

STATEMENTS OF FINANCIAL POSITION
30 June 2023 and 31 December 2022

(in million Rupiah)

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		30 June 2023	31 December 2022	30 June 2023	31 December 2022
ASSETS					
1.	Cash	4,677,393	5,439,031	4,677,585	5,439,398
2.	Placement with Bank Indonesia	23,853,542	23,487,724	23,853,542	23,487,724
3.	Placement with other banks	3,518,531	3,096,913	3,590,536	3,124,593
4.	Spot and derivatives/forward receivables	468,296	969,308	468,296	969,308
5.	Marketable securities	62,138,641	58,757,892	62,138,641	58,757,892
6.	Securities sold under repurchase agreement (repo)	13,366,528	6,269,227	13,366,528	6,269,227
7.	Receivables on securities purchased under resale agreement (reverse repo)	5,182,053	510,307	5,182,053	510,307
8.	Acceptance receivables	1,022,990	2,106,596	1,022,990	2,106,596
9.	Loans	146,702,843	144,152,869	153,041,851	149,416,232
10.	Sharia financing	52,032,170	47,194,782	52,032,170	47,194,782
11.	Investments	782,930	482,930	4,214	4,214
12.	Other financial assets	5,760,883	5,690,715	5,867,493	5,797,806
13.	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(40,969)	(18,428)	(40,969)	(18,428)
	b. Loans and Sharia Financing	(13,308,941)	(13,086,850)	(13,435,177)	(13,197,385)
	c. Others	(661,965)	(677,544)	(661,965)	(677,544)
14.	Intangible assets	4,417,603	4,202,520	4,470,824	4,254,121
	Accumulated amortisation on intangible assets -/-	(2,347,727)	(2,145,720)	(2,383,219)	(2,177,301)
15.	Fixed assets and equipment	9,719,095	9,610,399	9,869,551	9,744,353
	Accumulated depreciation on fixed assets and equipment -/-	(2,896,021)	(2,638,721)	(2,971,214)	(2,696,685)
16.	Non productive assets				
	a. Abandoned properties	-	-	-	-
	b. Foreclosed assets	216,016	216,016	280,673	234,552
	c. Suspense accounts	85,716	232,831	85,716	232,831
	d. Inter-office assets	-	58,202	-	58,202
17.	Other assets	8,936,533	7,604,828	9,223,003	7,919,504
TOTAL ASSETS		323,626,140	301,515,827	329,683,122	306,754,299
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Current accounts	72,587,325	70,698,077	71,998,277	70,340,016
2.	Saving accounts	79,614,176	74,085,536	79,614,176	74,085,536
3.	Time deposits	84,181,420	82,763,005	84,181,420	82,763,005
4.	Electronic Money	106,485	101,149	106,485	101,149
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	1,820,817	2,506,012	1,820,817	2,506,012
7.	Spot and derivatives/forward payables	658,927	701,179	658,927	701,179
8.	Liabilities on securities sold under repurchase agreement (repo)	14,020,093	6,062,727	14,020,093	6,062,727
9.	Acceptance payables	1,022,990	2,106,596	1,022,990	2,106,596
10.	Marketable securities issued	1,647,406	1,704,938	2,646,137	1,704,938
11.	Borrowings	-	228,311	3,403,300	3,653,720
12.	Security deposits	99,476	184,870	99,476	184,870
13.	Inter-office liabilities	26,817	-	26,817	-
14.	Other liabilities	23,338,679	16,609,336	23,938,968	17,268,288
15.	Minority Interest	-	-	104,725	84,373
TOTAL LIABILITIES		279,124,611	257,751,736	283,642,608	261,562,409
EQUITY					
16.	Paid in capital				
	a. Authorised capital	2,900,000	2,900,000	2,900,000	2,900,000
	b. Unpaid capital -/-	(1,287,743)	(1,287,743)	(1,287,743)	(1,287,743)
	c. Treasury stock -/-	(246,701)	(249,459)	(246,701)	(249,459)
17.	Additional paid-in capital				
	a. Share premium	7,033,450	7,033,450	7,033,450	7,033,450
	b. Share discount -/-	-	-	-	-
	c. Capital deposit funds	-	-	-	-
	d. Others	152,055	137,105	152,055	137,105
18.	Other comprehensive income				
	a. Gains	4,187,982	3,096,812	4,194,884	3,105,923
	b. Losses -/-	(813,358)	(194,392)	(813,358)	(194,392)
19.	Reserves				
	a. General reserves	351,538	351,538	351,538	351,538
	b. Appropriated reserves	-	-	-	-
20.	Transactions with non-controlling interest	-	-	(35,723)	(35,723)
21.	Profit/Loss				
	a. Previous years	31,976,780	29,536,063	33,431,191	30,735,096
	b. Current period	3,119,368	4,786,403	3,232,763	5,041,781
	c. Dividends paid -/-	(2,871,842)	(2,345,686)	(2,871,842)	(2,345,686)
TOTAL EQUITY		44,501,529	43,764,091	46,040,514	45,191,890
TOTAL LIABILITIES AND EQUITY		323,626,140	301,515,827	329,683,122	306,754,299

