

STATEMENT OF FINANCIAL POSITION As of 30 June 2021 and 31 December 2020 (in million Rupiah)

No	ACCOUNTS	30 Jun 2021 Unaudited	31 Dec 2020 Audited
ASSETS			
1.	Cash	10,590	11,283
2.	Placements with Bank Indonesia	2,734,868	305,288
3.	Placements with other banks	261,070	130,935
4.	Spot and derivative/forward receivables	-	-
5.	Marketable securities	698,086	137,601
6.	Securities sold under repurchase agreements (Repo)	-	-
7.	Claims from securities purchased under resale agreements (Reverse Repo)	3,670,641	321,600
8.	Acceptance receivables	-	-
9.	Loans	2,171,114	907,956
10.	Sharia financing	-	-
11.	Capital investments	-	-
12.	Other financial assets	25,598	9,302
13.	Allowance for impairment losses on financial assets	(120,400)	(81,753)
a. Marketable securities			
b. Loans and sharia financing			
c. Others			
14.	Intangible assets	227,625	150,880
Accumulated amortization of intangible assets			
15.	Fixed assets	(7,870)	(439)
Accumulated depreciation of fixed assets			
Non-productive assets			
a. Abandoned properties			
b. Foreclosed assets			
c. Suspense accounts			
d. Interbranch assets			
17.	Other assets	229,941	107,597
TOTAL ASSETS		10,993,317	2,179,873
LIABILITIES & EQUITY			
LIABILITIES			
1.	Demand deposits	277,761	182,787
2.	Saving deposits	243,748	35,881
3.	Time deposits	1,204,706	585,278
4.	Electronic money	-	-
Liabilities to Bank Indonesia			
Liabilities to other banks			
7.	Spot and derivative/forward payables	448	1,811
8.	Securities sold under repurchase agreements (Repo)	-	-
9.	Acceptance liabilities	-	-
10.	Marketable securities issued	-	-
11.	Borrowings	-	-
12.	Margin deposits	5	5
13.	Interbranch liabilities	-	-
14.	Other liabilities	248,477	141,778
15.	Profit sharing investment funds	-	-
TOTAL LIABILITIES		1,975,145	947,540
EQUITY			
Issued and fully paid-in capital			
a. Authorized capital			
b. Unpaid capital			
c. Treasury stock			
17.	Additional paid-in capital	7,099,937	466,576
a. Agio			
b. Disagio			
c. Capital paid in advance			
18.	Other comprehensive income	11,004	11,750
a. Gains			
b. Losses			
19.	Reserves	9,000	9,000
a. General reserves			
b. Statutory reserves			
20.	Profit/loss	(387,394)	(340,818)
a. Previous years			
b. Current year			
c. Paid dividends			
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT		8,118,172	1,232,333
TOTAL EQUITY		8,118,172	1,232,333
TOTAL LIABILITIES AND EQUITY		10,993,317	2,179,873

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended on 30 June 2021 and 2020 (in million Rupiah, unless otherwise stated)

No	ACCOUNTS	30 Jun 2021 Unaudited	30 Jun 2020 Unaudited
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	160,474	41,261
2.	Interest Expenses	(21,393)	(14,648)
Net Interest Income		139,081	26,613
B. Other Operating Income and Expenses			
1.	Gain (loss) from increase (decrease) in fair value of financial assets	-	-
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) from sale of financial assets	-	-
4.	Gain (loss) from spot and derivative / forward transactions (realized)	-	-
5.	Gain (loss) from investment under the equity method	-	-
6.	Gain (loss) from translation of foreign currencies translation	-	-
7.	Dividend income	-	-
8.	Fees/commissions and administrative income	2,759	382
9.	Other income	17,777	1,836
10.	Impairment losses on financial assets	(20,127)	(1,486)
11.	Losses related to operational risk	-	-
12.	Personnel expenses	(81,937)	(63,046)
13.	Promotion expenses	(26,394)	(89)
14.	Other expenses	(75,001)	(14,953)
Other operating income and expenses		(182,923)	(77,556)
OPERATING INCOME (LOSS)		(43,842)	(50,943)
NON-OPERATING INCOME AND EXPENSES			
1.	Loss from sale of fixed assets and equipments	-	20
2.	Other non operating income (expenses)	(2,934)	10
NON OPERATING INCOME (EXPENSES)		(2,934)	30
INCOME (LOSS) FOR THE PERIOD BEFORE TAX		(46,776)	(50,913)
Income tax			
a. Estimated current period tax			
b. Deferred tax (expenses)/income			
NET INCOME (LOSS) FOR THE PERIOD		(46,776)	(50,913)
MINORITY INTEREST INCOME (LOSS)			
OTHER COMPREHENSIVE INCOME (EXPENSES)			
1. Items that will be reclassified to profit or loss			
a. Gain (loss) from fixed assets revaluation			
b. Gain (loss) from remeasurement of defined benefit pension plans			
c. Others			
2. Items that will be reclassified to profit or loss			
a. Gain (loss) arising from adjustments from translation of financial statements in foreign currency			
b. Gain (loss) from changes in fair value of financial assets of debt instruments at fair value through other comprehensive income			
c. Others			
OTHER COMPREHENSIVE INCOME (EXPENSES) FOR THE CURRENT PERIOD - NET OF TAX		(746)	-
TOTAL COMPREHENSIVE INCOME (LOSS) OF THE CURRENT PERIOD		(47,522)	(50,913)
Net income (loss) of the period attributable to:			
EQUITY HOLDERS			
NON-CONTROLLING INTERESTS			
TOTAL NET LOSS IN CURRENT PERIOD			
Total comprehensive income (loss) of the period attributable to:			
EQUITY HOLDERS			
NON-CONTROLLING INTERESTS			
TOTAL COMPREHENSIVE LOSS IN CURRENT PERIOD			
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND		-	-
EARNINGS (LOSS) PER SHARE (Full amount Rupiah)			
- Basic			
- Diluted			
* Reclassified			

EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 June 2021 and 2020 (in million Rupiah)

No	ACCOUNTS	30 Jun 2021 Unaudited					30 Jun 2020 Unaudited				
		Current	Special Mention	Substandard	Doubtful	Total	Current	Special Mention	Substandard	Doubtful	Total
I. RELATED PARTIES											
1. Placements with other banks											
a. Rupiah											
b. Foreign currencies											
2. Spot and derivative/forward receivables											
a. Rupiah											
b. Foreign currencies											
3. Marketable securities											
a. Rupiah											
b. Foreign currencies											
4. Securities sold under repurchase agreements (Repo)											
a. Rupiah											
b. Foreign currencies											
5. Claims on securities purchased under resale agreements (Reverse Repo)											
a. Rupiah											
b. Foreign currencies											
6. Acceptance receivables											
7. Loans and financing											
a. Micro, Small and Medium Enterprises (UMKM)											
i. Rupiah											
ii. Foreign currencies											
b. Non-Micro, Small and Medium Enterprises (UMKM)											
i. Rupiah											
ii. Foreign currencies											
8. Capital investments											
9. Other receivables											
10. Commitment and contingencies											
a. Rupiah											
b. Foreign currencies											
II. NON-RELATED PARTIES											
1. Placements with other banks											
a. Rupiah											
b. Foreign currencies											
2. Spot and derivative/forward receivables											
a. Rupiah											
b. Foreign currencies											
3. Marketable securities											
a. Rupiah											
b. Foreign currencies											
4. Securities sold under repurchase agreements (Repo)											
a. Rupiah											
b. Foreign currencies											
5. Claims on securities purchased under resale agreements (Reverse Repo)											
a. Rupiah											
b. Foreign currencies											
6. Acceptance receivables											
7. Loans and financing											
a. Micro, Small and Medium Enterprises (UMKM)											
i. Rupiah											
ii. Foreign currencies											
b. Non-Micro, Small and Medium Enterprises (UMKM)											
i. Rupiah											
ii. Foreign currencies											
8. Capital investments											
9. Other receivables											
10. Commitment and contingencies											
a. Rupiah											
b. Foreign currencies											
III. OTHER INFORMATION											
1. Value of Bank's assets pledged as collateral:											
a. To Bank Indonesia											
b. To other parties											
2. Foreclosed assets											

FINANCIAL RATIOS As of 30 June 2021 and 2020 (in percentage)

No	RATIOS	30 Jun 2021 Unaudited	30 Jun 2020 Unaudited
Performance Ratios (Bank)			
1.	Capital Adequacy Ratio (CAR)	342.80%	215.20%
2. Non-performing earning assets and non-earning assets to total earning assets and non-earning assets			
3.	Non-performing earning assets to total earning assets	0.22%	2.28%
4.	Allowance for impairment losses on financial assets to earning assets	0.00%	0.17%
5. Non-Performing Loans (NPL) - gross			
6.	Non-Performing Loans (NPL) - net	1.27%	1.28%
7.	Return on Assets (ROA)	0.00%	0.92%
8.	Return on Equity (ROE)	-1.30%	-6.81%
9.	Net Interest Margin (NIM)	-1.86%	-10.55%
10.	Operating Expenses to Operating Revenues	5.04%	4.14%
11.	Cost to Income Ratio (CIR)	124.22%	203.35%
12.	Loan to Deposit Ratio (LDR)	129.15%	289.27%
Compliance Ratios (Bank)			
1. a. Percentage Violation of Legal Lending Limit			
i. Related parties			
ii. Non-related parties			
b. Percentage Lending in Excess of the Legal Lending Limit			
i. Related parties			
ii. Non-related parties			
2. Statutory Reserves Requirements			
a. Rupiah			
b. Foreign currencies			
3. Net Open Position			

