Operating Revenues
Beban Operasional Lainnya				Other Operating Expenses
Kerugian penurunan nilai aset keuangan	599.193		832.151	Impairment losses on financial assets
Umum dan administrasi	1.129.748	29	1.147.080	General and administrative expenses
Tenaga kerja	903.294	30	781.502	Personnel expenses
Penyusutan aset tetap	250.324	13	252.403	Depreciation - property and equipment
Biaya komisi	39.069		45.021	Commission expense
Lain-lain	93.391	32	143.121	Others
Jumlah Beban Operasional	3.015.619		3.181.278	Total Operating Expenses
<b>LABA SEBELUM PAJAK</b>	<b>277.211</b>		<b>159.518</b>	<b>PROFIT BEFORE TAX</b>
<b>BEBAN PAJAK</b>		33		<b>TAX EXPENSE</b>
Kini	182.184		33.571	Current
Tangguhan	(128.133)		(1.801)	Deferred
	56.051		31.770	
<b>LABA BERSIH</b>	<b>221.160</b>		<b>127.748</b>	<b>PROFIT FOR THE YEAR</b>
<b>PENGHASILAN (RUGI) KOMPREHENSIF LAIN</b>				<b>OTHER COMPREHENSIVE INCOME (LOSS)</b>
Pos yang akan direklasifikasi ke laba rugi				Item that will be reclassified subsequently to profit or loss
Rugi yang belum direalisasi atas perubahan nilai wajar dari efek-efek yang diukur melalui penghasilan komprehensif lain	(293.717)	7	(237.193)	Unrealized loss on change in fair value of securities at fair value through other comprehensive income
Pajak sehubungan dengan pos yang akan direklasifikasi	5.021	33	6.563	Tax relating to items that will be reclassified
	(288.696)		(230.630)	
Pos yang tidak akan direklasifikasi ke laba rugi - bersih setelah dampak pajak tangguhan				Items that will not be reclassified to profit or loss
Pengukuran kembali liabilitas imbalan kerja jangka panjang	(8.484)	39	(4.347)	Remeasurement of long-term employee benefits liability
Pajak sehubungan dengan pos yang tidak akan direklasifikasi	1.612	33	826	Tax relating to items that will not be reclassified
	(6.872)		(3.521)	
<b>JUMLAH RUGI KOMPREHENSIF LAIN</b>	<b>(295.568)</b>		<b>(234.151)</b>	<b>TOTAL OTHER COMPREHENSIVE LOSS</b>
<b>JUMLAH RUGI KOMPREHENSIF</b>	<b>(74.408)</b>		<b>(106.403)</b>	<b>TOTAL COMPREHENSIVE LOSS</b>
<b>LABA BERSIH PER SAHAM<sup>1)</sup></b> (dalam Rupiah penuh)		34		<b>EARNINGS PER SHARE<sup>1)</sup></b> (in full Rupiah)
Dasar	11,22		6,50	Basic

<sup>1)</sup> Laba per saham untuk tahun-tahun yang berakhir 31 Desember 2021 telah disesuaikan sehubungan dengan konversi Waran Seri III pada tahun 2022 (Catatan 34)

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

<sup>1)</sup> Earnings per share for the year ended December 31, 2021 is adjusted in connection with the conversion of Series III Warrant in 2022 (Note 34).

See accompanying notes to financial statements which are an integral part of the financial statements.

**PT BANK SINARMAS Tbk**  
**Catatan atas Laporan Keuangan**  
**Untuk Tahun-tahun yang Berakhir**  
**31 Desember 2022 dan 2021**  
**(Angka-angka Disajikan dalam Jutaan Rupiah,**  
**kecuali Dinyatakan Lain)**

**PT BANK SINARMAS Tbk**  
**Notes to Financial Statements**  
**For the Years Ended**  
**December 31, 2022 and 2021**  
**(Figures are Presented in Millions of Rupiah,**  
**unless Otherwise Stated)**

Jenis	2022						Jumlah Total	Types of Loans
	Lancar/Good	Dalam Perhatian Khusus/Special Attention	Kurang Lancar/Substandard	Ditragakan/ Doubtful	Masrah/ Loss	Jumlah/ Total		
<b>Phak ketiga</b>								<b>Third Parties</b>
<b>Rupiah</b>								<b>Rupiah</b>
Perdagangan besar dan eceran reparasi dan pemeliharaan mobil dan sepeda motor	4.236.737	385.877	7.287	185.928	14.468	5.209.855	Wholesale and retail trade, repair and maintenance of cars and motorcycles	
Rumahan tangga	2.495.552	598.983	18.511	25.417	29.925	3.194.128	Household	
Sluvis keuangan dan asuransi	1.073.759	-	-	-	-	1.073.759	Financial and insurance activities	
Informasi dan komunikasi	982.314	223	-	-	2.110	985.547	Information and communication	
Defensif, pertahanan dan perikanan	730.935	4.083	-	338	1.852	736.971	Agriculture, hunting and forestry	
Restorasi dan pengisian	877.725	-	3.439	-	-	881.164	Mining and excavation	
Industri pengolahan	378.812	13.787	413	784	1.710	394.806	Processing industries	
Retail elektronik	129.817	-	-	175.000	-	304.817	Retail	
Sluvis kesehatan manusia dan aktivitas sosial	157.773	-	-	-	-	157.773	Human health activities and social activities	
Konstruksi	154.039	1.624	-	-	578	156.663	Construction	
Perjalanan akomodasi dan penyediaan makan minum	111.119	3.950	531	38.341	934	155.775	Accommodation and food and beverage	
Pengangkutan dan pergudangan	140.234	411	-	357	336	141.338	Transportation, warehousing	
Bukan finansial dan/atau lainnya	84.535	4.887	1.077	70	33	90.482	Not other business fields	
Leasing dan leasing aktivitas without option rights employment, travel agent and other business support	70.534	-	-	-	-	70.534	Leasing and leasing activities without option rights employment, travel agent and other business support	
Sluvis profesional ilmiah dan teknis	62.554	-	-	-	78	62.632	Professional, scientific and technical activities	
Sluvis jasa lainnya	25.478	1.100	-	-	234	26.612	Other service activities	
Jasa pendidikan	13.072	58	-	-	-	13.128	Education activities	
Pengelolaan air, pengolahan air limbah, pengolahan dan daur ulang sampah dan aktivitas remediasi	3.497	-	33	-	-	3.530	Water management, waste water management and remediation activities	
Dagangian baik, gas, uap/air panas dan udara dingin	3.453	-	-	-	-	3.453	Supply of electricity, gas, steam/heat and air	
Sluvis rumah tangga sebagai pembantu rumah tangga yang menghasilkan barang dan jasa oleh rumah tangga yang digunakan untuk memenuhi kebutuhan sendiri	2.229	-	-	-	-	2.229	Household activities as employers	
Konsumsi hiburan dan rekreasi	1.501	-	-	-	-	1.501	Household activities that produce goods and services by households that are used to meet their own needs	
<b>Jumlah</b>	<b>11.594.687</b>	<b>1.994.728</b>	<b>34.321</b>	<b>401.881</b>	<b>52.044</b>	<b>13.577.961</b>	<b>Subtotal</b>	
<b>Mata uang asing (Catatan 37)</b>							<b>Foreign currency (Note 37)</b>	
Leasing dan leasing aktivitas without option rights employment, travel agent and other business support	-	-	-	777.514	-	777.514	Leasing and leasing activities without option rights employment, travel agent and other business support	
Perdagangan dan pengisian industri pengolahan	305.574	-	-	-	-	305.574	Mining and excavation	
Perdagangan besar dan eceran reparasi dan pemeliharaan mobil dan sepeda motor	31.130	-	-	-	-	31.130	Wholesale and retail trade, repair and maintenance of cars and motorcycles	
Informasi dan komunikasi	3.279	-	-	-	-	3.279	Information and communication	
<b>Jumlah</b>	<b>335.983</b>	<b>74.724</b>	<b>-</b>	<b>777.514</b>	<b>-</b>	<b>1.198.221</b>	<b>Subtotal</b>	
<b>Jumlah - pihak ketiga</b>	<b>11.930.670</b>	<b>1.969.450</b>	<b>34.321</b>	<b>1.179.395</b>	<b>52.044</b>	<b>14.724.980</b>	<b>Total - Third parties</b>	
<b>Jumlah</b>	<b>12.989.004</b>	<b>1.989.450</b>	<b>34.321</b>	<b>1.179.395</b>	<b>52.044</b>	<b>15.500.984</b>	<b>Total</b>	
<b>Saluran kerugian penurunan nilai</b>	<b>(871.410)</b>	<b>(576.185)</b>	<b>(20.845)</b>	<b>(822.511)</b>	<b>(24.191)</b>	<b>(2.125)</b>	<b>Allowance for impairment losses</b>	
<b>Jumlah - bersih</b>	<b>11.994.594</b>	<b>993.265</b>	<b>13.476</b>	<b>356.884</b>	<b>27.848</b>	<b>13.379.859</b>	<b>Net</b>	

Jenis	2021						Jumlah Total	Types of Loans
	Lancar/Good	Dalam Perhatian Khusus/Special Attention	Utang Pihak Berelasi/Related Parties	Ditragakan/ Doubtful	Masrah/ Loss	Jumlah/ Total		
<b>Phak berelasi (Catatan 35)</b>							<b>Related parties (Note 35)</b>	
<b>Rupiah</b>							<b>Rupiah</b>	
Rumahan tangga	53.651	60	-	-	-	53.911	Household	
Perantara keuangan	332.753	-	-	-	-	332.753	Financial intermediary	
Perdagangan besar dan eceran	5.031	-	-	-	-	5.031	Wholesale and retail	
Lain-lain	3.337	-	-	-	-	3.337	Others	
<b>Jumlah</b>	<b>394.802</b>	<b>60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>394.862</b>	<b>Subtotal</b>	
<b>Mata uang asing (Catatan 37)</b>							<b>Foreign currency (Note 37)</b>	
Rumahan tangga	7.128	-	-	-	-	7.128	Household	
<b>Jumlah - pihak berelasi</b>	<b>401.930</b>	<b>60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>401.990</b>	<b>Total - related parties</b>	





The original financial statements included herein are  
in Indonesian language

Ekshibit B

Exhibit B

PT BANK OF INDIA INDONESIA TBK  
LAPORAN LABA RUGI  
DAN PENGHASILAN KOMPREHENSIF LAIN  
UNTUK TAHUN YANG BERAKHIR PADA 31 DESEMBER 2022  
(Disejikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OF INDIA INDONESIA TBK  
STATEMENT OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
FOR THE YEAR ENDED DECEMBER 31, 2022  
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2 0 2 2	2 0 2 1	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan bunga				Interest income
Bunga	25,31	213.233.335.555	177.943.237.187	Interest earned
Provisi dan komisi		138.031.209	50.165.932	Fees and commissions
Total pendapatan bunga		213.371.366.764	177.993.403.119	Total interest income
Beban bunga				Interest expenses
Bunga	26,31	( 69.887.267.058)	( 81.659.669.402)	Interest incurred
Premi program penjaminan simpanan		( 4.274.298.993)	( 4.221.917.072)	Premium on deposit guarantee program
Total beban bunga		( 74.161.566.051)	( 86.881.586.474)	Total interest expenses
Pendapatan bunga - Neto		139.209.800.713	92.111.816.645	Interest income - Net
Pendapatan operasional lainnya				Other operating income
Keuntungan transaksi mata uang asing - Neto		2.113.170.138	2.494.621.042	Gain on foreign exchange - Net
Provisi dan komisi selain dari kredit - Neto		1.825.462.887	3.526.761.134	Fees and commissions not related to loans - Net
Penerimaan kembali kredit yang telah dihapus buku		-	2.281.991.300	Recoveries of loans previously written-off
Lain-lain		1.218.356.013	800.268.218	Others
Total pendapatan operasional lainnya		5.156.989.038	9.103.641.694	Total other operating income
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan dan nonkeuangan - Neto	27	( 59.006.665.284)	( 67.032.132.556)	Provision for allowance of impairment losses on financial and non-financial assets - Net
Beban operasional lainnya				Other operating expenses
Tenaga kerja dan tunjangan	28	( 43.393.230.060)	( 47.606.148.737)	Personnel and benefits
Umum dan administrasi	29	( 40.366.767.537)	( 27.107.940.096)	General and administrative
Total beban operasional lainnya		( 83.759.997.597)	( 74.714.088.833)	Total other operating expenses
Beban operasional lainnya - Neto		( 127.609.673.843)	( 132.642.579.695)	Other operating expenses - Net
<b>LABA (RUGI) OPERASI - NETO</b>		1.600.126.870	( 40.530.763.050)	<b>OPERATING (LOSS) INCOME - NET</b>
<b>PENDAPATAN MONOPERASIONAL</b>				<b>NON-OPERATING INCOME</b>
Keuntungan dari penjualan aset tetap	12	257.549.917	2.399.999	Gain from sale of property, plant and equipment
Lainnya - Neto		5.002.957.223	( 1.920.468.554)	Others - Net
<b>TOTAL PENDAPATAN (BEBAN) MONOPERASIONAL - NETO</b>		5.260.507.140	( 1.918.068.555)	<b>TOTAL NON-OPERATING INCOME (EXPENSE) - NET</b>

Lihat Catatan atas Laporan Keuangan pada  
Ekshibit E terlampir yang merupakan bagian tidak terpisahkan  
dari Laporan Keuangan secara keseluruhan

See accompanying Notes to the Financial Statements on  
Exhibit E which are an integral part of  
the Financial Statements taken as a whole

The original financial statements included herein are  
in Indonesian language

Ekshibit E/38

Exhibit E/38

PT BANK OF INDIA INDONESIA TBK  
CATATAN ATAS LAPORAN KEUANGAN  
UNTUK TAHUN YANG BERAKHIR PADA 31 DESEMBER 2022  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OF INDIA INDONESIA TBK  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2022  
(Expressed in Rupiah, unless otherwise stated)

11. KREDIT YANG DIBERIKAN		11. LCANS		
a. Berdasarkan Jenis Kredit		a. By Type of Credit		
	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021		
Pihak berelasi				Related parties
Rupiah				Rupiah
Modal kerja	100.280.157.685	101.571.786.236		Working capital
Dolar Amerika Serikat				United States Dollar
Modal kerja	19.427.134.919	10.658.922.365		Working capital
Subtotal	119.707.292.604	112.230.708.601		Subtotal
Pihak ketiga				Third parties
Rupiah				Rupiah
Modal kerja	1.629.417.450.424	1.124.396.609.506		Working capital
Investasi	72.269.467.802	61.637.168.569		Investment
Konsumsi	34.040.334.652	12.297.423.892		Consumer
Karyawan	561.344.414	455.245.845		Employees
Dolar Amerika Serikat				United States Dollar
Modal kerja	571.513.772.270	409.695.670.130		Working capital
Investasi	77.650.418.490	84.410.943.416		Investment
Subtotal	2.385.452.728.052	1.692.893.061.358		Subtotal
Total	2.505.160.020.656	1.805.123.769.959		Total
Dikurangi: Cadangan kerugian penurunan nilai	( 151.349.601.125 )	( 163.308.094.323 )		Less: Allowance for impairment losses
Total - Neto	2.353.810.419.531	1.641.815.675.636		Total - Net
b. Berdasarkan Kualitas Kredit		b. By Credit Quality		
	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021		
Lancar	1.970.920.455.814	1.190.568.435.008		Current
Dalam perhatian khusus	306.983.241.712	450.639.606.621		Special mention
Kurang lancar	103.141.031.558	2.329.208.295		Substandard
Diragukan	10.107.977.516	-		Doubtful
Macet	114.007.314.056	161.586.520.035		Loss
Total	2.505.160.020.656	1.805.123.769.959		Total
Dikurangi: Cadangan kerugian penurunan nilai	( 151.349.601.125 )	( 163.308.094.323 )		Less: Allowance for impairment losses
Total - Neto	2.353.810.419.531	1.641.815.675.636		Total - Net