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME					
For the Period Ended 30 June 2023 and 2022					
(in million Rupiah, except for earnings per share)					
No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2023	2022	2023	2022
OPERATING INCOME AND EXPENSES					
A. Interest Income and Expenses					
1.	Interest Income	10,468,976	8,841,187	11,004,209	9,273,168
2.	Interest Expenses	(4,046,652)	(2,654,868)	(4,169,274)	(2,735,177)
	Net Interest Income (Expense)	6,422,324	6,186,319	6,834,935	6,537,991
B. Other Operating Income and Expenses					
	Gain/(loss) on increase/(decrease) in fair value of financial assets	(435,541)	638,845	(435,541)	638,845
	Gain/(loss) on decrease/(increase) in fair value of financial liabilities	130,217	-	130,217	-
	Gain/(loss) on sale of financial assets	604,762	402,092	604,602	402,020
	Gain/(loss) on spot and derivatives/forward transactions (realised)	425,175	562,014	425,175	562,014
	Gain/(loss) on investment under equity method	-	-	-	-
	Gain/(loss) on foreign exchange transaction	418,223	(172,244)	418,038	(172,243)
	Dividend	82,406	20,333	-	20
	Commission/provision/fee and administration	1,699,608	1,094,545	1,792,169	1,204,365
	Other income	226,290	386,117	249,244	409,619
	Allowance for impairment losses on financial assets	(1,370,107)	(1,888,678)	(1,519,099)	(1,961,259)
	Losses on operational risk	(31,519)	(4,460)	(32,250)	(4,458)
	Personnel expenses	(2,343,842)	(2,137,979)	(2,455,264)	(2,250,467)
	Promotion expenses	(163,222)	(137,115)	(173,749)	(138,634)
	Other expenses	(1,698,560)	(1,876,853)	(1,789,619)	(1,933,292)
	Other Operating Income (Expenses) - Net	(2,456,110)	(3,113,383)	(2,786,077)	(3,243,470)
	OPERATING INCOME	3,966,214	3,072,936	4,048,858	3,294,521
NON OPERATING INCOME (EXPENSES)					
1.	Gain/(loss) on sale of fixed assets and equipment	1,400	500	1,400	525
2.	Other non operating income/(expenses)	11,236	7,059	101,638	6,400
	NON OPERATING INCOME/(LOSS)	12,636	7,559	103,038	6,925
	CURRENT PERIOD INCOME/(LOSS) BEFORE INCOME TAXES	3,978,850	3,080,495	4,151,896	3,301,446
	Income Taxes				
	a. Estimated tax for current period -/-	(835,043)	(690,073)	(823,282)	(732,214)
	b. Deferred tax income/(expenses)	(24,439)	5,865	(58,682)	(2,591)
	NET INCOME/(LOSS) FOR THE CURRENT PERIOD	3,119,368	2,396,287	3,269,932	2,566,641
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified to profit or loss	1,176	757,341	(1,423)	757,048
	a. Revaluation surplus of fixed assets	1,176	757,341	1,176	757,341
	b. Gain/(loss) on remeasurement of defined benefit program	-	-	(2,599)	(293)
	c. Others	-	-	-	-
2.	Items that will be reclassified to profit or loss	471,028	(1,260,303)	471,028	(1,260,303)
	a. Gain/(loss) on the translation of financial statements in foreign currencies	-	-	-	-
	b. Gain/(loss) from changes in fair value of financial assets of debt securities measured at fair value through other comprehensive income	471,028	(1,260,303)	471,028	(1,260,303)
	c. Others	-	-	-	-
	Other comprehensive income for the current period - net of tax	472,204	(502,962)	469,605	(503,255)
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	3,591,572	1,893,325	3,739,537	2,063,386
	Current period net income/(loss) attributable to:				
	Owner	3,119,368	2,396,287	3,232,763	2,534,382
	Minority interest	-	-	37,169	32,259
	CURRENT PERIOD NET INCOME/(LOSS)	3,119,368	2,396,287	3,269,932	2,566,641
	Current period total comprehensive income/(loss) attributable to:				
	Owner	3,591,572	1,893,325	3,702,758	2,031,127
	Minority Interest	-	-	36,779	32,259
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	3,591,572	1,893,325	3,739,537	2,063,386
	TRANSFER OF INCOME/(LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	2,871,842	2,345,686	2,871,842	2,345,686
	EARNINGS PER SHARE (In Full Rupiah)	125.12	96.11	129.67	101.65