STATEMENT OF COMMITMENT AND CONTINGENCIES As of 30 June 2021 and 31 December 2020 (in million Rupiah)

No	ACCOUNTS	30 Jun 2021 Unaudited	31 Dec 2020 Audited
I. COMMITMENT RECEIVABLES			
1. Unused borrowing facilities			
2. Foreign exchange position which will be received from spot and derivative/forward transactions			
3. Others			
II. COMMITMENT LIABILITIES			
1. Unused loans/financing facilities			
a. Committed			
b. Uncommitted			
2. Outstanding irrevocable LC			
3. Foreign exchange position which will be paid from spot and derivative/forward transactions			
4. Others			
III. CONTINGENT RECEIVABLES			
1. Guarantees received			
2. Others			
IV. CONTINGENT LIABILITIES			
1. Guarantees issued			
2. Others			

ALLOWANCE FOR IMPAIRMENT LOSSES As of 30 June 2021 and 2020 (in million Rupiah)

No	ACCOUNTS	30 Jun 2021 Unaudited					30 Jun 2020 Unaudited				
		Allowance for Impairment			Required Provision		Allowance for Impairment			Required Provision	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placements with other banks	-	-	-	2,611	-	-	-	-	-	162
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-
7.	Loans	76,196	44,204	-	20,378	6,523	15,922	-	2,437	2,625	-
8.	Investments	-	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-
11.	Commitment and contingencies	4,233	-	-	2	5	110	-	-	2	156

CAPITAL ADEQUACY RATIO As of 30 June 2021 and 2020 (in million Rupiah)

No	ACCOUNTS	30 Jun 2021 Unaudited	30 Jun 2020 Unaudited
I. Core Capital (Tier 1)			
1. Common Equity Tier 1 (CET 1)			
1.1 Paid in capital (after deducted with Treasury Stock)			
1.2 Disclosed reserves			
1.2.1 Additional Factor			
1.2.1.1 Other comprehensive income			
1.2.1.1.1 Excess differences arising from translation of financial statement			
1.2.1.1.2 Potential gains of the increase in the fair value of financial assets available for sale			
1.2.1.2 Other disclosed reserves			
1.2.1.2.1 Agio			
1.2.1.2.2 General reserves			
1.2.1.2.3 Previous years profit			
1.2.1.2.4 Current year profit			
1.2.1.2.5 Capital paid in advance			
1.2.1.2.6 Others			
1.2.2 Deduction Factor			
1.2.2.1 Other comprehensive income			
1.2.2.1.1 Excess differences less from translation of financial statement			
1.2.2.1.2 Potential loss of the decrease in the fair value of financial assets available for sale			
1.2.2.2 Other disclosed reserve			
1.2.2.2.1 Disagio			
1.2.2.2.2 Previous years loss			
1.2.2.2.3 Current year loss			
1.2.2.2.4 Differences between allowance for possible losses and allowance for impairment losses of earning assets			
1.2.2.2.5 Negative differences on adjustment of fair value of financial instrument in the Trading Book			
1.2.2.2.6 Allowance for possible losses on non-productive assets			
1.2.2.2.7 Others			
1.3 Non-Controlling Interests that can be calculated			
1.4 Deduction factor to common equity tier 1 (CET 1)			
1.4.1 Deferred tax calculation			
1.4.2 Goodwill			
1.4.3 Other intangible asset			
1.4.4 Investment that can be calculated as deduction factor			
1.4.5 Shortage of capital on insurance subsidiary company			
1.4.6 Securitization exposures			
1.4.7 Other deduction factor to core capital			
1.4.7.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks			
1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will			
2. Additional Tier 1 (AT 1)			
2.1 The instrument meets the requirements of AT 1			
2.2 Agio / Disagio			
2.3 Deduction Factors : Investment in AT1 and Tier 2 instruments with other Bank			
2.3.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks			
2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will			
II. Supplementary Capital (Tier 2)			
1. Capital instrument in form of shares or others which are qualified Tier 2 requirements			
2. Agio/disagio			
3. General allowance for possible losses of earning assets (maximum 1.25% of RWA)			
4. Deduction factor to supplementary capital			
4.1 Sinking Fund			
4.2 Placement of funds in instruments AT 1 and / or Tier 2 other banks			
4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will			
Total Capital		7,910,784	1,263,077

STATEMENTS OF CASH FLOWS For the periods ended on 30 June 2021 and 2020 (in million Rupiah)

	30 Jun 2021 Unaudited	30 Jun 2020 Unaudited
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipt of interest income, provision, and administration fee		
	107,420	39,323
Payment of interest expenses		
	(20,954)	(14,648)
Payment of personnel expenses		
	(81,128)	(65,282)
Receipt of non-operating income/payment		