PT Bank BTPN TBK

PT BANK BTPN Tbk  
DAN ENTITAS ANAK/AND SUBSIDIARIES

LAPORAN POSISI KEUANGAN KONSOLIDASIAN 31 DESEMBER 2022 DAN 2021  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION  
31 DECEMBER 2022 AND 2021  
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December		
		2022	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	2h, 4	1,747,461	1,884,858	Cash
Giro pada Bank Indonesia	2h, 2j, 5	10,215,350	5,602,993	Current accounts with Bank Indonesia
Giro pada bank-bank lain:				Current accounts with other banks
- Pihak ketiga		1,549,854	1,102,091	Third parties -
- Pihak berelasi	2g, 3e	639,707	655,876	Related parties -
Dikurangi: Cadangan kerugian penurunan nilai	2i	(415)	(480)	Less: Allowance for impairment losses
	2h, 2j, 6	2,189,146	1,757,507	
Penempatan pada Bank Indonesia dan bank-bank lain		21,885,214	20,655,248	Placements with Bank Indonesia and other banks
Pendapatan bunga/margin yang masih akan diterima		2,851	8,815	Accrued interest/margin income
Dikurangi: Cadangan kerugian penurunan nilai	2i	(171)	(206)	Less: Allowance for impairment losses
	2h, 2k, 7	21,887,894	20,663,857	
Efek-efek				Securities
- Pihak ketiga		18,650,367	21,105,227	Third parties -
- Pihak berelasi	2g, 3e	185,510	170,562	Related parties -
Pendapatan bunga/margin yang masih akan diterima		214,812	202,793	Accrued interest/margin income
Dikurangi: Cadangan kerugian penurunan nilai	2i	(999)	(483)	Less: Allowance for impairment losses
	2h, 2l, 8	19,049,680	21,478,099	
Tagihan derivatif				Derivative receivables
- Pihak ketiga		1,131,664	494,487	Third parties -
- Pihak berelasi	2g, 3e	815,180	84,212	Related parties -
	2h, 2m, 9	1,746,824	568,699	
Tagihan akseptasi		3,069,854	1,762,562	Acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai	2i	(4,495)	(6,833)	Less: Allowance for impairment losses
	2h, 2n, 10	3,065,359	1,756,929	
Pinjaman yang diberikan:				Loans:
- Pihak ketiga		132,208,660	124,303,837	Third parties -
- Pihak berelasi	2g, 3e	2,387,393	851,468	Related parties -
Pembayaran/piutang syariah:				Sharia financing/receivables:
- Pihak ketiga		11,527,463	10,443,469	Third parties -
Pendapatan bunga/margin yang masih akan diterima		878,534	581,581	Accrued interest/margin income
Dikurangi: Cadangan kerugian penurunan nilai	2i	(3,579,119)	(3,953,699)	Less: Allowance for impairment losses
	2h, 2o, 11	143,422,931	132,226,656	
Penyertaan saham				Investment in shares
- Pihak ketiga		80,973	22	Third parties -
- Pihak berelasi	2g	22,500	22,500	Related parties -
	2h, 2p	103,473	22,522	
Beban dibayar dimuka	2q, 2ah, 12	1,465,142	1,613,090	Prepayments
Pejak dibayar dimuka	2ac, 13a	50,357	33,339	Prepaid taxes
Aset pajak tangguhan	2ac, 13f	545,029	514,578	Deferred tax assets
Aset tetap		5,109,182	5,153,001	Fixed assets
Dikurangi: Akumulasi penyusutan		(2,890,677)	(2,909,211)	Less: Accumulated depreciation
	2r, 2ah, 14	2,118,505	2,243,790	
Dipindahkan		207,807,161	190,366,717	Carry forward

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements

**PT BANK BTPN Tbk  
DAN ENTITAS ANAK/AND SUBSIDIARIES**

**LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN KONSOLIDASIAN  
TAHUN BERAKHIR 31 DESEMBER 2022 DAN 2021**  
*(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)*

**CONSOLIDATED STATEMENTS OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
YEARS ENDED 31 DECEMBER 2022 AND 2021**  
*(Expressed in millions of Rupiah, unless otherwise stated)*

	Catatan/ Notes	Tahun berakhir 31 Desember/ Years ended 31 December		
		2022	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan bunga		10,525,858	10,074,762	Interest income
Pendapatan syariah		5,373,790	4,873,842	Sharia income
	2g, 2sd, 29, 36	15,899,648	14,748,604	
Beban bunga		(3,876,891)	(3,210,932)	Interest expenses
Beban syariah		(344,440)	(394,632)	Sharia expenses
	2g, 2sd, 30, 36	(4,221,331)	(3,605,564)	
<b>PENDAPATAN BUNGA DAN SYARIAH BERSIH</b>		<b>11,678,315</b>	<b>11,143,040</b>	<b>NET INTEREST AND SHARIA INCOME</b>
Pendapatan operasional lainnya:				<b>Other operating income:</b>
Pendapatan operasional lainnya	2ae, 31	1,228,130	1,196,849	Other operating income
Keuntungan dari selisih kurs dan transaksi derivatif bersih	2e, 2m	784,485	763,135	Net gains on foreign exchange and derivative transactions
		2,012,615	1,959,784	
Beban operasional lainnya:				<b>Other operating expenses:</b>
Beban kepegawaian	2g, 2k, 32, 36	(3,403,319)	(3,364,534)	Personnel expenses
Beban umum dan administrasi	33	(3,272,015)	(3,065,318)	General and administrative expenses
Cadangan kerugian penurunan nilai	2i, 34	(1,840,167)	(2,111,778)	Provision for impairment losses
Beban operasional lainnya	35	(517,753)	(553,020)	Other operating expenses
		(9,033,264)	(9,094,646)	
<b>PENDAPATAN OPERASIONAL BERSIH</b>		<b>4,657,676</b>	<b>4,008,178</b>	<b>NET OPERATING INCOME</b>
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>				<b>NON-OPERATING INCOME (EXPENSES)</b>
Pendapatan non-operasional		10,020	10,377	Non-operating income
Beban non-operasional		(10,377)	(11,383)	Non-operating expenses
		(357)	(1,006)	
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<b>4,657,319</b>	<b>4,007,172</b>	<b>INCOME BEFORE INCOME TAX</b>
<b>BEBAN PAJAK PENGHASILAN</b>	2ac, 13c	<b>(1,027,755)</b>	<b>(902,957)</b>	<b>INCOME TAX EXPENSE</b>
<b>LABA BERSIH</b>		<b>3,629,564</b>	<b>3,104,215</b>	<b>NET INCOME</b>

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

**PT BANK BTPN Tbk  
DAN ENTITAS ANAK/AND SUBSIDIARIES**

CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN  
TAHUN BERAKHIR 31 DESEMBER 2022 DAN 2021  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
YEARS ENDED 31 DECEMBER 2022 AND 2021  
(Expressed in millions of Rupiah, unless otherwise stated)

**11. PINJAMAN YANG DIBERIKAN DAN PEMBIAYAAN/  
PIUTANG SYARIAH (lanjutan)**

**11. LOANS AND SHARIA FINANCING/  
RECEIVABLES (continued)**

a. Berdasarkan jenis, mata uang dan kolektibilitas  
OJK

a. Based on type, currency and OJK  
grading

		31 Desember/December 2022						
	Lancar/ Current	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total		
Rupiah							Rupiah	
Korporasi	48,133,482	1,342,381	-	-	515,481	49,991,324	Corporates	
Penaunian	23,137,597	483,828	37,181	42,812	71,202	23,772,300	Pensioners	
Usaha Kecil Menengah	11,312,771	120,828	215,051	30,083	531,973	12,210,504	Small/Medium Enterprises	
Usaha Mikro Kecil	604,488	18,449	1,195	1,538	1,829	827,597	Micro business	
Pembiayaan/piutang syariah	10,849,318	272,820	187,571	24,707	93,049	11,527,463	Sharia financing/receivables	
Ragawai instansi lain	201,018	9,995	2,128	2,135	2,101	217,373	Other institutions' employees	
Keperluan rumah tangga	77,333	3,505	832	1,185	825	83,180	Household goods	
Karyawan Umum	123,040	135	-	54	-	123,229	Employee loans	
Kredit kepemilikan mobil	1,860,814	43,003	7,395	13,888	174,822	2,189,522	General purpose Car loans	
	81,136	1,771	88	168	24	83,165		
	98,550,791	2,298,213	481,197	118,370	1,391,088	100,805,857		
Mata uang asing							Foreign currencies	
Korporasi	42,063,947	3,137,158	118,758	-	-	45,317,859	Corporates	
	138,814,738	5,433,369	567,953	118,370	1,391,088	146,123,516		
Rendapatan bunga/majin yang masih akan diterima	817,968	60,586	-	-	-	878,534	Accrued interest/ margin income	
Dikurangi: Cadangan kerugian penurunan nilai	(1,733,503)	(411,828)	(340,947)	(79,938)	(1,013,105)	(3,579,119)	Less: Allowance for impairment losses	
	137,899,203	5,082,309	227,006	38,432	377,981	143,422,931		

		31 Desember/December 2021						
	Lancar/ Current	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total		
Rupiah							Rupiah	
Korporasi	38,848,178	4,073,254	480,159	-	282,000	43,483,591	Corporates	
Penaunian	28,288,193	578,940	45,315	70,200	98,390	29,080,038	Pensioners	
Usaha Kecil Menengah	9,880,489	45,856	5,417	19,831	834,157	10,365,530	Small/Medium Enterprises	
Usaha Mikro Kecil	438,305	29,983	2,439	2,874	330	473,411	Micro business	
Pembiayaan/piutang syariah	10,060,848	135,558	108,924	20,010	118,331	10,443,469	Sharia financing/receivables	
Ragawai instansi lain	288,058	20,722	3,967	4,559	5,807	321,113	Other institutions' employees	
Keperluan rumah tangga	83,172	19,893	4,471	8,985	4,333	120,854	Household goods	
Karyawan Umum	135,840	54	43	20	-	135,957	Employee loans	
Kredit kepemilikan mobil	1,044,797	24,549	3,391	4,338	2,377	1,079,450	General purpose Car loans	
	13,331	5,510	1,131	340	144	20,456		
	88,838,989	4,933,599	655,257	130,965	1,125,869	93,482,669		
Mata uang asing							Foreign currencies	
Korporasi	39,112,559	2,832,348	82,841	14,253	284,304	42,116,105	Corporates	
	125,749,548	7,565,947	747,898	145,208	1,390,173	135,598,774		
Rendapatan bunga/majin yang masih akan diterima	832,884	48,917	-	-	-	881,581	Accrued interest/ margin income	
Dikurangi: Cadangan kerugian penurunan nilai	(1,301,335)	(874,490)	(874,377)	(73,175)	(1,130,322)	(3,863,899)	Less: Allowance for impairment losses	
	124,980,877	6,740,374	173,521	72,033	259,851	132,228,656		

Bank Victoria Internasional TBK

PT BANK VICTORIA INTERNATIONAL Tbk LAPORAN POSISI KEUANGAN Tanggal 31 Desember 2022 (Dinyatakan dalam ribuan Rupiah, kecuali dinyatakan lain)		31 Desember 2022/ December 31, 2022*)		Catatan/ Notes	31 Desember 2021/ December 31, 2021*)		PT BANK VICTORIA INTERNATIONAL Tbk STATEMENT OF FINANCIAL POSITION As of December 31, 2022 (Expressed in thousands of Rupiah, unless otherwise stated)	
					<i>The original financial statements included herein are in Indonesian language.</i>			
<b>ASET</b>							<b>ASSETS</b>	
Kas	51.897.124	2d,2i,4			53.929.444		Cash	
Giro pada Bank Indonesia	1.506.565.848	2d,2j,5			663.113.716		Current accounts with Bank Indonesia	
Giro pada bank lain	228.384.427	2d,2j,6			405.666.998		Current accounts with other banks	
Penempatan pada Bank Indonesia dan bank lain	858.340.530	2d,2g,2k,7			763.852.298		Placements with Bank Indonesia and other banks	
Dikurangi: Cadangan kerugian penurunan nilai	(13.015)				(1.485.966)		Less: Allowance for impairment losses	
	858.327.515				762.366.332			
Efek-efek	4.818.553.397	2d,2g,2l,8			5.186.595.495		Marketable securities	
Dikurangi: Cadangan kerugian penurunan nilai	(8.862.949)				(11.108.843)		Less: Allowance for impairment losses	
	4.809.690.448				5.175.486.652			
Efek-efek yang dibeli dengan janji dijual kembali	839.432.375	2d,2n,9			690.714.570		Securities purchased under resale agreement	
Pendapatan bunga dan syariah yang masih akan diterima	416.231.152	2d,10			364.693.547		Interest and sharia income receivables	
Dikurangi: Cadangan kerugian Penurunan nilai	(24.551.373)				(21.829.912)		Less: Allowance for impairment losses	
	391.679.779				342.863.635			
Biaya dibayar dimuka	19.714.677	2i,13			14.454.526		Prepaid expenses	
Pinjaman yang diberikan, pembiayaan dan piutang syariah Pihak berelasi	73.265.683	2d,2g,2m,11			219.052.277		Loans, sharia financing and receivables	
Pihak ketiga	15.751.345.408				15.270.022.134		Related parties	
	15.824.611.091				15.489.074.411		Third parties	
Dikurangi: Cadangan kerugian penurunan nilai	(538.118.251)				(702.273.753)		Less: Allowance for impairment losses	
	15.286.492.840				14.786.800.658			
Tagihan akseptasi	7.754.446	2o			-		Acceptance receivables	
Penyertaan saham	242.104.323	2p,12			34.887.238		Investments in shares	
Dikurangi: Cadangan kerugian penurunan nilai	-				(295)		Less: Allowance for impairment losses	
	242.104.323				34.886.943			
Agunan yang diambil alih	1.237.844.890	2g,2s,15			1.436.697.691		Foreclosed assets	
Dikurangi: Cadangan kerugian penurunan nilai	(306.834.651)				(282.641.086)		Less: Allowance for impairment losses	
	931.010.239				1.154.056.605			
Aset pajak tangguhan - bersih	197.607.333	2ad,23c			302.388.602		Deferred tax assets - net	
Aset tetap dan aset hak guna	544.733.377	2q,14			599.481.845		Fixed assets and right-of-use assets	
Dikurangi: Akumulasi penyusutan	(73.880.350)				(91.362.497)		Less: Accumulated depreciation	
	470.853.027				508.119.348			
Aset tak berwujud - bersih	2.531.184	2r,16			3.194.176		Intangible assets - net	
Aset lain-lain	102.279.016	2t,17			62.118.526		Other assets	
Dikurangi: Cadangan kerugian Penurunan nilai	(14.323.476)				(13.017.686)		Less: Allowance for impairment losses	
	87.955.540				49.100.840			
<b>JUMLAH ASET</b>	<b>25.932.001.125</b>				<b>24.947.143.045</b>		<b>TOTAL ASSETS</b>	
*) Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)					Consolidation until the date of divestment of subsidiary on (* December 22, 2022 (See Note 50)			
Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.					The accompanying notes form an integral part of these financial statements.			

The original financial statements included herein are in Indonesian language.

**PT BANK VICTORIA INTERNATIONAL Tbk**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN (lanjutan)**  
**Untuk Tahun Yang Berakhir**  
**Pada Tanggal 31 Desember 2022**  
**(Dinyatakan dalam ribuan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK VICTORIA INTERNATIONAL Tbk**  
**STATEMENT OF PROFIT OR LOSS AND**  
**OTHER COMPREHENSIVE INCOME (continued)**  
**For the Year Ended December 31, 2022**  
**(Expressed in thousands of Rupiah,**  
**unless otherwise stated)**

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2022 <sup>*)</sup>	Catatan Notes		2021 <sup>*)</sup>
LABA(RUGI) OPERASIONAL	414.066.439		(86.985.009)	<b>PROFIT(LOSS) FROM OPERATIONS</b>
BEBAN NON OPERASIONAL - BERSIH	(57.135.612)	38	(63.883.139)	<b>NON-OPERATING EXPENSES - NET</b>
LABA(RUGI) SEBELUM BEBAN PAJAK PENGHASILAN	356.930.827		(150.868.148)	<b>PROFIT(LOSS) BEFORE INCOME TAX EXPENSE</b>
(BEBAN)/MANFAAT PAJAK PENGHASILAN - BERSIH	(130.757.374)	2ad,23b	31.804.651	<b>INCOME TAX (EXPENSE) BENEFIT - NET</b>
LABA(RUGI) BERSIH TAHUN BERJALAN	226.173.453		(119.063.497)	<b>NET PROFIT(LOSS) FOR THE YEAR</b>
<b>PENGHASILAN KOMPREHENSIF LAIN</b>				<b>OTHER COMPREHENSIVE INCOME</b>
<b>Pos-pos yang akan direklasifikasi ke laba rugi</b>				<b>Items that would be reclassified to profit or loss</b>
Perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(84.273.995)	2d,2l	(90.857.607)	Changes in fair value of marketable securities measured at fair value through other comprehensive income
Pajak tangguhan terkait	15.958.836	23c	14.920.624	Related deferred income tax
	(68.315.159)		(75.936.983)	
<b>Pos yang tidak akan direklasifikasi ke laba rugi</b>				<b>Items that would never be reclassified to profit or loss</b>
Surplus revaluasi aset tetap	-	14	7.083.877	Gain on revaluation of fixed assets
	-		7.083.877	
Pengukuran kembali atas liabilitas imbalan kerja	(2.230.737)	25	1.864.856	Remeasurements on employee benefit liabilities
Pajak tangguhan terkait	307.249	23c	(427.394)	Related deferred income tax
	(1.923.488)		1.437.462	

<sup>\*)</sup> Konsolidasian sampai dengan divestasi entitas anak pada tanggal 22 Desember 2022 (Lihat Catatan 50)

Consolidation until the date of divestment of subsidiary on December 22, 2022 (See Note 50)

Catatan atas laporan keuangan terlampir merupakan bagian integral dari laporan keuangan ini.

The accompanying notes form an integral part of these financial statements.



The original financial statements included herein are in Indonesian language.