COMMITMENTS AND CONTINGENCIES
30 June 2023 and 31 December 2022

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		30 June 2023	31 December 2022	30 June 2023	31 December 2022
I.	COMMITMENT RECEIVABLES				
	1. Unused borrowing/financing facility	-	-	-	-
	2. Outstanding spot and derivatives/forward (purchased)	71,315,743	70,462,563	71,315,743	70,462,563
	3. Others	-	-	-	-
II.	COMMITMENT LIABILITIES				
	1. Unutilised portion of loan/financing facilities to debtors				
	i. Committed	11,024,082	11,410,083	11,024,082	11,410,083
	ii. Uncommitted	89,774,003	75,787,611	89,774,003	75,787,611
	2. Outstanding irrevocable L/C	1,441,077	1,309,897	1,441,077	1,309,897
	3. Outstanding spot and derivatives/forward (sold)	69,421,643	68,789,344	69,421,643	68,789,344
	4. Others	6,984	4,753	6,984	4,753
III.	CONTINGENT RECEIVABLES				
	1. Guarantees received	28,884	134,621	28,884	134,621
	2. Interest receivable	836,406	763,051	836,406	763,051
	3. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES				
	1. Guarantees issued	5,486,948	4,832,874	5,486,948	4,832,874
	2. Others	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO (CAR)									
30 June 2023 and 2022									
(in million Rupiah, except for ratios in percentage)									
NO.	ACCOUNTS	2023		2022					
		Bank CIMB Niaga	Consolidated	Bank CIMB Niaga	Consolidated				
I	Core Capital (Tier 1)	40,168,775	42,478,122	37,567,534	39,345,611				
	1 Common Equity Tier (CET 1)	40,168,775	42,478,122	37,567,534	39,345,611				
	1.1 Paid in Capital (after deducting Treasury Shares)	1,365,556	1,365,556	1,362,798	1,362,798				
	1.2 Disclosed Reserves								
	1.2.1 Additional Factor								
	1.2.1.1 Other Comprehensive Income								
	1.2.1.1.1 Excess arising from translation of financial statement	1	1	1	1				
	1.2.1.1.2 Potential gain on increase in fair value of financial assets measured at fair value through other comprehensive income	-	-	-	-				
	1.2.1.1.3 Fixed asset revaluation surplus	4,181,209	4,181,209	4,180,033	4,180,033				
	1.2.1.2 Other disclosed reserve								
	1.2.1.2.1 Share premium	7,185,505	7,185,505	7,152,955	7,152,955				
	1.2.1.2.2 General reserve	351,538	351,538	351,538	351,538				
	1.2.1.2.3 Previous period profit	29,104,938	30,559,349	27,190,377	28,389,410				
	1.2.1.2.4 Current period profit	3,119,368	3,232,763	2,396,287	2,534,382				
	1.2.1.2.5 Capital deposit funds	-	-	-	-				
	1.2.1.2.6 Other	-	-	-	-				
	1.2.2 Deduction Factor								
	1.2.2.1 Other Comprehensive Income								
	1.2.2.1.1 Negative difference arising from translation of financial statement	-	-	-	-				
	1.2.2.1.2 Potential loss on decrease in fair value of financial assets measured at fair value through other comprehensive income	677,700	677,700	798,746	798,746				
	1.2.2.2 Other disclosed reserve								
	1.2.2.2.1 Share discount	-	-	-	-				
	1.2.2.2.2 Previous period loss	-	-	-	-				
	1.2.2.2.3 Current period loss	-	-	-	-				
	1.2.2.2.4 Negative difference between regulatory provision and impairment of productive asset	-	-	-	-				
	1.2.2.2.5 Negative difference on adjustment of fair value on financial instrument in the trading book	-	-	-	-				
	1.2.2.2.6 Required regulatory provision on non productive asset	119,355	122,500	279,059	283,161				
	1.2.2.2.7 Other	-	-	-	-				
	1.3 Non controlling interest	-	-	-	-				
	1.4 Deduction Factor of Common Equity Tier 1								
	1.4.1 Deferred taxes	1,493,693	1,509,994	1,464,177	1,475,647				
	1.4.2 Goodwill	-	-	-	-				
	1.4.3 Intangible assets	2,069,876	2,087,605	2,045,757	2,067,952				
	1.4.4 Equity investment which can be calculated as deduction factor	778,716	-	478,716	-				
	1.4.5 Shortfall on the capital of insurance subsidiary	-	-	-	-				
	1.4.6 Securitisation exposure	-	-	-	-				
	1.4.7 Other deduction factor of Tier 1	-	-	-	-				
	1.4.7.1 Investment in AT 1 and/or Tier 2 instruments in other bank	-	-	-	-				
	1.4.7.2 Cross ownership in other entity acquired by the transition of the law, a grant, or grant will	-	-	-	-				
	1.4.7.3 Exposure which increase Credit Risk due to settlement risk - Non Delivery Versus Payment	-	-	-	-				
	1.4.7.4 Exposure on Subsidiary which operating in business based on Sharia principle (if any)	-	-	-	-				
	2 Additional Tier 1 (AT1)	-	-	-	-				
	2.1 Capital instrument which can be calculated as AT 1	-	-	-	-				
	2.2 Share premium/Share discount	-	-	-	-				
	2.3 Deduction factor of additional tier 1	-	-	-	-				
	2.3.1 Investment in AT 1 and/or Tier 2 instruments in other bank	-	-	-	-				
	2.3.2 Cross ownership in other entity acquired by the transition of the law, a grant, or grant will	-	-	-	-				
II	Supplementary Capital (Tier 2)	2,138,973	2,206,251	2,019,858	2,051,262				
	1 Capital instrument in the Form of Share or others which can be calculated as Tier 2	66,702	66,702	113,850	113,850				
	2 Share premium/Share discount	-	-	-	-				
	3 General reserve of required regulatory provision on productive asset (max.1.25% of RWA for Credit Risk)	2,072,271	2,139,549	1,906,008	1,937,412				
	4 Tier 2 deduction factor								
	4.1 Sinking Fund	-	-	-	-				
	4.2 Investment in tier 2 instruments in other bank	-	-	-	-				
	4.3 Cross ownership in other entity acquired by the transition of the law, a grant, or grant will	-	-	-	-				
Total Capital		42,307,748	44,684,373	39,587,392	41,396,873				

	2023		2022		DESCRIPTION	2023		2022	
RISK WEIGHTED ASSET (RWA)					Capital Adequacy Ratio				
RWA FOR CREDIT RISK	165,781,735	171,163,901	156,220,571	160,530,968	Ratio CET1 (%)	21.58	22.06	19.71	20.06
RWA FOR MARKET RISK	5,325,274	5,325,274	4,381,942	4,381,942	Ratio Tier 1 (%)	21.58	22.06	19.71	20.06
RWA FOR OPERATIONAL RISK	15,049,104	16,072,634	30,004,759	31,234,145	Ratio Tier 2 (%)	1.15	1.15	1.06	1.05
TOTAL RWA	186,156,113	192,561,809	190,607,272	196,147,055	Ratio KPMM (%)	22.73	23.21	20.77	21.11
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE (%)	9.90	9.90	9.90	9.90	CET1 FOR BUFFER (%)	12.83	13.31	10.87	11.21
CAR ALLOCATION					PERCENTAGE OF BUFFER MANDATORY FILLED BY THE BANK (%)				
From CET1 (%)	8.75	8.75	8.84	8.85	Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
From AT1 (%)	-	-	-	-	Countercyclical Buffer (%)	-	-	-	-
From Tier 2 (%)	1.15	1.15	1.06	1.05	Capital Surcharge for Systemic Bank (%)	1.00	1.00	1.00	1.00