**PT BANK VICTORIA INTERNATIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN**  
**Tanggal 31 Desember 2022 dan untuk**  
**Tahun yang Berakhir pada Tanggal Tersebut**  
**(Disajikan dalam ribuan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK VICTORIA INTERNATIONAL Tbk**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**As of December 31, 2022 and**  
**for the Year Then Ended**  
**(Expressed in thousands of Rupiah,**  
**unless otherwise stated)**

**11. PINJAMAN YANG DIBERIKAN, PEMBIAYAAN**  
**DAN PIUTANG SYARIAH (lanjutan)**

**11. LOANS, SHARIA FINANCING AND**  
**RECEIVABLES (continued)**

**d. Berdasarkan sisa umur jatuh tempo**

**d. By remaining period to maturity**

	31 Desember/December 31,		
	2022	2021	
Kurang dari 1 tahun	8.317.221.072	8.255.950.507	Less than 1 year
1 sampai dengan 2 tahun	526.684.728	796.644.966	1 up to 2 years
2 sampai dengan 5 tahun	4.466.449.041	3.798.129.944	2 up to 5 years
Lebih dari 5 tahun	2.514.256.250	2.638.348.994	More than 5 years
	15.824.611.091	15.489.074.411	
Dikurangi: Cadangan kerugian penurunan nilai	(538.118.251)	(702.273.753)	Less: Allowance for impairment losses
<b>Jumlah</b>	<b>15.286.492.840</b>	<b>14.786.800.658</b>	<b>Total</b>

**e. Berdasarkan kolektibilitas Bank Indonesia**

**e. By Bank Indonesia collectibility**

	31 Desember/December 31,				
	2022		2021		
	Pokok/ Principal	Cadangan/ Allowance	Pokok/ Principal	Cadangan/ Allowance	
Lancar	13.891.816.244	(127.069.296)	12.763.802.427	(101.345.707)	Current
Dalam perhatian khusus	1.264.168.321	(283.615.360)	1.581.216.802	(85.896.752)	Special Mention
Kurang lancar	75.569.484	(31.722.417)	110.801.036	(41.863.392)	Substandard
Diragukan	77.449.429	(25.271.075)	57.407.272	(16.157.058)	Doubtful
Macet	515.607.613	(70.450.103)	975.846.874	(457.010.844)	Loss
<b>Jumlah</b>	<b>15.824.611.091</b>	<b>(538.118.251)</b>	<b>15.489.074.411</b>	<b>(702.273.753)</b>	<b>Total</b>

**f. Menurut Stage**

**f. By Stage**

Berikut adalah perubahan jumlah pinjaman yang diberikan berdasarkan stage selama tahun berakhir 31 Desember 2022 dan 2021:

Below is movement of loans based on stages during the year ended December 31, 2022 and 2021:

	31 Desember/ December 31, 2022					
	Stage 1	Stage 2	Stage 3	Syariah/ Sharia	Jumlah/ Total	
Saldo awal tahun	12.174.588.727	1.441.372.589	1.067.143.793	805.969.302	15.489.074.411	Balance beginning of year
Transfer ke kerugian kredit ekspektasi 12 bulan (Stage 1)	376.488.123	(364.589.511)	(11.898.612)	-	-	Transfer to expected credit losses (Stage 1)
Transfer ke kerugian kredit ekspektasi sepanjang umurnya (Stage 2)	(523.152.234)	523.886.745	(714.511)	-	-	Transfer to lifetime expected credit losses (Stage 2)
Transfer ke kredit yang mengalami penurunan nilai (Stage 3)	(131.787.056)	(8.368.253)	140.155.309	-	-	Transfer to credit impaired (Stage 3)
Total saldo awal setelah pengalihan	11.896.137.560	1.692.281.570	1.194.695.979	805.969.302	15.489.074.411	Total opening balance after transfer
Pengukuran kembali bersih nilai tercatat	(992.385.522)	(92.077.870)	(144.857.114)	-	(1.229.320.506)	Net remeasurement of carrying amount
Aset keuangan yang baru diterbitkan atau dibeli	5.628.818.812	87.888.637	35.213.454	-	5.751.920.903	New financial asset originated or purchased
Aset keuangan yang dihilangkan pengakuannya	(2.782.849.013)	(181.829.610)	(122.247.341)	-	(3.086.925.964)	Derecognition of financial asset
Aset keuangan yang dihapuskan	-	-	(294.168.651)	-	(294.168.651)	Written-off financial assets
Total penambahan/(pengurangan) tahun berjalan	1.853.584.277	(186.018.843)	(526.059.452)	-	1.141.505.982	Total additional/(reversal) during the year
Dampak kehilangan pengendalian entitas anak	-	-	-	(805.969.302)	(805.969.302)	Loss of control on subsidiary
<b>Saldo akhir tahun</b>	<b>13.749.721.837</b>	<b>1.406.262.727</b>	<b>868.636.527</b>	<b>-</b>	<b>15.824.611.091</b>	<b>Balance end of year</b>



# PT Bank Oke Indonesia TBK

The original financial statements included herein are in the Indonesian language

PT BANK OKE INDONESIA Tbk  
LAPORAN POSISI KEUANGAN  
31 Desember 2022 dan 2021  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk  
STATEMENTS OF FINANCIAL POSITION  
December 31, 2022 and 2021  
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	2a, 4	26.413.110.800	20.203.882.900	Cash
				Current accounts with Bank Indonesia
Giro pada Bank Indonesia	2c, 2d, 2f, 5	406.090.896.181	449.337.509.366	
Giro pada bank lain	2c, 2d, 2f, 6	1.315.894.780	3.181.252.302	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	2c, 2d, 2g, 7	529.376.918.859	697.937.017.500	Placements with Bank Indonesia and other banks
Efek-efek yang dibeli dengan janji dijual kembali	2c, 2d, 2h, 8	-	664.413.174.537	Marketable securities purchased under resale agreement
Efek-efek	2c, 2d, 2i, 9	921.400.841.679	478.911.566.306	Marketable securities
Pinjaman yang diberikan Pihak berelasi	2c, 2d, 2j, 2z, 10, 37	72.894.016.623	178.161.605.693	Loans Related parties
Pihak ketiga		7.991.428.666.288	5.341.026.503.696	Third parties
Penyisihan kerugian penurunan nilai		(134.468.859.962)	(86.752.383.658)	Allowance for impairment losses
		7.929.653.822.949	5.432.435.725.731	
Aset tetap	2k, 11, 42			Fixed assets
Biaya perolehan		177.866.997.938	176.000.359.757	Cost
Akumulasi penyusutan		(63.785.927.105)	(54.875.610.446)	Accumulated depreciation
		114.081.070.833	121.124.749.311	
Aset takberwujud	2l, 12			Intangible assets
Biaya perolehan		170.265.919.605	155.615.247.725	Cost
Akumulasi amortisasi		(138.749.455.281)	(114.955.439.091)	Accumulated amortization
		31.516.464.324	40.659.808.634	
Aset hak guna				Right of use assets
Biaya perolehan	2m, 13	57.647.598.412	30.700.254.819	Cost
Akumulasi penyusutan		(22.255.861.867)	(16.282.578.552)	Accumulated depreciation
		15.391.736.545	14.417.676.267	
Aset lain-lain	2n, 2o, 14	208.170.478.607	200.721.853.527	Other assets
<b>JUMLAH ASET</b>		<b>10.183.411.235.537</b>	<b>7.721.344.206.381</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

The original financial statements included herein are in the Indonesian language

PT BANK OKE INDONESIA Tbk  
LAPORAN LABA RUGI DAN  
PENGHASILAN KOMPREHENSIF LAIN  
Untuk tahun yang berakhir pada tanggal-tanggal  
31 Desember 2022 dan 2021  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk  
STATEMENTS OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
For the years ended  
December 31, 2022 and 2021  
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>PENDAPATAN DAN</b>				<b>OPERATING INCOME</b>
<b>BEBAN OPERASIONAL</b>				<b>AND EXPENSES</b>
Pendapatan bunga	2v, 2w, 2z, 29, 37	701.980.822.358	526.345.100.512	Interest income
Beban bunga	2v, 2w, 2z, 30, 37	(234.938.599.148)	(205.175.706.118)	Interest expense
Pendapatan bunga - bersih		467.042.023.212	321.169.394.394	Interest income - net
Pendapatan operasional lainnya	31	10.436.408.252	13.191.064.870	Other operating income
Beban operasional lainnya				Other operating expenses
Tenaga kerja	2y, 20, 32, 37	(108.974.372.329)	(107.992.939.119)	Personnel
Umum dan administrasi	33	(176.239.572.216)	(137.112.461.222)	General and administrative
Penyisihan kerugian penurunan nilai atas aset keuangan	2d, 34	(156.756.988.239)	(63.899.400.914)	Allowance for impairment losses on financial assets
Lainnya	31	(18.049.648.820)	-	Others
Jumlah beban operasional lainnya		(459.020.581.604)	(309.004.801.255)	Total other operating expenses
<b>LABA OPERASIONAL</b>		<b>19.457.849.860</b>	<b>25.355.658.009</b>	<b>OPERATING INCOME</b>
<b>PENDAPATAN (BEBAN)</b>				<b>NON-OPERATING</b>
<b>NON-OPERASIONAL</b>	35			<b>INCOME (EXPENSES)</b>
Pendapatan non-operasional		490.274.874	792.014.870	Non-operating income
Beban non-operasional		(661.848.954)	(319.306.220)	Non-operating expenses
<b>JUMLAH PENDAPATAN (BEBAN)</b> <b>NON-OPERASIONAL - BERSIH</b>		<b>(171.574.080)</b>	<b>472.708.650</b>	<b>TOTAL NON-OPERATING</b> <b>INCOME (EXPENSES) - NET</b>
<b>LABA SEBELUM BEBAN</b> <b>PAJAK PENGHASILAN</b>		<b>19.286.275.780</b>	<b>25.828.366.659</b>	<b>INCOME BEFORE</b> <b>INCOME TAX EXPENSE</b>
<b>BEBAN PAJAK PENGHASILAN</b>	2x, 19b	<b>(6.076.093.821)</b>	<b>(8.368.059.456)</b>	<b>INCOME TAX EXPENSE</b>
<b>LABA BERSIH</b>		<b>13.210.181.959</b>	<b>17.460.307.203</b>	<b>NET PROFIT</b>
<b>PENGHASILAN (BEBAN)</b> <b>KOMPREHENSIF LAIN</b>				<b>OTHER COMPREHENSIVE</b> <b>INCOME (EXPENSES)</b>
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Pengukuran kembali atas program imbalan pasti	2y, 20	1.519.547.858	2014.324.140	Remeasurements of defined benefit plans
Pajak penghasilan terkait		(334.300.484)	(443.151.311)	Related income taxes
		1.185.247.174	1.571.172.829	
<b>PENGHASILAN KOMPREHENSIF</b> <b>LAIN - BERSIH</b>		<b>1.185.247.174</b>	<b>1.571.172.829</b>	<b>OTHER COMPREHENSIVE</b> <b>INCOME - NET</b>
<b>JUMLAH LABA KOMPREHENSIF</b>		<b>14.395.429.133</b>	<b>19.031.480.032</b>	<b>TOTAL COMPREHENSIVE INCOME</b>
<b>LABA PER SAHAM DASAR</b>	2aa, 42	<b>0,93</b>	<b>1,45</b>	<b>BASIC EARNINGS PER SHARE</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes to the financial statements form an integral part of these financial statements as a whole

The original financial statements included herein are in the Indonesian language

PT BANK OKE INDONESIA Tbk  
CATATAN ATAS LAPORAN KEUANGAN  
31 Desember 2022 dan 2021  
dan untuk tahun yang berakhir pada tanggal-tanggal tersebut  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK OKE INDONESIA Tbk  
NOTES TO THE FINANCIAL STATEMENTS  
December 31, 2022 and 2021  
and for the years then ended  
(Expressed in Rupiah, unless otherwise stated)

10. PINJAMAN YANG DIBERIKAN (lanjutan)		10. LOANS (continued)		
c. Berdasarkan sektor ekonomi		c. By economic sector		
	2022	2021		
Perantara keuangan	1.918.803.097.590	686.656.585.905		Financial intermediary
Industri pengolahan	1.451.835.585.029	842.576.894.160		Manufacturing
Real estate, usaha persewaan dan jasa perusahaan	1.099.578.048.792	1.125.772.058.929		Real estate, leasing services and servicing companies
Perdagangan besar dan eceran	662.011.984.487	659.839.507.802		Wholesale and retail trading
Rumah tangga	650.118.150.815	304.498.548.575		Households
Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya	481.478.793.008	175.064.707.670		Services in social, art culture, recreation and other individual services
Penyediaan akomodasi dan penyediaan makan minum	462.607.891.806	308.888.422.215		Accommodation and food and beverages
Jasa kesehatan dan kegiatan sosial	330.825.642.629	271.481.941.888		Health and social services
Konstruksi	307.476.478.806	412.649.938.302		Construction
Transportasi, pergudangan dan komunikasi	107.147.892.701	249.850.213.024		Transportation, warehousing and communication
Pertambangan dan penggalian	62.244.733.321	124.831.144.199		Mining and excavation
Jasa pendidikan	23.419.478.085	26.879.715.967		Education services
Pertanian, perburuan dan kehutanan	6.775.106.042	11.598.238.943		Agriculture, hunting and forestry
Perikanan	-	18.800.391.810		Fishing
Jumlah	8.064.122.682.911	5.519.188.109.389		Total
Penyisihan kerugian penurunan nilai	(134.468.859.962)	(66.752.393.658)		Allowance for impairment losses
Jumlah - bersih	7.929.653.822.949	5.432.435.725.731		Total - net
d. Berdasarkan kolektibilitas		d. By collectibility		
	2022	2021		
	Nilai tercatat/ Carrying value	Penyisihan kerugian penurunan nilai/ Allowance for impairment losses	Jumlah - bersih/ Total - net	
<b>Individual</b>				<b>Individual</b>
Lancar	26.000.000.000	(4.873.325.125)	21.126.674.875	Current
Dalam perhatian khusus	57.967.265.303	(14.265.116.732)	43.702.148.571	Special mention
Diragukan	48.351.969.432	(4.273.000.000)	44.078.969.432	Doubtful
Macet	68.428.366.551	(27.884.865.026)	40.543.501.525	Loss
<b>Kolektif</b>				<b>Collective</b>
Lancar	7.527.163.587.442	(48.902.873.459)	7.478.260.713.983	Current
Dalam perhatian khusus	237.857.611.877	(12.854.783.647)	225.002.828.030	Special mention
Kurang lancar	7.871.121.992	(6.750.086.879)	1.121.035.113	Sub-standard
Diragukan	7.036.479.110	(7.036.436.702)	42.408	Doubtful
Macet	53.448.281.404	(7.828.572.392)	45.619.709.012	Loss
Jumlah - bersih	8.064.122.682.911	(134.468.859.962)	7.929.653.822.949	Total - net

## Bank Artha Graha Internasional TBK

PT BANK ARTHA GRAHA INTERNASIONAL Tbk LAPORAN POSISI KEUANGAN 31 Desember 2022 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)	PT BANK ARTHA GRAHA INTERNASIONAL Tbk STATEMENT OF FINANCIAL POSITION December 31, 2022 (Expressed in million Rupiah, unless otherwise specified)			
	Catatan/ Notes	2022	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	4, 44	290.754	276.539	Cash
Giro pada Bank Indonesia	5, 44	2.937.933	1.532.310	Current accounts with Bank Indonesia
Giro pada bank lain – bersih	6, 44	375.060	720.418	Current accounts with other banks – net
Penempatan pada Bank Indonesia dan bank lain	7, 44	1.378.005	1.973.527	Placements with Bank Indonesia and other banks
Efek-efek	8, 44	4.045.146	2.839.888	Marketable securities
Efek-efek yang dibeli dengan janji dijual kembali	9, 44	1.678.795	2.700.350	Securities purchased under agreement to resell
Tagihan derivatif	10, 44	143	2.049	Derivative receivables
Kredit yang diberikan – setelah dikurangi cadangan kerugian penurunan nilai pada 31 Desember 2022 dan 2021 masing-masing sebesar Rp524.587 dan Rp663.068	13, 44	9.705.183	10.816.904	Loan – net allowance for impairment losses as of December 31, 2022 and 2021 amounting to Rp524,587 and Rp663,068, respectively
Pendapatan bunga yang masih akan diterima	11, 44	365.947	344.590	Accrued interest receivable
Biaya dibayar dimuka	12	156.451	173.355	Prepaid expenses
Tagihan akseptansi	14, 44	276.735	259.213	Acceptance receivables
Penyertaan saham	15, 44	6	6	Investment in shares of stock
Aset tetap – setelah dikurangi akumulasi penyusutan pada 31 Desember 2022 dan 2021 masing-masing sebesar Rp198.449 dan Rp158.879	16	2.078.315	2.106.653	Fixed assets – net of accumulated depreciation as of December 31, 2022 and 2021 amounting to Rp198,449 and Rp158,879, respectively
Aset takberwujud – bersih	17	31.164	32.731	Intangible assets – net
Agunan yang diambil alih – bersih	18	1.223.296	1.829.689	Foreclosed asset – net
Aset pajak tangguhan	22b	304.870	317.941	Deferred tax assets
Aset lain-lain	18, 44	589.830	201.657	Other assets
<b>JUMLAH ASET</b>		<b>25.437.633</b>	<b>26.127.820</b>	<b>TOTAL ASSETS</b>

Demikian pula Laporan Keuangan lainnya yang disajikan begins yang tidak dipisahkan dari Laporan Keuangan secara keseluruhan.