STATEMENTS OF CASH FLOWS
For the Period Ended 30 June 2023 and 2022

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		2023	2022	2023	2022
A.	Cash flows from operating activities:				
	Receipts of interest, fees and commissions income	11,874,731	9,902,436	12,502,026	10,444,901
	Payments of interests, fees and commissions	(3,881,963)	(2,479,831)	(3,975,679)	(2,558,901)
	Other operating income received	226,290	386,117	249,244	409,619
	Gains of foreign exchange and derivative transactions - net	1,391,147	633,045	1,390,962	633,045
	Other operating expenses paid	(2,168,053)	(3,015,341)	(2,372,227)	(3,150,294)
	Non operating incomes - net	93,436	99,702	101,105	93,820
	Cash flow before changes in operating assets and liabilities	7,535,588	5,526,128	7,895,431	5,872,190
	Changes in assets and liabilities:				
	Decrease/(increase) in assets:				
	- Fair value through profit or loss marketable securities and Government Bonds	(3,514,040)	(3,908,751)	(3,514,200)	(3,908,823)
	- Securities purchased under resale agreement	(4,671,746)	(2,153,321)	(4,671,746)	(2,153,321)
	- Loans	(8,627,293)	(7,389,694)	(8,810,287)	(7,448,055)
	- Acceptance receivables	1,083,607	488,313	1,083,607	488,313
	- Consumer financing receivables	-	-	(1,025,941)	(1,427,324)
	Increase/(decrease) in liabilities:				
	- Deposits from customers	8,605,413	(3,747,269)	8,374,426	(3,933,161)
	- Deposits from other banks	(685,195)	(1,217,493)	(685,195)	(1,217,493)
	- Securities sold under repurchase agreement	7,957,366	(837,877)	7,957,366	(837,877)
	- Acceptance payables	(1,083,606)	(488,313)	(1,083,606)	(488,313)
	- Taxes payable	(52,704)	542,477	(53,651)	540,702
	Income tax paid during the period	(953,280)	(887,780)	(1,063,703)	(924,863)
	Net cash provided from/(used in) operating activities	5,594,110	(14,073,580)	4,402,501	(15,438,025)
B.	Cash flows from investing activities:				
	Purchase of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	(7,751,841)	(24,491,050)	(7,751,841)	(24,491,050)
	Sell of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	6,394,828	29,077,449	6,394,828	29,077,449
	Proceeds from sale of fixed assets	2,040	831	2,041	864
	Acquisitions of fixed assets	(94,100)	(38,046)	(98,510)	(43,054)
	Acquisitions of intangible assets	(215,689)	(283,199)	(217,309)	(303,070)
	Addition of investment in subsidiary	(300,000)	-	-	-
	Net cash (used in)/provided from investing activities	(1,964,762)	4,265,985	(1,670,791)	4,241,139
C.	Cash flows from financing activities:				
	Addition of borrowings	-	-	870,000	2,668,315
	Marketable securities issued	-	-	1,000,000	-
	Payment of borrowings	-	-	(894,150)	(1,252,965)
	Payment of principle and interest from bonds and marketable securities issued	(350,848)	(221,129)	(368,418)	(221,129)
	Dividend paid	(2,871,842)	(2,345,686)	(2,888,334)	(2,345,686)
	Net cash used in financing activities	(3,222,690)	(2,566,815)	(2,280,902)	(1,151,465)
	Effects on exchange rate differences in cash and cash equivalent	(380,860)	191,996	(380,860)	191,996
	Net increase/(decrease) in cash and cash equivalent	25,798	(12,182,414)	69,948	(12,156,355)
	Cash and cash equivalent at the beginning of the period	32,023,668	47,003,840	32,051,715	47,016,159
	Cash and cash equivalent at the end of the period	32,049,466	34,821,426	32,121,663	34,859,804
	Cash and cash equivalent consist of:				
	Cash	4,677,393	3,436,081	4,677,585	3,437,016
	Current accounts with Bank Indonesia	15,175,702	6,672,463	15,175,702	6,672,463
	Current accounts with other banks	3,510,048	2,942,173	3,582,053	2,979,616
	Placement with other banks and Bank Indonesia - mature within three months or less since acquisition date	8,686,323	21,770,709	8,686,323	21,770,709
	Total cash and cash equivalents	32,049,466	34,821,426	32,121,663	34,859,804
	Supplemental cash flows information:				
	Activities not affecting cash flows	-	-	-	-