The accompanying Notes to Financial Statements form an integral part of the Financial Statements taken as a whole.

PT BANK ARTHA GRAHA INTERNASIONAL Tbk  
**LAPORAN LABA RUGI DAN PENGHASILAN  
 KOMPREHENSIF LAIN**  
 Untuk Tahun yang Berakhir Tanggal 31 Desember 2022  
 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK ARTHA GRAHA INTERNASIONAL Tbk  
**STATEMENT OF PROFIT OR LOSS AND OTHER  
 COMPREHENSIVE INCOME**  
 For the Year Ended December 31, 2022  
 (Expressed in million Rupiah, unless otherwise specified)

	Catatan/ Notes	2022	2021	
<b>FENDAPATAN (BEBAN) OPERASIONAL</b>				<b>OPERATING INCOME (EXPENSES)</b>
Pendapatan bunga	29, 37	1.441.977	1.534.022	Interest income
Beban bunga	30, 37	(491.344)	(766.265)	Interest expense
Pendapatan bunga – bersih		<u>950.633</u>	<u>767.757</u>	Interest income – net
<b>Pendapatan operasional lainnya</b>				<b>Other operating income</b>
Pendapatan administrasi dan denda atas simpanan dan kredit yang diberikan		122.099	265.505	Administration income and penalties on deposits and loans
Keuntungan dari perubahan nilai wajar atas aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi – bersih	8	1.235	5.805	Gain from changes in fair value of financial assets at fair value through profit and loss – net
Provisi dan komisi lainnya		29.056	21.935	Other fees and commissions
Keuntungan dan transaksi mata uang asing – bersih		14.731	13.484	Gain from foreign exchange transactions – net
Jumlah pendapatan operasional lainnya		<u>167.121</u>	<u>306.729</u>	Total other operating income
<b>Beban operasional lainnya</b>				<b>Other operating expenses</b>
Beban tenaga kerja	31, 37	(265.404)	(240.331)	Personnel expenses
Beban operasi	32, 37	(429.677)	(356.270)	Operating expenses
Beban umum dan administrasi	33	(119.167)	(128.630)	General and administrative expenses
Kerugian penurunan nilai aset keuangan dan non keuangan – bersih	34	(240.495)	(553.166)	Impairment loss on financial and non-financial assets – net
Jumlah beban operasional lainnya		<u>(1.054.743)</u>	<u>(1.278.397)</u>	Total other operating expenses
<b>LABA (RUGI) OPERASIONAL</b>		<b>63.011</b>	<b>(203.911)</b>	<b>PROFIT (LOSS) FROM OPERATIONS</b>
<b>FENDAPATAN NON- OPERASIONAL – BERSIH</b>	35	<b>6.130</b>	<b>451</b>	<b>NON-OPERATING INCOME – NET</b>
<b>LABA (RUGI) SEBELUMPAJAK PENGHASILAN</b>		<b>69.141</b>	<b>(203.460)</b>	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>
<b>MANFAAT (BEBAN) PAJAK PENGHASILAN</b>				<b>INCOME TAX BENEFIT (EXPENSES)</b>
Pajak tangguban	22b	(14.144)	35.397	Deferred tax
<b>LABA (RUGI) TAHUN BERJALAN</b>		<b>54.997</b>	<b>(168.063)</b>	<b>PROFIT (LOSS) FOR THE CURRENT YEAR</b>

Contra atas Laporan Keuangan tertentu yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

The accompanying Notes to Financial Statements form an integral part of the Financial Statements taken as a whole



PT Bank Multiarta Sentosa TBK

The original financial statements included herein are in Indonesian language.

PT BANK MULTIARTA SENTOSA Tbk  
LAPORAN POSISI KEUANGAN  
Tanggal 31 Desember 2022 dan 2021  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK MULTIARTA SENTOSA Tbk  
STATEMENT OF FINANCIAL POSITION  
As of December 31, 2022 and 2021  
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Nofes	2022	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	5,37,38	231.250.126.710	214.953.246.838	Cash
Giro pada Bank Indonesia	6,37,38	1.978.548.146.188	1.825.723.248.034	Current accounts with Bank Indonesia
Giro pada bank lain - pihak ketiga	7,37,38	321.521.488.264	779.553.970.496	Current accounts with other banks - third parties
Cadangan kerugian penurunan nilai	7,37	(49.539.440)	(122.525.589)	Allowance for impairment losses
Jumlah - bersih		321.471.948.824	779.431.444.907	Total - net
Penempatan pada Bank Indonesia dan bank lain	8,37,38	1.876.439.460.296	2.628.140.593.956	Placements with Bank Indonesia and other banks
Cadangan kerugian penurunan nilai - penempatan pada bank lain	8,37	(49.037.625)	-	Allowance for impairment losses - placements with other banks
Jumlah - bersih		1.876.390.422.671	2.628.140.593.956	Total - net
Efek-efek - pihak ketiga	9,37,38	7.780.130.185.506	7.374.554.050.933	Securities - third parties
Cadangan kerugian penurunan nilai	9,37	(36.000.000)	(63.337.726)	Allowance for impairment losses
Jumlah - bersih		7.780.094.185.506	7.374.490.713.207	Total - net
Efek yang dibeli dengan janji dijual kembali - pihak ketiga	10,37,38	-	2.285.989.958.309	Securities purchased with agreements to resell - third parties
Kredit yang diberikan:				Loans:
Pihak berelasi	12a,32	119.695.805.368	75.449.315.950	Related parties
Pihak ketiga	12a	8.714.791.276.490	7.809.033.939.980	Third parties
Cadangan kerugian penurunan nilai	12,37	(290.565.237.965)	(266.183.258.764)	Allowance for impairment losses
Jumlah - bersih		8.543.921.843.893	7.618.299.997.166	Total - net
Tagihan akseptasi - pihak ketiga	11,37,38	22.073.730.375	20.997.597.218	Acceptance receivables - third parties
Cadangan kerugian penurunan nilai	11,37	(2.369.070)	(1.958.230)	Allowance for impairment losses
Jumlah - bersih		22.071.361.305	20.995.638.988	Total - net
Aset tetap - bersih	13	119.900.844.617	85.556.262.826	Premises and equipment - net
Aset pajak tangguhan - bersih	17d	38.775.184.819	-	Deferred tax assets - net
Aset lain-lain - bersih	14	360.903.129.898	369.542.377.119	Other assets - net
<b>JUMLAH ASET</b>		<b>21.271.327.194.429</b>	<b>23.203.123.481.350</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes are an integral part of these financial statements.

The original financial statements included herein are in Indonesian language.

**PT BANK MULTIARTI SENTOSA Tbk**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN**  
 Untuk tahun-tahun yang berakhir pada tanggal  
 31 Desember 2022 dan 2021  
 (Disajikan dalam Rupiah, kecuali dinyatakan lain)

**PT BANK MULTIARTI SENTOSA Tbk**  
**STATEMENT OF PROFIT OR LOSS AND**  
**OTHER COMPREHENSIVE INCOME**  
 For the years ended  
 December 31, 2022 and 2021  
 (Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan bunga	24	1.287.835.095.928	1.284.699.065.001	Interest income
Beban bunga	25,36b	(524.265.912.187)	(657.621.734.701)	Interest expenses
Pendapatan bunga - bersih		763.569.183.741	627.077.330.300	Interest income - net
Pendapatan operasional lainnya				Other operating income
Provisi dan komisi selain dari kredit - bersih		2.475.789.407	2.634.565.628	Provision and commission other than loans - net
Lain-lain		38.668.252.530	66.375.653.874	Others
Jumlah pendapatan operasional lainnya	26	39.144.041.937	69.010.219.500	Total other operating income
Beban cadangan kerugian penurunan nilai	27	(52.858.284.165)	(130.855.883.848)	Provision for impairment losses
Beban operasional lainnya umum dan administrasi	28	(143.314.257.419)	(108.768.620.801)	Other operating expenses general and administrative
Tenaga kerja	29	(192.823.613.618)	(170.846.575.368)	Personnel
Jumlah beban operasional lainnya		(336.137.871.037)	(279.615.196.169)	Total other operating expenses
<b>LABA OPERASIONAL - BERSIH</b>		<b>413.717.070.476</b>	<b>285.516.469.783</b>	<b>OPERATING INCOME - NET</b>
<b>PENDAPATAN DAN BEBAN NON OPERASIONAL</b>				<b>NON OPERATING INCOME AND EXPENSES</b>
Pendapatan non operasional	30	200.908.361	274.271.902	Non operating income
Beban non operasional	31	(19.690.940.748)	(13.436.619.711)	Non operating expenses
<b>BEBAN NON OPERASIONAL - BERSIH</b>		<b>(19.490.034.387)</b>	<b>(13.162.347.809)</b>	<b>NON OPERATING EXPENSES - NET</b>
<b>LABA SEBELUM BEBAN PAJAK</b>		<b>394.227.036.089</b>	<b>272.354.121.974</b>	<b>INCOME BEFORE TAX EXPENSES</b>
<b>BEBAN PAJAK PENGHASILAN</b>	17c,36	<b>(89.624.797.570)</b>	<b>(59.224.949.816)</b>	<b>INCOME TAX EXPENSES</b>
<b>LABA BERSIH TAHUN BERJALAN</b>		<b>304.602.238.519</b>	<b>213.129.172.158</b>	<b>NET INCOME FOR THE YEAR</b>

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes are an integral part of these financial statements.



The original financial statements included herein are in Indonesian language.

PT BANK MULTIARTA SENTOSA Tbk  
CATATAN ATAS LAPORAN KEUANGAN  
Tanggal 31 Desember 2022 dan 2021  
dan untuk tahun-tahun yang berakhir  
pada tanggal tersebut  
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BANK MULTIARTA SENTOSA Tbk  
NOTES TO THE FINANCIAL STATEMENTS  
As of December 31, 2022 and 2021  
and for the years then ended  
(Expressed in Rupiah, unless otherwise stated)

## 12. KREDIT YANG DIBERIKAN (lanjutan)

### a. Berdasarkan jenis kredit (lanjutan)

- 4) Batas Maksimum Pemberian Kredit ("BMPK") yang diperkenankan Bank Indonesia kepada pihak yang berelasi pada tanggal 31 Desember 2022 dan 2021 sebesar Rp348.273.235.656 dan Rp283.227.800.000, sedangkan kepada pihak ketiga pada tanggal 31 Desember 2022 dan 2021 sebesar Rp846.981.789.522 dan Rp677.150.083.700. Tidak terdapat pelanggaran atau pelampauan terhadap ketentuan Batas Maksimum Pemberian Kredit ("BMPK").
- 5) Kredit hapusbuku tahun 2022 dan 2021 adalah sebesar Rp24.100.428.371 dan Rp16.855.484.864. Jumlah kredit yang hapus tagih tahun 2022 dan 2021 adalah sebesar RpNihil dan Rp9.554.898.620. Kredit yang telah dihapusbukukan oleh Bank dicatat sebagai kredit ekstra-komtabel di dalam rekening administratif.
- 6) Kredit restrukturisasi sesuai POJK No. 40/POJK.03/2019 adalah sebesar Rp218.314.988.746 dan jumlah sesuai POJK 11/POJK.03/2020 adalah sebesar Rp847.931.209.814.
- 7) Nilai tercatat biaya perolehan diamortisasi dari kredit yang diberikan sebagai berikut:

	2022	2021
Kredit yang diberikan	8.834.487.081.858	7.884.483.255.930
Pendapatan bunga yang masih akan diterima (Catatan 14)	46.581.038.131	44.507.748.986
Cadangan kerugian penurunan nilai	(290.565.237.965)	(266.183.258.764)
Jumlah - bersih	8.590.502.882.024	7.662.807.746.152

### b. Berdasarkan kolektibilitas sesuai Peraturan Bank Indonesia

	2022		2021	
	Jumlah kredit yang diberikan/ Total loans	Cadangan kerugian penurunan nilai/ Allowance for impairment losses	Jumlah kredit yang diberikan/ Total loans	Cadangan kerugian penurunan nilai/ Allowance for impairment losses
Rupiah:				
Lancar	8.215.725.898.819	38.808.373.831	7.351.019.087.728	44.484.799.119
Perhatian khusus	249.939.414.408	72.073.075.288	228.829.860.897	86.280.513.885
Kurang lancar	25.750.000.000	9.187.848.870	9.802.122.942	2.391.489.989
Diragukan	8.015.490.221	8.961.519.731	24.323.353.048	19.712.901.112
Macet	238.984.423.809	163.504.755.360	161.520.185.714	133.294.756.011
Sub jumlah	8.738.414.985.057	290.515.572.658	7.775.294.590.329	266.144.459.896

## 12. LOANS (continued)

### a. By type of loans (continued)

- 4) Legal Lending Limit ("BMPK"), which is allowed by Bank Indonesia for loans given to related parties as of December 31, 2022 and 2021 amounted to Rp348,273,235,656 and Rp283,227,800,000, while the third parties as of December 31, 2022 and 2021 amounted to Rp846,981,789,522 and Rp677,150,083,700. There is no violation or excesses of the Legal Lending Limit ("BMPK").
- 5) Total write-off for 2022 and 2021 amounted to Rp24,100,428,371 and Rp16,855,484,864. Total hair cut for 2022 and 2021 amounted to RpNil and Rp9,554,898,620. The loans written off by the Bank are recorded as extra-comptable in the administrative account.
- 6) Credit restructured according to POJK No. 40/POJK.03/2019 amounted to Rp218,314,988,746 and according to POJK 11/POJK.03/2020 amounted to Rp847,931,209,814.
- 7) Carrying amount of amortized cost of credit as follows:

Loans  
Unearned interest  
revenue (Note 14)  
Allowance for  
impairment losses  
  
Total - net

### b. By collectibility as per Bank Indonesia Regulation

Rupiah:  
Current  
Special mention  
Substandard  
Doubtful  
Loss  
  
Sub total

# PT Bank Mayapada Internasional TBK

The original financial statements included herein are in the Indonesian language.

PT BANK MAYAPADA INTERNASIONAL Tbk LAPORAN POSISI KEUANGAN Tanggal 31 Desember 2022 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)	2022	Catatan/ Notes	2021	PT BANK MAYAPADA INTERNASIONAL Tbk STATEMENT OF FINANCIAL POSITION as at December 31, 2022 (Expressed in millions of Rupiah, unless otherwise stated)
<b>ASET</b>				<b>ASSETS</b>
Kas	341.878	2,4	285.992	Cash
Giro pada Bank Indonesia	8.644.612	2,5,43,44	3.508.714	Current accounts with Bank Indonesia
Giro pada bank lain				Current accounts with other banks
setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 69 pada pada tanggal 31 Desember 2022 dan Rp 161 pada tanggal 31 Desember 2021		2,6,43,44		net of allowance for impairment losses of Rp 69 as at December 31, 2022 and Rp 161 as at December 31, 2021
Pihak berelasi	1.303	40	1.280	Related party
Pihak ketiga	355.787		912.487	Third parties
Giro pada bank lain - neto	357.090		913.767	Current account with other bank - net
Penempatan pada Bank Indonesia dan bank lain				Placements with Bank Indonesia and other banks
setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 76 pada tanggal 31 Desember 2022 dan nihil pada tanggal 31 Desember 2021	9.815.843	2,7,43,44	11.352.644	net of allowance for impairment losses of Rp 76 as at December 31, 2022 and nil as at December 31, 2021
Efek-efek				Securities
setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 412 pada tanggal 31 Desember 2021	-	2,8,43,44	125.500	net of allowance for impairment losses of Rp 412 as at December 31, 2021
Efek-efek yang dibeli dengan janji dijual kembali	5.737.680	2,9,43,44	8.246.664	Securities purchased under agreement to resell
Obligasi Pemerintah	7.854.853	2,10,43,44	7.006.212	Government bonds
Pinjaman yang diberikan setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 1.750.482 pada tanggal 31 Desember 2022 dan Rp 1.382.680 pada tanggal 31 Desember 2021		2,11,43,44		Loans net of allowance for impairment losses of Rp 1,750,482 as at December 31, 2022 and Rp 1,382,680 as at December 31, 2021
Pihak berelasi	1.581.399	40	1.707.966	Related parties
Pihak ketiga	91.162.574		67.821.709	Third parties
Pinjaman yang diberikan - neto	82.773.973		89.529.675	Loans - net
Tagihan akseptasi				Acceptance receivables
setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 119 pada tanggal 31 Desember 2022 dan Rp 202 pada tanggal 31 Desember 2021	17.437	2,12,43,44	31.622	net of allowance for impairment losses of Rp 119 as at December 31, 2022 and Rp 202 as at December 31, 2021
Biaya dibayar dimuka	155.068	2,13,40	522.495	Prepayments
Aset tetap				Fixed assets
setelah dikurangi akumulasi penyusutan sebesar Rp 787.471 pada tanggal 31 Desember 2022 dan Rp 663.082 pada tanggal 31 Desember 2021	2.082.294	2,14	1.345.570	net of accumulated depreciation of Rp 787,471 as at December 31, 2022 and Rp 663,082 as at December 31, 2021
Aset hak-guna				Right-of-use assets net of
setelah dikurangi akumulasi penyusutan sebesar Rp 137.496 pada tanggal 31 Desember 2022 dan Rp 90.853 pada tanggal 31 Desember 2021	278.969	2,15,40	320.504	accumulated depreciation of Rp 137,496 as at December 31, 2022 and Rp 90,853 as at December 31, 2021
Agunan yang diambilalih setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 15.971 pada tanggal 31 Desember 2022 dan Rp 11.921 pada tanggal 31 Desember 2021	294.510	2,16	10.132.204	Foreclosed assets net of allowance for impairment losses of Rp 15,971 as at December 31, 2022 and Rp 11,921 as at December 31, 2021
Aset lain-lain				Other assets
setelah dikurangi cadangan kerugian penurunan nilai masing-masing Rp 200 pada tanggal 31 Desember 2022 dan 2021	6.902.313	2,17,40,43,44	5.715.735	net of allowance for impairment losses of Rp 200 as at December 31, 2022 and 2021, respectively
Aset pajak tangguhan - neto	116.512	2,22	66.687	Deferred tax assets - net
<b>TOTAL ASET</b>	<b>135.382.812</b>		<b>119.104.185</b>	<b>TOTAL ASSETS</b>

Catatan lampiran merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

FT BANK MAYAPADA INTERNASIONAL Tbk  
LAPORAN LABA RUGI DAN  
PENGHASILAN KOMPREHENSIF LAIN  
Untuk Tahun Yang Berakhir Pada Tanggal  
31 Desember 2022  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

FT BANK MAYAPADA INTERNASIONAL Tbk  
STATEMENT OF PROFIT OR LOSS AND  
OTHER COMPREHENSIVE INCOME  
For The Year Ended  
December 31, 2022  
(Expressed in millions of Rupiah,  
unless otherwise stated)

	2022	Catatan/ Notes	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSE</b>
Pendapatan bunga	7.715.432	2,30,40	6.334.867	Interest income
Beban bunga	(5.894.228)	2,31,40	(5.929.054)	Interest expense
<b>PENDAPATAN BUNGA - NETO</b>	<b>1.821.204</b>		<b>405.803</b>	<b>INTEREST INCOME - NET</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>		2		<b>OTHER OPERATING INCOME</b>
Pemulihan kerugian penurunan nilai aset keuangan - neto	-	33	990.991	Reversal of impairment losses on financial assets - net
Pendapatan provisi dan komisi	12.773	32	12.692	Fees and commission income
Labu selisih kurs - neto	6.381	32	6.844	Foreign exchange gain - net
Lain-lain	61.065	32	42.070	Others
Total pendapatan operasional lainnya	80.699		1.052.597	Total other operating income
<b>BEBAN OPERASIONAL LAINNYA</b>		2		<b>OTHER OPERATING EXPENSES</b>
Gaji dan tunjangan	(694.842)	34	(692.405)	Salaries and benefits
Umum dan administrasi	(764.315)	35	(667.636)	General and administrative
Penyisihan cadangan kerugian penurunan nilai: Aset keuangan	(381.378)	33	(1.179)	Provision for impairment losses: Financial assets
Aset non-keuangan	(4.049)	33	(526)	Non-financial assets
Lain-lain	(4.541)	36	(9.671)	Others
Total beban operasional lainnya	(1.849.123)		(1.371.717)	Total other operating expenses
<b>LABA OPERASIONAL</b>	<b>52.780</b>		<b>86.683</b>	<b>PROFIT FROM OPERATIONS</b>
<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>		2,37		<b>NON-OPERATING INCOME (EXPENSES)</b>
Pendapatan non-operasional	1.108		1.583	Non-operating income
Beban non-operasional	(101)		(16.055)	Non-operating expenses
Pendapatan (beban) non-operasional - neto	1.007		(14.472)	Non-operating income (expenses) - net
<b>LABA SEBELUM BEBAN PAJAK</b>	<b>53.787</b>		<b>72.211</b>	<b>PROFIT BEFORE INCOME TAX</b>
<b>MANFAAT (BEBAN) PAJAK PENGHASILAN</b>		2,22		<b>INCOME TAX BENEFIT (EXPENSE)</b>
Kini	(35.780)		(45.764)	Current
Tangguhan	7.990		17.680	Deferred
Beban pajak penghasilan - neto	(27.790)		(28.084)	Income tax expense - net
<b>LABA NETO TAHUN BERJALAN</b>	<b>25.997</b>		<b>44.127</b>	<b>NET PROFIT FOR THE YEAR</b>
<b>PENGHASILAN KOMPREHENSIF LAIN</b>				<b>OTHER COMPREHENSIVE INCOME</b>
Pos-pos yang tidak akan direklasifikasi ke laba rugi pada periode berikutnya:				Items that will not be reclassified to profit or loss in subsequent period:
Surplus revaluasi aset tetap	-	2,14	43.491	Revaluation surplus of fixed assets
Pengukuran kembali atas liabilitas imbalan kerja	(2.536)	2,25	25.808	Remeasurement of employee benefits liability
Pajak penghasilan terkait	569	2,22c	(11.743)	Related income tax
Neto	(2.017)		57.556	Net
Pos yang akan direklasifikasi ke laba rugi pada periode berikutnya:				Item that may be reclassified to profit or loss in subsequent period:
Kerugian atas perubahan nilai wajar efek-efek diukur pada nilai wajar melalui penghasilan komprehensif lain	(186.666)	2,10	(30.275)	Losses on net changes in fair value of securities measured at fair value through other comprehensive income
Pajak penghasilan terkait	41.066	2,22c	6.661	Related income tax
Neto	(145.600)		(23.614)	Net
<b>PENGHASILAN (RUGI) KOMPREHENSIF LAIN TAHUN BERJALAN - NETO</b>	<b>(147.617)</b>		<b>33.942</b>	<b>OTHER COMPREHENSIVE INCOME (LOSS) FOR THE YEAR - NET</b>
<b>TOTAL PENGHASILAN (RUGI) KOMPREHENSIF TAHUN BERJALAN</b>	<b>(121.620)</b>		<b>78.069</b>	<b>TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR</b>
<b>LABA PER SAHAM DASAR (nilai penuh)</b>	<b>2,20</b>	2,38	<b>3,99</b>	<b>EARNINGS PER SHARE (full amount)</b>

Catatan lampiran merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

**PT BANK MAYAPADA INTERNASIONAL Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN**  
**Tanggal 31 Desember 2022 dan serta Untuk**  
**Tahun Yang Berakhir Pada Tanggal Tersebut**  
**(Disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK MAYAPADA INTERNASIONAL Tbk**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**As at December 31, 2022 and**  
**For The Year Then Ended**  
**(Expressed in millions of Rupiah,**  
**unless otherwise stated)**

**11. PINJAMAN YANG DIBERIKAN (lanjutan)**

**11. LOANS (continued)**

**d. Berdasarkan kolektabilitas**

**d. Based on collectibility**

	2022	2021	
Lancar	60.245.113	49.823.036	Current
Dalam perhatian khusus	29.845.626	18.311.529	Special mention
Kurang lancar	13.076	7.504	Substandard
Diragukan	5.349	8.676	Doubtful
Macet	4.415.291	2.761.610	Loss
Total	94.524.455	70.912.355	Sub-total
Cadangan kerugian penurunan nilai	(1.750.482)	(1.382.680)	Allowance for impairment losses
<b>Neto</b>	<b>92.773.973</b>	<b>69.529.675</b>	<b>Net</b>

**e. Pinjaman bermasalah berdasarkan sektor ekonomi**

**e. Non performing loan (NPL) based on economic sector**

	2022	2021	
<b>Rupiah</b>			<b>Rupiah</b>
Konstruksi	1.010.970	213.172	Construction
Perdagangan	782.544	776.164	Trading
Jasa bisnis	769.790	7.794	Business services
Pertanian dan perikanan	537.149	431.500	Agriculture and fishery
Transportasi	370.220	373.300	Transportation
Industri	352.973	347.710	Industry
Pertambangan	129.793	164.788	Mining
Jasa pelayanan sosial	101.128	113.893	Social services
Restoran dan hotel	10.442	11.821	Restaurant and hotel
Lain-lain	9.162	8.473	Others
Sub-total	4.074.171	2.448.615	Sub-total
<b>Mata uang asing</b>			<b>Foreign currency</b>
Perdagangan	326.928	299.313	Trading
Pertambangan	32.617	29.862	Mining
Sub-total	359.545	329.175	Sub-total
Total	4.433.716	2.777.790	Total
Cadangan kerugian penurunan nilai	(1.261.178)	(1.241.700)	Allowance for impairment losses
<b>Neto</b>	<b>3.172.538</b>	<b>1.536.090</b>	<b>Net</b>

PT Bank China Construction Bank Indonesia TBK

The original financial statements included herein are in Indonesian language.

**PT BANK CHINA CONSTRUCTION  
BANK INDONESIA Tbk  
LAPORAN POSISI KEUANGAN  
Tanggal 31 Desember 2022  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION  
BANK INDONESIA Tbk  
STATEMENT OF FINANCIAL POSITION  
As of December 31, 2022  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December 31		
		2022	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	2d,2w,4,34 2d,2f,2w,5	217.290	254.610	Cash
Giro pada Bank Indonesia	33,34,39 2d,2f,2w	1.481.410	1.114.099	Current accounts with Bank Indonesia
Giro pada bank lain	6,33,34,39			Current accounts with other banks
Pihak berelasi	2ad,32	10.188	101.899	Related parties
Pihak ketiga		269.248	557.249	Third parties
		279.436	659.148	
Dikurangi: cadangan kerugian penurunan nilai		(282)	(925)	Less: allowance for impairment losses
Neto		279.154	658.223	Net
Penempatan pada Bank Indonesia dan bank lain	2d,2g,2w 33,7,34,39			Placements with Bank Indonesia and other banks
Pihak ketiga		624.216	1.771.492	Third parties
Tagihan derivatif	2d,33,39	12.738	7.045	Derivative receivables
Efek-efek				Marketable securities
Pihak ketiga	2d,2h,8,39	893.950	1.108.110	Third parties
Tagihan akseptasi	2d,2w,9,39	-	8.888	Acceptance receivables
Dikurangi: cadangan kerugian penurunan nilai		-	(4)	Less: allowance for impairment losses
Neto		-	8.884	Net
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	2d,2i,10 34,39	3.947.168	6.436.653	Receivables on securities purchased under agreements to resale
Biaya dibayar di muka	2n,15 2c,2d,2e,2j	5.264	7.040	Prepaid expenses
Kredit yang diberikan	2w,11,33,34,39			Loans
Pihak berelasi	2ad,32	7.676	6.111	Related parties
Pihak ketiga		16.679.609	13.766.552	Third parties
		16.687.285	13.772.663	
Dikurangi: cadangan kerugian penurunan nilai		(454.746)	(291.961)	Less: allowance for impairment losses
Neto		16.232.539	13.480.702	Net
Pendapatan bunga yang masih akan diterima	2d,2l,2w,2ad 12,32,34,39	57.308	42.486	Interest receivables
Agunan yang diambil alih	2o,16	139.306	141.436	Foreclosed assets

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

**PT BANK CHINA CONSTRUCTION  
BANK INDONESIA Tbk  
LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN  
Untuk Tahun yang Berakhir pada Tanggal  
31 Desember 2022  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION  
BANK INDONESIA Tbk  
STATEMENT OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
For the Year Ended  
December 31, 2022  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December 31		
		2022	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSES</b>
Pendapatan bunga	2i, 2ad 26.32.37	1.322.606	1.248.020	Interest income
Beban bunga	2i, 2ad 27.32.37	(518.652)	(527.188)	Interest expense
<b>PENDAPATAN BUNGA BERSIH</b>		<b>803.954</b>	<b>720.832</b>	<b>NET INTEREST INCOME</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Pendapatan provisi dan komisi (Kerugian)/keuntungan transaksi mata uang asing - neto	2u	71.640	54.403	Fee and commission income (Loss)/gain on foreign exchange transactions - neto
Kerugian yang belum direalisasi dari perubahan nilai wajar efek-efek - neto	2i	(2.419)	(5.131)	Unrealized loss from changes in fair value of marketable securities - neto
<b>JUMLAH PENDAPATAN OPERASIONAL LAINNYA</b>		<b>68.965</b>	<b>64.092</b>	<b>TOTAL OTHER OPERATING INCOME</b>
Penyisihan cadangan kerugian penurunan nilai aset produktif	2e, 2j, 6f, 7e, 8g, 11i	(170.846)	(174.615)	Provision for impairment losses on earning assets
Penyisihan cadangan kerugian penurunan nilai aset non produktif	2m	(2.018)	(461)	Provision for impairment losses on non-earning assets
<b>BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING EXPENSES</b>
Beban umum dan administrasi	2ad, 28, 32	(239.385)	(222.112)	General and administrative expenses
Beban tenaga kerja	2ad, 29, 32	(290.016)	(278.808)	Personnel expenses
<b>JUMLAH BEBAN OPERASIONAL LAINNYA</b>		<b>(529.401)</b>	<b>(500.920)</b>	<b>TOTAL OTHER OPERATING EXPENSES</b>
<b>PENDAPATAN OPERASIONAL - BERSIH</b>		<b>170.654</b>	<b>108.928</b>	<b>NET OPERATING INCOME</b>
Pendapatan bukan operasional		6.475	4.740	Non-operating income
Beban bukan operasional		(1.387)	(9.654)	Non-operating expense
<b>PENDAPATAN/(BEBAN) BUKAN OPERASIONAL - BERSIH</b>		<b>5.088</b>	<b>(4.914)</b>	<b>NON-OPERATING INCOME/(EXPENSE) - NET</b>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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The original financial statements included herein are in Indonesian language.

**PT BANK CHINA CONSTRUCTION  
BANK INDONESIA Tbk  
CATATAN ATAS LAPORAN KEUANGAN  
Tanggal 31 Desember 2022  
dan untuk Tahun yang Berakhir  
pada Tanggal Tersebut  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK CHINA CONSTRUCTION  
BANK INDONESIA Tbk  
NOTES TO THE FINANCIAL STATEMENTS  
As of December 31, 2022  
and for the Year Then Ended  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

**11. KREDIT YANG DIBERIKAN (lanjutan)**

d. Berdasarkan kolektibilitas

	31 Desember/December 31		
	2022	2021	
Lancar	15.991.257	12.917.535	Current
Dalam perhatian khusus	128.820	250.400	Special mention
Kurang lancar	4.356	7.069	Substandard
Diragukan	233.779	249.473	Doubtful
Macet	329.073	348.186	Loss
	16.687.285	13.772.663	
Cadangan kerugian penurunan nilai	(454.746)	(291.961)	Allowance for impairment losses
<b>Neto</b>	<b>16.232.539</b>	<b>13.480.702</b>	<b>Net</b>

e. Kredit restrukturisasi

Pada tanggal 31 Desember 2022 dan 2021 saldo kredit yang direstrukturisasi Bank adalah sebesar:

**11. LOANS (continued)**

d. By collectability

e. Restructured loans

As of December 31, 2022 and 2021 the Bank's restructured loans are as follows:

Jenis/Type	Kolektibilitas/ Collectability	31 Desember/December 31	
		2022	2021
Modal kerja/Working capital	Lancar/Current	1.738.823	2.171.078
	Dalam perhatian khusus/ Special mention	27.969	197.151
	Kurang lancar/ Substandard	2.426	4.500
	Diragukan/Doubtful	233.513	213.788
	Macet/Loss	133.674	169.019
		2.136.405	2.755.536
Investasi/Investment	Lancar/Current	1.942.529	1.814.977
	Dalam perhatian khusus/ Special mention	18.185	38.066
	Macet/Loss	35.797	5.008
	1.996.511	1.858.051	
Konsumer/Consumer	Lancar/Current	116.862	212.275
	Dalam perhatian khusus/ Special mention	12.297	2.243
	Kurang lancar/ Substandard	836	2.569
	Diragukan/Doubtful	266	688
	Macet/Loss	6.791	1.848
		137.052	219.623
<b>Jumlah/Total</b>		<b>4.269.968</b>	<b>4.833.210</b>
Cadangan kerugian penurunan nilai/ Allowance for impairment losses		(334.557)	(218.892)
<b>Neto/Net</b>		<b>3.935.411</b>	<b>4.614.318</b>



# Bank Mega TBK

The original financial statements included herein are in Indonesian language.

**PT BANK MEGA TBK**  
**LAPORAN POSISI KEUANGAN**  
**Tanggal 31 Desember 2022**  
 (Disajikan dalam jutaan Rupiah,  
 kecuali dinyatakan lain)

**PT BANK MEGA TBK**  
**STATEMENT OF FINANCIAL POSITION**  
**As at December 31, 2022**  
 (Expressed in millions of Rupiah,  
 unless otherwise stated)

	Catatan/ Nofes	31 Desember/ December 31, 2022	31 Desember/ December 31, 2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	2,4	901.616	900.919	Cash
Giro pada Bank Indonesia	2,5	8.691.986	6.126.614	Current accounts with Bank Indonesia
Giro pada bank lain	2,6			Current accounts with other banks
Pihak berelasi	2,39	101	104	Related parties
Pihak ketiga		758.672	753.987	Third parties
Total		758.773	754.091	Total
Dikurangi: Cadangan kerugian penurunan nilai		(1.153)	(2.198)	Less: Allowance for impairment losses
Giro pada bank lain - neto		757.620	751.893	Current account with other banks - net
Penempatan pada Bank Indonesia dan bank lain	2,7			Placements with Bank Indonesia and other banks
Pihak ketiga		9.164.176	9.810.711	Third parties
Efek-efek	2,8			Securities
Pihak berelasi	2,39	192.200	207.922	Related parties
Pihak ketiga		38.985.741	25.480.314	Third parties
Total		39.177.941	25.688.236	Total
Dikurangi: Cadangan kerugian penurunan nilai		(915)	(969)	Less: Allowance for impairment losses
Efek-efek - neto		39.177.026	25.687.267	Securities - net
Efek-efek yang dibeli dengan janji dijual kembali	2,9			Securities purchased under agreement to resell
Pihak berelasi	2,39	-	630.099	Related parties
Pihak ketiga		3.254.705	19.156.221	Third parties
Tagihan derivatif	2,10			Derivative receivables
Pihak ketiga		10.119	50.532	Third parties
Kredit yang diberikan	2,11			Loans
Pihak berelasi	2,39	880.897	205.644	Related parties
Pihak ketiga		69.430.406	60.535.250	Third parties
		70.311.303	60.740.894	
Pendapatan bunga yang ditangguhkan		(21.946)	(63.479)	Unearned interest income
Total		70.289.357	60.677.415	Total
Dikurangi: Cadangan kerugian penurunan nilai		(572.030)	(507.139)	Less: Allowance for impairment losses
Kredit yang diberikan - neto		69.717.327	60.170.276	Loans - net

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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**PT BANK MEGA TBK  
CATATAN ATAS LAPORAN KEUANGAN  
Tanggal 31 Desember 2022 dan  
Untuk Tahun yang Berakhir pada Tanggal Tersebut  
(Disajikan dalam jutaan Rupiah,  
kecuali dinyatakan lain)**

**PT BANK MEGA TBK  
NOTES TO THE FINANCIAL STATEMENTS  
As at December 31, 2022 and  
For the Year Then Ended  
(Expressed in millions of Rupiah,  
unless otherwise stated)**

**11. KREDIT YANG DIBERIKAN (lanjutan)**

**11. LOANS (continued)**

- a. Berdasarkan jenis kredit dan mata uang (lanjutan)

- a. Based on type of loans and currency (continued)

Rasio kredit bermasalah Bank adalah sebagai berikut:

The Bank's non-performing loan ratios are as follows:

	31 Desember/December 31		Gross Net
	2022	2021	
Bruto	1,23%	1,12%	
Bersih	0,91%	0,81%	

Berdasarkan Peraturan Bank Indonesia No. 6/9/PBI/2004 tanggal 26 Maret 2004 tentang Tindak Lanjut Pengawasan dan Penetapan Status Bank, rasio dari kredit bermasalah bersih maksimal adalah 5% dari jumlah kredit yang diberikan Bank.

In accordance with Bank Indonesia Regulation No. 6/9/PBI/2004 dated March 26, 2004 regarding Subsequent Action for Supervision and Designation of Bank Status, the net non-performing loan ratio should not exceed 5% of the Bank's total loans.

- b. Berdasarkan sektor ekonomi

- b. Based on economic sector

31 Desember/December 31, 2022

	Lancar/ Current	Dalam Perhatian Khusus/ Special Mention	Kurang lancar/ Substandard	Ditraguikan/ Doubtful	Masuk/ Loss	Total	
Rupiah							Rupiah
Jasa usaha	11.893.246	516.966	18.129	-	199.890	12.599.231	Business services
Konstruksi	9.601.634	34.026	692	69.972	38.324	9.764.638	Construction
Pengangkutan, perdagangan dan komunikasi	7.949.787	700.729	54.369	41.396	153.887	8.900.128	Transportation, warehouse and communication
Pertanian, perikanan dan sarana pertanian	6.098.819	819	-	-	31	6.099.659	Agriculture, hunting and agriculture improvement
Perindustrian	4.232.636	893.111	-	30	255	5.126.032	Industrial
Pertambangan	4.373.223	-	1.331	-	60.910	4.434.464	Mining
Perdagangan, restoran dan perhotelan	1.712.733	157.012	473	2.280	18.218	1.890.696	Trading, restaurant and hotel
Utiliti, gas dan air	396.264	94	-	-	-	396.358	Electricity, gas and water
Jasa sosial	259.434	6.314	-	-	1.838	267.606	Social services
Lain-lain	7.906.044	403.162	61.176	105.062	34.413	8.509.863	Others
	54.393.880	2.732.233	156.160	218.706	505.766	57.896.725	
Mata uang asing							Foreign currencies
Jasa usaha	8.505.145	-	-	-	-	8.505.145	Business services
Pertambangan	2.163.819	-	-	-	-	2.163.819	Mining
Perdagangan, restoran dan perhotelan	1.111.000	-	-	-	-	1.111.000	Trading, restaurant and hotel
Pengangkutan, perdagangan dan komunikasi	335.097	-	-	-	-	335.097	Transportation, warehouse and communication
Perindustrian	189.517	-	-	-	-	189.517	Industrial
	12.324.578	-	-	-	-	12.324.578	
	66.720.458	2.732.233	156.160	218.706	505.766	70.511.563	Total
Dikurang: Pendapatan bunga yang ditangguhkan Cadangan kerugian penurunan nilai						(21.946) (572.030)	Less: Unearned interest income Allowance for impairment losses
Neto						69.717.527	Net

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**PT BANK MEGA TBK**  
**LAPORAN LABA RUGI DAN**  
**PENGHASILAN KOMPREHENSIF LAIN**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2022**  
**(Disajikan dalam jutaan Rupiah,**  
**kecuali dinyatakan lain)**

**PT BANK MEGA TBK**  
**STATEMENT OF PROFIT OR LOSS AND**  
**OTHER COMPREHENSIVE INCOME**  
**For the Year Ended**  
**December 31, 2022**  
**(Expressed in millions of Rupiah,**  
**unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year Ended December 31		
		2022	2021	
<b>PENDAPATAN DAN BEBAN OPERASIONAL</b>				<b>OPERATING INCOME AND EXPENSE</b>
Pendapatan bunga	2,28,39	9.069.057	8.110.291	Interest income
Beban bunga	2,29,39	(3.199.931)	(3.269.215)	Interest expense
<b>PENDAPATAN BUNGA - NETO</b>		<b>5.869.126</b>	<b>4.841.076</b>	<b>NET INTEREST INCOME</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Provisi dan komisi	2,30	1.925.229	2.120.386	Fees and commissions
Keuntungan penjualan efek-efek - neto	2	430.738	946.302	Gain on sale of securities - net
Keuntungan transaksi mata uang asing - neto	2	128.506	68.044	Gain on foreign exchange transactions - net
Keuntungan (kerugian) perubahan nilai wajar instrumen keuangan - neto	2	1.466	(4.029)	Gain (loss) from the changes in fair value of financial instruments - net
Lain-lain		11.339	9.072	Others
Total pendapatan operasional lainnya		2.497.278	3.139.775	Total other operating income
<b>BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING EXPENSES</b>
Provisi dan komisi	2,30	(11.749)	(10.731)	Fees and commissions
Beban cadangan kerugian penurunan nilai aset keuangan dan aset non-keuangan - neto	2,31	(147.840)	(104.083)	Provision for impairment losses on financial assets and non-financial assets - net
Beban umum dan administrasi	32,39	(1.846.500)	(1.600.044)	General and administrative expenses
Beban gaji dan tunjangan lainnya	2,33,39,40	(1.358.753)	(1.322.686)	Salary expenses and other allowances
Total beban operasional lainnya		(3.364.842)	(3.037.544)	Total other operating expenses
<b>PENDAPATAN OPERASIONAL - NETO</b>		<b>5.001.562</b>	<b>4.943.307</b>	<b>OPERATING INCOME - NET</b>
<b>PENDAPATAN NON - OPERASIONAL - NETO</b>				<b>NON - OPERATING INCOME - NET</b>
	34,39	26.508	9.309	
<b>LABA SEBELUM BEBAN PAJAK</b>		<b>5.028.070</b>	<b>4.952.616</b>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>BEBAN PAJAK - NETO</b>		<b>(975.392)</b>	<b>(944.565)</b>	<b>TAX EXPENSE - NET</b>
<b>LABA TAHUN BERJALAN</b>		<b>4.052.678</b>	<b>4.008.051</b>	<b>INCOME FOR THE YEAR</b>
<b>Penghasilan komprehensif lain :</b>				<b>Other comprehensive income:</b>
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				<b>Items that will not be reclassified subsequently to profit or loss:</b>
Pengukuran kembali liabilitas imbalan pasca-kerja - neto	2,36	(39.105)	(39.730)	Remeasurement of post-employment benefits liability - net
Surplus revaluasi aset	2,13	589.592	-	Asset revaluation surplus

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT Bank OCBC NISP TBK

PT BANK OCBC NISP TBK  
DAN ENTITAS ANAK/AND SUBSIDIARY

LAPORAN POSISI KEUANGAN  
KONSOLIDASIAN  
31 DESEMBER 2022 DAN 2021  
(Dinyatakan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF  
FINANCIAL POSITION  
31 DECEMBER 2022 AND 2021  
(Expressed in millions of Rupiah,  
unless otherwise stated)

	2022	Catatan/ Notes	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	1,355,048	2e,2h,5	1,008,415	Cash
Giro pada Bank Indonesia	5,080,913	2e,2i,6	6,521,063	Current accounts with Bank Indonesia
Giro pada bank lain		2e,2i,7		Current accounts with other banks
- Pihak berelasi	193,876	2g,43	139,681	Related parties -
- Pihak ketiga	662,410		463,371	Third parties -
	856,286		603,052	
Dikurangi: Cadangan kerugian penurunan nilai	(1,923)		(1,807)	Less: Allowance for impairment losses
	854,363		606,245	
Penempatan pada bank lain dan Bank Indonesia	7,340,168	2e,2j,8	4,442,758	Placements with other banks and Bank Indonesia
Dikurangi: Cadangan kerugian penurunan nilai	(2,871)		(3,081)	Less: Allowance for impairment losses
	7,337,297		4,439,677	
Efek-efek	6,800,424	2e,2k,9	15,624,505	Marketable securities
Dikurangi: Cadangan kerugian penurunan nilai	(197)		(955)	Less: Allowance for impairment losses
	6,800,227		15,623,550	
Obligasi pemerintah	44,421,208	2e,2l,10	52,159,725	Government bonds
Efek-efek yang dibeli dengan janji dijual kembali	30,186,275	2e,2m,23a	8,968,848	Securities purchased under resale agreements
Tagihan derivatif		2e,2n,11		Derivative receivables
- Pihak berelasi	284,685	2g,43	75,032	Related parties -
- Pihak ketiga	840,762		406,753	Third parties -
	1,125,447		481,785	
Pinjaman yang diberikan		2e,2o,12		Loans
- Pihak berelasi	307,430	2g,43	289,073	Related parties -
- Pihak ketiga	136,854,304		120,211,033	Third parties -
Pendapatan bunga yang masih akan diterima	459,649		274,909	Accrued interest income
Dikurangi: Cadangan kerugian penurunan nilai	(7,362,892)		(7,546,324)	Less: Allowance for impairment losses
	130,258,491		113,228,691	
Tagihan akseptasi		2e,2p,13		Acceptance receivables
- Pihak ketiga	2,624,457		3,520,011	Third parties -
Dikurangi: Cadangan kerugian penurunan nilai	(16,650)		(28,644)	Less: Allowance for impairment losses
	2,607,807		3,491,367	
Beban dibayar dimuka		2q,14		Prepayments
- Pihak berelasi	1,044	2g,43	807	Related parties -
- Pihak ketiga	164,201		191,761	Third parties -
	165,245		192,568	
Aset tetap	5,194,072	2r,2ac,15	4,426,542	Fixed assets
Dikurangi: Akumulasi penyusutan	(1,431,061)		(1,188,836)	Less: Accumulated depreciation
	3,763,011		3,237,706	
Aset lain-lain	3,576,493	2e,2s,16	3,642,065	Other assets
Dikurangi: Cadangan kerugian penurunan nilai	(335,140)		(127,972)	Less: Allowance for impairment losses
	3,241,353		3,514,093	
Aset pajak tangguhan	1,301,875	2y,21c	921,875	Deferred tax assets
<b>JUMLAH ASET</b>	<b>238,488,560</b>		<b>214,395,608</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan konsolidasian merupakan bagian tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes to the consolidated financial statement form an integral part of these consolidated financial statements.

**PT BANK OCBC NISP TBK  
DAN ENTITAS ANAK/AND SUBSIDIARY**

**LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN KONSOLIDASIAN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2022 DAN 2021**  
(Dinyatakan dalam jutaan Rupiah,  
kecuali dinyatakan lain)

**CONSOLIDATED STATEMENTS OF PROFIT OR  
LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE YEARS ENDED  
31 DECEMBER 2022 AND 2021**  
(Expressed in millions of Rupiah,  
unless otherwise stated)

	2022	Catatan/ Notes	2021	
<b>PENDAPATAN/(BEBAN) BUNGA DAN SYARIAH</b>				<b>INTEREST AND SHARIA INCOME/(EXPENSE)</b>
Pendapatan bunga	12,227,225	2g,2w, 29,43	11,216,156	Interest income
Pendapatan syariah	488,005	29	354,316	Sharia income
Beban bunga	(3,798,077)	2g,2w, 30,43	(3,825,401)	Interest expense
Beban syariah	(178,452)	30	(101,586)	Sharia expense
<b>PENDAPATAN BUNGA DAN SYARIAH BERSIH</b>	<b>8,740,701</b>		<b>7,643,485</b>	<b>NET INTEREST AND SHARIA INCOME</b>
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Provisi dan komisi	1,054,407	2g,2x,31,43	904,048	Fee and commissions
Keuntungan dari penjualan instrumen keuangan	463,503	2e,32	649,635	Gain from sale of financial instruments
Laba selisih kurs - bersih	334,163	2f,33	473,481	Foreign exchange gain - net
Keuntungan dari perubahan nilai wajar instrumen keuangan	11,396	2e	33,573	Gain from changes in fair value of financial instruments
Kerugian modifikasi aset keuangan	-	2o	(1,491)	Modification loss of financial assets
Jumlah pendapatan operasional lainnya	1,863,469		2,059,246	Total other operating income
Cadangan kerugian penurunan nilai atas aset keuangan	(1,446,511)	2e,34	(2,285,139)	Allowance for impairment losses on financial assets
(Pembentukan)/pembalikan penyisihan - lainnya	(275,959)	2s,35	94	(Allowance)/reversal of possible losses - others
<b>BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING EXPENSES</b>
Gaji dan tunjangan	(2,609,577)	2g,2z,36	(2,331,065)	Salaries and benefits
Umum dan administrasi	(1,827,408)	2g,37,43	(1,692,790)	General and administrative
Lain-lain	(230,538)	38	(190,414)	Others
Jumlah beban operasional lainnya	(4,667,523)		(4,214,269)	Total other operating expenses
<b>LABA OPERASIONAL</b>	<b>4,214,177</b>		<b>3,203,417</b>	<b>OPERATING INCOME</b>
Pendapatan bukan operasional - bersih	3,839	39	375	Non operating income - net
<b>LABA SEBELUM PAJAK PENGHASILAN</b>	<b>4,218,016</b>		<b>3,203,792</b>	<b>INCOME BEFORE TAX</b>
<b>PAJAK PENGHASILAN</b> (Beban)/manfaat pajak penghasilan		2y,21b		<b>INCOME TAX</b>
- Kini	(1,006,240)		(864,996)	income tax (expense)/benefit Current -
- Tangguhan	115,154		180,823	Deferred -
Beban pajak penghasilan - bersih	(891,086)		(684,173)	Income tax expense - net
<b>LABA BERSIH</b>	<b>3,326,930</b>		<b>2,519,619</b>	<b>NET INCOME</b>

Catatan atas laporan keuangan konsolidasian merupakan bagian  
tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes to the consolidated financial statement  
form an integral part of these consolidated financial statements.

**PT BANK OCBC NISP TBK  
DAN ENTITAS ANAK/AND SUBSIDIARY**

**CATATAN ATAS LAPORAN KEUANGAN  
KONSOLIDASIAN  
31 DESEMBER 2022 DAN 2021**

(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

**NOTES TO THE CONSOLIDATED  
FINANCIAL STATEMENTS  
31 DECEMBER 2022 AND 2021**

(Expressed in millions of Rupiah, unless otherwise stated)

**12. PINJAMAN YANG DIBERIKAN (lanjutan)**

**12. LOANS (continued)**

**b. Berdasarkan sektor ekonomi**

**b. By economic sector**

	2022	2021	
Perindustrian	42,424,303	37,208,559	Manufacturing
Perdagangan	30,693,956	26,733,174	Trading
Jasa	26,298,066	24,016,670	Services
Pertanian dan pertambangan	12,010,260	11,237,492	Agricultural and mining
Konstruksi	4,882,474	3,994,676	Construction
Lain-lain	21,312,324	17,584,444	Others
	137,621,383	120,775,015	
Dikurangi:			<b>Less:</b>
Cadangan kerugian penurunan nilai	(7,362,892)	(7,546,324)	Allowance for impairment losses
	<u>130,258,491</u>	<u>113,228,691</u>	

Termasuk dalam lain-lain diatas adalah kredit pemilikan rumah, kredit pemilikan kendaraan dan *personal loans*.

Included in others are housing, vehicle and *personal loans*.

**c. Pinjaman yang diberikan yang mengalami penurunan nilai dan cadangan kerugian penurunan nilainya berdasarkan sektor ekonomi**

**c. Impaired loans and allowance for impairment losses by economic sector**

	2022	2021	
Perindustrian	1,523,034	1,325,820	Manufacturing
Perdagangan	746,199	690,695	Trading
Jasa	379,012	340,411	Services
Konstruksi	252,711	140,434	Construction
Pertanian dan pertambangan	36,655	17,949	Agricultural and mining
Lain-lain	354,144	336,411	Others
	3,291,755	2,851,720	
Dikurangi:			<b>Less:</b>
Cadangan kerugian penurunan nilai	(1,988,348)	(1,752,243)	Allowance for impairment losses
	<u>1,303,407</u>	<u>1,099,477</u>	

**d. Berdasarkan kolektibilitas**

**d. By collectibility**

	2022		2021		
	Jumlah pinjaman yang diberikan/ <i>Total loans</i>	Cadangan kerugian penurunan nilai/ <i>Allowance for impairment losses</i>	Jumlah pinjaman yang diberikan/ <i>Total loans</i>	Cadangan kerugian penurunan nilai/ <i>Allowance for impairment losses</i>	
Lancar	129,691,679	3,843,976	113,110,000	3,835,355	Current
Dalam perhatian khusus	4,178,300	1,530,568	4,546,887	1,958,726	Special mention
Kurang lancar	804,873	495,529	794,151	636,657	Substandard
Diragukan	386,100	136,805	91,443	40,143	Doubtful
Macet	2,100,782	1,356,014	1,957,625	1,075,443	Loss
	137,161,734	7,362,892	120,500,106	7,546,324	
Pendapatan bunga yang masih akan diterima	459,649	-	274,909	-	Accrued interest income
	<u>137,621,383</u>	<u>7,362,892</u>	<u>120,775,015</u>	<u>7,546,324</u>	

PT Bank Nationalnobu TBK

**PT BANK NATIONALNOBU Tbk**  
**LAPORAN POSISI KEUANGAN**  
 Per 31 Desember 2022 dan 2021  
 (Dalam Jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK NATIONALNOBU Tbk**  
**STATEMENTS OF FINANCIAL POSITION**  
 As Of December 31, 2022 and 2021  
 (in Million of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022 Rp	2021 Rp	
<b>ASET</b>				<b>ASSETS</b>
Kas	4	189,892	143,898	Cash
Giro pada Bank Indonesia	5	1,039,002	885,089	Current accounts with Bank Indonesia
Giro pada bank lain	6	178,054	457,103	Current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai		(113)	—	Less: Allowance for impairment losses
		178,041	457,103	
Penempatan pada Bank Indonesia dan bank lain	7	1,825,415	2,188,335	Placements with Bank Indonesia and other banks
Dikurangi: Cadangan kerugian penurunan nilai		—	(184)	Less: Allowance for impairment losses
		1,825,415	2,188,151	
Efek-efek	8	1,177,813	880,447	Marketable Securities
Dikurangi: Cadangan kerugian penurunan nilai		—	(22)	Less: Allowance for impairment losses
		1,177,813	880,425	
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	9	4,820,857	5,539,492	Receivable from marketable securities purchased under agreements to resell
Tagihan derivatif	19	525	—	Derivatives receivables
Kredit yang diberikan	10			Loans
Pihak berelasi	38	133,227	138,132	Related parties
Pihak ketiga		12,275,991	9,873,957	Third parties
Dikurangi: Cadangan kerugian penurunan nilai		(79,534)	(58,265)	Less: Allowance for impairment losses
		12,329,684	9,753,824	
Tagihan akseptasi	11	—	592	Acceptance receivables
Aset tetap dan aset hak guna	12	497,808	483,851	Fixed assets and right-of-use assets
Dikurangi: Akumulasi penyusutan		(194,101)	(187,098)	Less: Accumulated depreciation
		303,509	296,563	
Aset tak berwujud	13	129,408	108,958	Intangible assets
Dikurangi: Akumulasi amortisasi		(33,780)	(22,222)	Less: Accumulated amortization
		95,628	84,736	
Agunan yang diambil alih - neto	14	180,749	215,806	Foreclosed assets - net
Uang muka dan biaya dibayar dimuka	15	152,000	154,278	Advance and prepaid expenses
Aset lain-lain	18	243,257	183,018	Other assets
<b>JUMLAH ASET</b>		<b>22,116,366</b>	<b>20,742,643</b>	<b>TOTAL ASSETS</b>

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form integral part of these financial statements taken as a whole

**PT BANK NATIONALNOBU Tbk**  
**LAPORAN LABA RUGI DAN**  
**PENGHASILAN KOMPREHENSIF LAIN**  
 Untuk Tahun-Tahun yang Berakhir  
 Pada Tanggal 31 Desember 2022 dan 2021  
 (Dalam Jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK NATIONALNOBU Tbk**  
**STATEMENTS OF PROFIT OR LOSS**  
**AND OTHER COMPREHENSIVE INCOME**  
 For the Years Ended  
 December 31, 2022 and 2021  
 (in Million of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022 Rp	2021 Rp	
<b>PENDAPATAN (BEBAN) BUNGA</b>				<b>INTEREST INCOME (EXPENSES)</b>
Pendapatan bunga	27	1,161,531	956,776	Interest income
Beban bunga	28	(502,440)	(431,099)	Interest expense
Pendapatan bunga - neto		659,091	525,677	Interest income - net
<b>PENDAPATAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING INCOME</b>
Keuntungan penjualan efek-efek		12,029	1,156	Gain on sale of marketable securities
Provisi dan komisi selain dari kredit yang diberikan		38,295	43,340	Fees and commissions other than from loans
Keuntungan transaksi mata uang asing	19	2,892	2,315	Gain on foreign currencies transactions
Lain-lain	29	18,960	18,474	Others
Jumlah pendapatan operasional lainnya		72,176	65,285	Total other operating income
<b>PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI NETO</b>	30	(25,497)	(35,576)	<b>PROVISION OF ALLOWANCE FOR IMPAIRMENT LOSSES NET</b>
<b>BEBAN OPERASIONAL LAINNYA</b>				<b>OTHER OPERATING EXPENSES</b>
Umum dan administrasi	31	(275,659)	(209,570)	General and administrative
Tenaga kerja	32	(295,748)	(256,658)	Personnel
Jumlah beban operasional lainnya		(571,407)	(466,228)	Total other operating expenses
<b>LABA OPERASIONAL</b>		134,363	89,158	<b>OPERATING INCOME</b>
<b>BEBAN NON OPERASIONAL - NETO</b>	33	(230)	(3,184)	<b>NON OPERATING EXPENSES - NET</b>
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		134,133	85,974	<b>INCOME BEFORE INCOME TAX</b>
<b>BEBAN PAJAK PENGHASILAN</b>				<b>INCOME TAX EXPENSES</b>
Kini	21.c	(18,914)	(16,392)	Current
Tangguhan	21.d	(11,374)	(5,418)	Deferred
		(30,288)	(21,808)	
<b>LABA NETO TAHUN BERJALAN</b>		103,845	64,166	<b>NET INCOME FOR THE CURRENT YEAR</b>

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form integral part of these financial statements taken as a whole

**PT BANK NATIONALNOBU Tbk**  
**CATATAN ATAS LAPORAN KEUANGAN**  
**(Lanjutan)**  
 Untuk Tahun-Tahun yang Berakhir  
 Pada Tanggal 31 Desember 2022 dan 2021  
 (Dalam Jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK NATIONALNOBU Tbk**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**(Continued)**  
 For the Years Ended  
 December 31, 2022 and 2021  
 (in Million of Rupiah, unless otherwise stated)

	2021			
	Tidak mengalami penurunan nilai/ Unimpaired	Mengalami penurunan nilai/ Impaired	Jumlah/ Total	
	Rp	Rp	Rp	
Pihak berelasi (Catatan 36)				Related parties (Note 36)
Rupiah				Rupiah
Investasi	138,132	--	138,132	Investment
Sub Jumlah	138,132	--	138,132	Sub Total
Pihak ketiga				Third parties
Rupiah				Rupiah
Konsumsi	4,746,300	13,272	4,759,572	Consumer
Modal kerja	4,155,947	32,363	4,188,310	Working capital
Investasi	714,881	11,194	726,075	Investment
Sub Jumlah	9,617,128	56,829	9,673,957	Sub Total
Dikurangi:				Less:
Cadangan kerugian penurunan nilai	(39,359)	(19,176)	(58,535)	Allowance for impairment losses
Jumlah	9,715,871	37,653	9,753,524	Total

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai dengan peraturan OJK adalah sebagai berikut:

Loans quality based on the collectibility according to OJK regulation are as follows:

	2022						
	Laporan/Current	Dalam Perhatian Khusus/Special Mention	Kurang Laporan/Sub Standard	Ditraguhi/Doubtful	Masih Loss	Jumlah/Total	
	Rp	Rp	Rp	Rp	Rp	Rp	
Pihak berelasi (Catatan 36)							Related parties (Note 36)
Rupiah							Rupiah
Investasi	133,022	--	--	--	--	133,022	Investment
Konsumsi	205	--	--	--	--	205	Consumer
Sub Jumlah	133,227	--	--	--	--	133,227	Sub Total
Pihak ketiga							Third parties
Rupiah							Rupiah
Konsumsi	5,372,004	445,290	3,378	1,936	15,384	6,438,042	Consumer
Modal kerja	4,740,125	35,456	1,034	190	19,489	4,796,294	Working capital
Investasi	1,008,156	24,133	72	36	9,253	1,041,656	Investment
Sub Jumlah	11,720,285	504,879	4,484	2,212	44,131	12,275,991	Sub Total
Dikurangi:							Less:
Cadangan kerugian penurunan nilai	(45,555)	(22,375)	(1,675)	(815)	(7,513)	(79,534)	Allowance for impairment losses
Jumlah	11,508,857	481,403	2,809	1,397	36,618	12,029,684	Total
	2021						
	Laporan/Current	Dalam Perhatian Khusus/Special Mention	Kurang Laporan/Sub Standard	Ditraguhi/Doubtful	Masih Loss	Jumlah/Total	
	Rp	Rp	Rp	Rp	Rp	Rp	
Pihak berelasi (Catatan 36)							Related parties (Note 36)
Rupiah							Rupiah
Investasi	138,132	--	--	--	--	138,132	Investment
Sub Jumlah	138,132	--	--	--	--	138,132	Sub Total
Pihak ketiga							Third parties
Rupiah							Rupiah
Konsumsi	4,436,629	309,671	5,974	3,585	3,713	4,759,572	Consumer
Modal kerja	4,137,139	18,908	20,355	4,313	7,695	4,188,310	Working capital
Investasi	705,027	9,854	10,298	100	35	726,075	Investment
Sub Jumlah	9,278,795	338,333	37,327	7,998	11,504	9,673,957	Sub Total
Dikurangi:							Less:
Cadangan kerugian penurunan nilai	(29,767)	(9,622)	(12,565)	(2,547)	(4,064)	(58,535)	Allowance for impairment losses
Jumlah	9,387,180	328,711	24,762	5,451	7,440	9,753,524	Total



# Bank Pan Indonesia TBK

P.T. BANK PAN INDONESIA Tbk DAN ENTITAS ANAK  
LAPORAN POSISI KEUANGAN KONSOLIDASIAN  
31 DESEMBER 2022 DAN 2021

P.T. BANK PAN INDONESIA Tbk AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION  
DECEMBER 31, 2022 AND 2021

	2022	Catatan/ Notes	2021	
	Rp Juli/ Rp Miliar		Rp Juli/ Rp Miliar	
<b>ASET</b>				<b>ASSETS</b>
<b>KAS</b>	1.704.409	5	1.740.383	<b>CASH</b>
<b>GIRO PADA BANK INDONESIA</b>	7.204.803	6	1.742.028	<b>DEMAND DEPOSITS WITH BANK INDONESIA</b>
<b>GIRO PADA BANK LAIN</b>		7		<b>DEMAND DEPOSITS WITH OTHER BANKS</b>
Pihak berelasi	139.787	47	263.541	Related parties
Pihak ketiga	1.112.334		2.744.849	Third parties
Cadangan kerugian penurunan nilai	(50)		(52)	Allowance for impairment losses
Bersih	1.252.071		3.008.338	Net
<b>PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN</b>		8		<b>PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS</b>
Pihak ketiga	7.192.136		7.275.458	Third parties
Cadangan kerugian penurunan nilai	(1.633)		(564)	Allowance for impairment losses
Bersih	7.190.503		7.274.894	Net
<b>EFEK-EFEK</b>		9		<b>SECURITIES</b>
Pihak ketiga	33.398.471		36.808.740	Third parties
Cadangan kerugian penurunan nilai	(53)		(16.087)	Allowance for impairment losses
Bersih	33.398.418		36.792.653	Net
<b>TAGIHAN DERIVATIF - PIHAK KETIGA</b>	29.385	10	5.557	<b>DERIVATIVE RECEIVABLES - THIRD PARTIES</b>
<b>EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI</b>		11		<b>SECURITIES PURCHASED WITH AGREEMENTS TO RESELL</b>
Pihak ketiga	10.642.145		15.960.099	Third parties
Cadangan kerugian penurunan nilai	-		(1.036)	Allowance for impairment losses
Bersih	10.642.145		15.959.063	Net
<b>KREDIT</b>		12		<b>LOANS</b>
Pihak berelasi	1.325.517	47	1.351.630	Related parties
Pihak ketiga	128.552.782		117.609.920	Third parties
Cadangan kerugian penurunan nilai	(6.808.717)		(5.867.537)	Allowance for impairment losses
Bersih	123.269.582		113.294.013	Net
<b>PIUTANG SEWA PEMBIAYAAN</b>		13		<b>FINANCE LEASE RECEIVABLES</b>
Pihak ketiga	281.868		219.105	Third parties
Cadangan kerugian penurunan nilai	(9.727)		(16.492)	Allowance for impairment losses
Bersih	272.141		202.613	Net
<b>TAGIHAN ANJAK PIUTANG</b>		13		<b>FACTORING RECEIVABLES</b>
Pihak ketiga	100.000		100.000	Third parties
Cadangan kerugian penurunan nilai	(49.580)		(17.748)	Allowance for impairment losses
Bersih	50.420		82.252	Net
<b>PIUTANG PEMBIAYAAN KONSUMEN</b>		14		<b>CONSUMER FINANCING RECEIVABLES</b>
Pihak ketiga	6.914.427		5.762.158	Third parties
Cadangan kerugian penurunan nilai	(118.977)		(100.963)	Allowance for impairment losses
Bersih	6.795.450		5.661.195	Net
<b>PIUTANG JUAL DAN SEWA BALIK</b>		15		<b>SALES AND LEASE-BACK RECEIVABLES</b>
Pihak ketiga	78.778		-	Third parties
Cadangan kerugian penurunan nilai	(23.591)		-	Allowance for impairment losses
Bersih	55.187		-	Net
<b>TAGIHAN AKSEPTASI</b>		16		<b>ACCEPTANCES RECEIVABLE</b>
Pihak ketiga	2.132.501		2.083.313	Third parties
Cadangan kerugian penurunan nilai	(6.652)		(3.809)	Allowance for impairment losses
Bersih	2.125.849		2.079.504	Net
<b>PENYERTAAN DALAM BENTUK SAHAM</b>	791.410	17	724.171	<b>INVESTMENT IN SHARES OF STOCK</b>
<b>BIAYA DIBAYAR DIMUKA</b>	124.361		99.530	<b>PREPAID EXPENSE</b>
<b>ASET TETAP DAN ASET HAK GUNA - BERSIH</b>	10.176.936	18	10.642.361	<b>PREMISES AND EQUIPMENT AND RIGHT-OF-USE ASSETS - NET</b>
<b>ASET PAJAK TANGGUHAN - BERSIH</b>	609.846	43	419.208	<b>DEFERRED TAX ASSETS - NET</b>
<b>ASET TAKBERWUJUD</b>	425.974	19	320.981	<b>INTANGIBLE ASSETS</b>
<b>ASET LAIN-LAIN - BERSIH</b>	6.312.991	20,47	4.413.798	<b>OTHER ASSETS - NET</b>
<b>JUMLAH ASET</b>	<u>212.431.881</u>		<u>204.462.542</u>	<b>TOTAL ASSETS</b>

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

P.T. BANK PAN INDONESIA Tbk DAN ENTITAS ANAK  
LAPORAN LABA RUGI DAN PENGHASILAN  
KOMPREHENSIF LAIN KONSOLIDASIAN  
UNTUK TAHUN-TAHUN YANG BERAKHIR  
31 DESEMBER 2022 DAN 2021

P.T. BANK PAN INDONESIA Tbk AND ITS SUBSIDIARIES  
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS  
AND OTHER COMPREHENSIVE INCOME  
FOR THE YEARS ENDED  
DECEMBER 31, 2022 AND 2021

	2022	Catatan/ Notes	2021	
	Rp Juta/ Rp Million		Rp Juta/ Rp Million	
<b>PENDAPATAN (BEBAN) OPERASIONAL</b>				<b>OPERATING REVENUES (EXPENSES)</b>
<b>Pendapatan Bunga</b>				<b>Interest Revenues</b>
Bunga yang diperoleh	13.367.323	34,47	13.851.827	Interest earned
Provisi dan komisi kredit	538.887		495.465	Loan commissions and fees
<b>Jumlah Pendapatan Bunga</b>	<b>13.906.210</b>		<b>14.347.292</b>	<b>Total Interest Revenues</b>
<b>Beban Bunga</b>	<b>(3.957.460)</b>	35,47	<b>(4.792.084)</b>	<b>Interest Expense</b>
<b>Pendapatan Bunga - Bersih</b>	<b>9.948.750</b>		<b>9.555.208</b>	<b>Interest Revenues - Net</b>
<b>Pendapatan Operasional Lainnya</b>				<b>Other Operating Revenues</b>
Pendapatan transaksi valuta asing - bersih	115.096		115.511	Gain on foreign exchange transactions - net
Keuntungan bersih penjualan efek	202.790	36	1.283.060	Net gain on sale of securities
Provisi dan komisi selain kredit - bersih	137.302	37	106.795	Commissions and fees from transactions other than loans - net
Bagian laba bersih entitas asosiasi	87.579	17	42.038	Share in net income of associates
Perubahan nilai wajar efek yang diukur pada nilai wajar melalui laba rugi	(142.850)		(64.062)	Changes in fair value of securities at fair value through profit or loss
Lainnya	1.595.654	38	1.626.987	Others
<b>Jumlah Pendapatan Operasional Lainnya</b>	<b>1.995.571</b>		<b>3.110.329</b>	<b>Total Other Operating Revenues</b>
<b>Beban Operasional Lainnya</b>				<b>Other Operating Expenses</b>
Umum dan administrasi	(2.067.137)	40,47	(1.909.096)	General and administrative
Tenaga kerja	(2.274.770)	41	(2.075.356)	Personnel
Beban pensiun dan imbalan pasca kerja	(112.705)	45	(273.622)	Pension and employee benefits
Lainnya	(626.224)	42	(607.973)	Others
<b>Jumlah Beban Operasional Lainnya</b>	<b>(5.080.836)</b>		<b>(4.866.047)</b>	<b>Total Other Operating Expenses</b>
<b>Beban Operasional Lainnya - Bersih</b>	<b>(3.085.265)</b>		<b>(1.755.718)</b>	<b>Other Operating Expenses - Net</b>
<b>Pemulihan (Beban) Kerugian Penurunan Nilai</b>		39		<b>Reversal of (Provision for) Impairment Losses</b>
Aset keuangan	(2.819.053)		(5.248.624)	Financial assets
Aset non-keuangan	28.501		(101.323)	Non-financial assets
<b>Jumlah Beban Kerugian Penurunan Nilai</b>	<b>(2.790.552)</b>		<b>(5.349.947)</b>	<b>Total Provision for Impairment Losses</b>
<b>LABA OPERASIONAL</b>	<b>4.072.933</b>		<b>2.449.543</b>	<b>INCOME FROM OPERATIONS</b>
<b>Pendapatan Non-Operasional</b>				<b>Non-Operating Revenues</b>
Hasil sewa	8.820		9.696	Rental revenues
Lainnya - bersih	7.140		55.097	Others - net
<b>PENDAPATAN NON-OPERASIONAL - BERSIH</b>	<b>15.960</b>		<b>64.793</b>	<b>NON-OPERATING REVENUES - NET</b>
<b>LABA SEBELUM BEBAN PAJAK</b>	<b>4.088.893</b>		<b>2.514.336</b>	<b>INCOME BEFORE TAX EXPENSE</b>
<b>MANFAAT (BEBAN) PAJAK</b>				<b>TAX BENEFIT (EXPENSE)</b>
Pajak kini	(802.758)		(760.278)	Current tax
Pajak tangguhan	(13.125)		62.918	Deferred tax
Jumlah	(815.883)	43	(697.360)	Total
<b>LABA BERSIH TAHUN BERJALAN</b>	<b>3.273.010</b>		<b>1.816.976</b>	<b>NET INCOME FOR THE YEAR</b>

Lihat catatan atas laporan keuangan konsolidasian yang merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

See accompanying notes to consolidated financial statements which are an integral part of the consolidated financial statements.

	2021				
	Stage 1	Stage 2	Stage 3	Jumlah/ Total	
	Rp Juta/ Rp Miliar	Rp Juta/ Rp Miliar	Rp Juta/ Rp Miliar	Rp Juta/ Rp Miliar	
Saldo awal tahun	1.476	-	-	1.476	Balance at the beginning of the year
Aset keuangan yang baru diterbitkan atau dibeli	1.036	-	-	1.036	New financial assets issued or purchase
Aset keuangan yang dihentikan pengakuannya	(1.476)	-	-	(1.476)	Financial asset derecognized
Total pengurangan tahun berjalan	(440)	-	-	(440)	Total deductions for the current year
Saldo akhir tahun	1.036	-	-	1.036	Balance at the end of the year

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai telah memadai untuk menutup kemungkinan kerugian atas tidak tertagihnya efek yang dibeli dengan janji dijual kembali.

Management believes that the allowance for impairment losses is adequate to cover the losses which might arise from uncollectible securities purchased with agreement to resell.

## 12. KREDIT

Kredit memiliki suku bunga tetap maupun mengambang, sehingga Grup terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*) dan risiko suku bunga atas arus kas (*cash flow interest rate risk*).

## 12. LOANS

Loans are arranged at both fixed and floating interest rates, thus exposing the Group to fair value interest rate risk and cash flow interest rate risk.

### a. Jenis Pinjaman

### a. By Type of Loan

	2022						
	Lancar/ Current	Dalam Perhatian Khusus/ Special mention	Kurang Lancar/ Substandard	Diragukan/ Doubtful	Masa/ Loss	Jumlah/ Total	
	Rp Juta/ Rp Miliar	Rp Juta/ Rp Miliar	Rp Juta/ Rp Miliar	Rp Juta/ Rp Miliar	Rp Juta/ Rp Miliar	Rp Juta/ Rp Miliar	
Rupiah							Rupiah
Kredit modal kerja	31.141.419	2.571.367	75.206	35.206	742.120	34.565.318	Working capital loans
Kredit investasi	22.979.851	3.996.153	243.629	357.097	1.559.559	29.136.289	Investment loans
Pinjaman rekening koran	22.927.845	766.254	46.357	55.436	840.042	24.635.934	Demand loans
Kredit konsumsi	20.464.321	1.031.376	118.384	70.825	325.463	22.000.369	Consumer loans
Pembayaran bersama	8.830.573	-	-	-	64.094	8.894.667	Syndicated loans
Pinjaman karyawan	64.369	-	-	-	-	64.369	Employee loans
Kredit lainnya	3.705.208	186.528	14.520	24.279	73.487	4.004.022	Others
Jumlah - Rupiah	110.103.584	8.551.678	498.096	542.843	3.604.765	123.300.966	Total - Rupiah
Valuta asing							Foreign currencies
Kredit investasi	2.061.850	999.411	-	-	-	3.061.261	Investment loans
Kredit modal kerja	2.334.003	-	-	-	-	2.334.003	Working capital loans
Pembayaran bersama	1.148.782	-	-	-	-	1.148.782	Syndicated loans
Pinjaman rekening koran	31.491	-	-	-	-	31.491	Demand loans
Kredit lainnya	1.796	-	-	-	-	1.796	Others
Jumlah - Valuta asing	5.577.922	999.411	-	-	-	6.577.333	Total - Foreign currencies
Jumlah	115.681.506	9.551.089	498.096	542.843	3.604.765	129.878.299	Total
Cadangan kerugian penurunan nilai						8.608.717	Allowance for impairment losses
Jumlah Kredit - Bersih						123.269.582	Total Loans - Net

PT Bank WOORI Saudara Indonesia 1906 TBK

PT BANK WOORI SAUDARA INDONESIA 1906 Tbk

LAPORAN POSISI KEUANGAN  
31 DESEMBER 2022  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION  
DECEMBER 31, 2022  
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>ASET</b>				<b>ASSETS</b>
Kas	4	449,905	417,810	Cash
Giro pada Bank Indonesia	5	2,245,036	1,317,798	Current accounts with Bank Indonesia
Giro pada bank lain				Current accounts with other banks
- Pihak ketiga	6	398,852	222,075	Third parties -
Penempatan pada Bank Indonesia dan bank lain				Placements with Bank Indonesia and other banks
- Pihak ketiga	7	1,415,764	1,960,745	Third parties -
Efek-efek				Marketable securities
- Pihak ketiga	8	3,187,846	2,762,120	Third parties -
Dikurangi: Cadangan kerugian penurunan nilai		(2,724)	(3,281)	Less: Allowance for impairment losses
		3,185,122	2,758,839	
Efek-efek yang dibeli dengan janji untuk dijual kembali (Reverse Repo)	9	1,475,428	595,245	Securities purchased under resale agreement (Reverse Repo)
Pinjaman yang diberikan				Loans
- Pihak berelasi	10,37	690,919	10,013	Related parties -
- Pihak ketiga	10	39,376,353	33,807,237	Third parties -
Dikurangi: Cadangan kerugian penurunan nilai		(613,739)	(387,670)	Less: Allowance for impairment losses
		39,453,533	33,429,580	
Tagihan akseptasi				Acceptance receivables
- Pihak ketiga	11	218,452	332,108	Third parties -
Dikurangi: Cadangan kerugian penurunan nilai		(272)	(515)	Less: Allowance for impairment losses
		218,180	331,593	
Penyertaan saham	12	449	449	Investment in shares
Aset tetap				Fixed assets
Dikurangi: Akumulasi penyusutan	13	826,768	775,642	Less: Accumulated depreciation
		(459,049)	(377,585)	
		367,719	398,057	
Agunan yang diambil alih				Foreclosed assets
Dikurangi: Cadangan kerugian penurunan nilai	14	80,571	80,571	Less: Allowance for impairment losses
		(14,534)	(13,583)	
		66,037	66,988	
Pendapatan bunga yang masih harus diterima	15	195,036	145,747	Accrued interest income
Biaya dibayar di muka	16,37	41,968	26,872	Prepaid expenses
Goodwill	17	1,474,492	1,474,492	Goodwill
Aset takberwujud				Intangible assets
Dikurangi: Akumulasi amortisasi	18	526,017	487,651	Less: Accumulated amortisation
		(249,825)	(203,877)	
		276,192	283,774	
Aset lain-lain	19	235,711	371,507	Other assets
<b>JUMLAH ASET</b>		<b>51,499,424</b>	<b>43,801,571</b>	<b>TOTAL ASSETS</b>

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK WOORI SAUDARA INDONESIA 1906 Tbk

LAPORAN LABA RUGI DAN  
PENGHASILAN KOMPREHENSIF LAIN  
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENT OF PROFIT OR LOSS AND  
OTHER COMPREHENSIVE INCOME  
FOR THE YEAR ENDED DECEMBER 31, 2022  
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2022	2021	
<b>PENDAPATAN (BEBAN) BUNGA</b>				<b>INTEREST INCOME (EXPENSE)</b>
Pendapatan bunga	31,37	2.958,461	2.465,956	Interest income
Beban bunga	32,37	(1.065,031)	(952,774)	Interest expense
<b>PENDAPATAN BUNGA BERSIH</b>		<b>1.893,430</b>	<b>1.513,182</b>	<b>NET INTEREST INCOME</b>
Pendapatan operasional lainnya	33	349,070	227,773	Other operating income
Beban operasional lainnya				Other operating expenses
Umum dan administrasi	35	(609,577)	(495,338)	General and administrative
Gaji dan tunjangan karyawan	36	(271,945)	(267,326)	Salaries and employee benefits
Cadangan kerugian penurunan nilai aset keuangan	34	(247,885)	(158,585)	Allowances for impairment losses on financial assets
Jumlah beban operasional lainnya		(1.129,407)	(921,249)	Total other operating expenses
<b>LABA OPERASIONAL</b>		<b>1.113,093</b>	<b>819,706</b>	<b>OPERATING PROFIT</b>
Pendapatan nonoperasional - bersih		362	944	Non-operating income - net
<b>LABA SEBELUM PAJAK PENGHASILAN</b>		<b>1.113,455</b>	<b>820,650</b>	<b>PROFIT BEFORE TAX</b>
<b>BEBAN PAJAK PENGHASILAN</b>	24	<b>(252,884)</b>	<b>(191,482)</b>	<b>INCOME TAX EXPENSE</b>
<b>LABA BERSIH TAHUN BERJALAN</b>		<b>860,571</b>	<b>629,168</b>	<b>NET INCOME FOR THE YEAR</b>
<b>PENGHASILAN KOMPREHENSIF LAIN:</b>				<b>OTHER COMPREHENSIVE INCOME:</b>
Pos-pos yang akan direklasifikasi ke laba rugi				Items that will be reclassified subsequently to profit or loss:
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		(35,092)	6,870	Financial assets at fair value through other comprehensive income
- Pajak penghasilan terkait	24	7,720	(1,511)	Related income tax -
		(27,372)	5,359	
Pos-pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified subsequently to profit or loss:
- Pengukuran kembali atas liabilitas imbalan pascakerja		(1,442)	(9,364)	Remeasurements from post-employment benefit obligation
- Pajak penghasilan terkait	24	317	2,060	Related income tax -
		(1,125)	(7,304)	
<b>PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN, SETELAH PAJAK</b>		<b>(28,497)</b>	<b>(1,945)</b>	<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX</b>
<b>JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN, SETELAH PAJAK</b>		<b>832,074</b>	<b>627,223</b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX</b>
<b>LABA BERSIH PER SAHAM</b>				<b>NET EARNINGS PER SHARE</b>
Dasar dan dilusian (nilai penuh)	30	100,44	88,89	Basic and diluted (full amount)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BANK WOORI SAUDARA INDONESIA 1906 Tbk

CATATAN ATAS LAPORAN KEUANGAN  
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2022  
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2022  
(Expressed in millions of Rupiah, unless otherwise stated)

10. PINJAMAN YANG DIBERIKAN

10. LOANS

a. Berdasarkan jenis, mata uang dan kualitas pinjaman yang diberikan

a. By type, currency and loan quality

Klasifikasi pinjaman yang diberikan berdasarkan jenis, mata uang dan kolektibilitas:

Classifications of loans based on type, currency and collectability:

		2022						
		Lancar/ Current	Dalam perhatian risiko/ Special mention	Kurang lancar/ Sub-standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah Total	
<b>Pihak berelasi</b>								<b>Related parties</b>
Rupiah								Rupiah
Kredit konsumsi	9,067	-	-	-	-	9,067	Consumer loans	
Kredit modal kerja	37,476	-	-	-	-	37,476	Working capital loans	
Subjumlah	46,543	-	-	-	-	46,543	Sub-total	
Dolar Amerika Serikat								United States Dollar
Kredit modal kerja	644,376	-	-	-	-	644,376	Working capital loans	
Jumlah pihak berelasi	690,919	-	-	-	-	690,919	Total related parties	
<b>Pihak ketiga</b>								<b>Third parties</b>
Rupiah								Rupiah
Kredit konsumsi	13,437,389	161,976	16,568	12,095	64,383	13,692,411	Consumer loans	
Kredit modal kerja	9,912,687	964,105	17,378	5,401	204,967	10,704,538	Working capital loans	
Kredit investasi	968,907	3,732	-	-	4,499	977,138	Investment loans	
Subjumlah	23,918,983	729,813	33,946	17,496	273,849	24,974,087	Sub-total	
Dolar Amerika Serikat								United States Dollar
Kredit konsumsi	17,362	-	-	1,712	96	19,170	Consumer loans	
Kredit modal kerja	11,795,793	194,109	-	1,868	65,796	12,057,566	Working capital loans	
Kredit investasi	2,288,920	8,925	-	27,685	-	2,325,530	Investment loans	
Subjumlah	14,102,075	203,034	-	31,265	65,892	14,402,266	Sub-total	
Jumlah pihak ketiga	38,021,058	932,847	33,946	48,761	339,741	39,376,353	Total third parties	
Jumlah pinjaman yang diberikan	38,711,977	932,847	33,946	48,761	339,741	40,067,272	Total loans	
<b>Dikurangi: Cadangan kerugian penurunan nilai</b>								<b>Less: Allowance for impairment losses</b>
Kredit konsumsi	(24,095)	(111,374)	(7,177)	(5,489)	(26,972)	(75,107)	Consumer loans	
Kredit modal kerja	(100,179)	(333,560)	(4,578)	(2,890)	(69,902)	(511,099)	Working capital loans	
Kredit investasi	(18,363)	(1,450)	-	(6,398)	(1,322)	(27,533)	Investment loans	
Jumlah cadangan kerugian penurunan nilai	(142,637)	(346,384)	(11,755)	(14,767)	(98,196)	(613,739)	Total allowance for impairment losses	
Jumlah bersih	38,569,340	586,463	22,191	33,994	241,545	39,453,533	Total - net	