EARNING ASSETS QUALITY AND OTHER INFORMATIONS
30 June 2023 and 2022

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA											
		2023					2022						
		Pass	Special Mention	Substandard	Doubtful	Loss	TOTAL	Pass	Special Mention	Substandard	Doubtful	Loss	TOTAL
I.	RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	33,519	-	-	-	-	33,519	31,402	-	-	-	-	31,402
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Receivables on securities purchased under resell agreement (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans and sharia financing												
	a. Micro, Small and Medium Enterprises (UMKM)*												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Micro, Small and Medium Enterprises (UMKM)*												
	i. Rupiah	704,552	-	-	-	-	704,552	1,035,609	-	-	-	-	1,035,609
	ii. Foreign currency	1,349	-	-	-	-	1,349	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investment	778,716	-	-	-	-	778,716	478,716	-	-	-	-	478,716
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	150,335	-	-	-	-	150,335	780,504	-	-	-	-	780,504
	b. Foreign currency	3,326,194	-	-	-	8,483	3,334,677	2,868,308	-	-	-	8,429	2,876,737
2.	Spot and derivative/forward receivables												
	a. Rupiah	337,640	-	-	-	-	337,640	1,461,076	-	-	-	-	1,461,076
	b. Foreign currency	130,656	-	-	-	-	130,656	234,206	-	-	-	-	234,206
3.	Marketable securities												
	a. Rupiah	57,384,753	-	-	-	15,000	57,399,753	61,871,464	-	-	-	15,000	61,886,464
	b. Foreign currency	4,738,888	-	-	-	-	4,738,888	6,145,056	-	-	-	-	6,145,056
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	13,366,528	-	-	-	-	13,366,528	479,180	-	-	-	-	479,180
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Receivables on securities purchased under resell agreement (reverse repo)												
	a. Rupiah	5,182,053	-	-	-	-	5,182,053	3,677,705	-	-	-	-	3,677,705
	b. Foreign currency	-	-	-	-	-	-	65,272	-	-	-	-	65,272
6.	Acceptance receivables	1,016,522	6,468	-	-	-	1,022,990	2,115,294	-	-	-	-	2,115,294
7.	Loans and sharia financing												
	a. Micro, Small and Medium Enterprises (UMKM)*												
	i. Rupiah	18,233,858	656,703	70,405	85,906	874,229	19,921,101	18,329,909	726,135	52,274	80,347	766,582	19,955,247
	ii. Foreign currency	647,901	247,095	-	-	-	894,996	241,752	3,546	-	-	11,764	257,062
	b. Non Micro, Small and Medium Enterprises (UMKM)*												
	i. Rupiah	142,688,517	7,156,248	348,598	429,459	2,956,736	153,579,558	128,737,377	7,455,579	297,067	528,838	3,461,003	140,479,864
	ii. Foreign currency	20,469,827	2,862,454	77,956	-	223,220	23,633,457	18,109,029	3,503,960	-	-	1,372,960	22,985,949
	c. Restructured loans												
	i. Rupiah	10,405,702	4,026,979	214,203	277,923	2,954,292	17,879,099	15,256,069	5,436,674	250,224	468,118	2,490,255	23,901,340
	ii. Foreign currency	490,404	3,086,723	77,956	-	223,220	3,878,303	1,129,187	3,503,960	-	-	196,882	4,830,029
8.	Investment	3,489	-	425	-	300	4,214	3,489	-	425	-	300	4,214
9.	Other receivable	620,909	-	-	-	429,499	1,050,408	796,070	-	-	-	429,499	1,225,569
10.	Commitments and contingencies												
	a. Rupiah	87,956,460	515,940	16,479	17,457	5,657	88,511,993	69,351,470	78,524	-	1	270	69,430,265
	b. Foreign currency	19,200,801	13,316	-	-	-	19,214,117	16,495,517	24,981	-	-	-	16,520,498
III.	OTHER INFORMATION												
1.	Assets pledged as collateral												
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets						216,016						212,709

* point a and b include property loans and/or restructured loans

ALLOWANCES FOR IMPAIRMENT LOSSES											
30 June 2023 and 2022											
(in million Rupiah)											
BANK CIMB NIAGA											
No.	Description	2023					2022				
		Allowance for Impairment Losses			Required Allowance for Impairment Losses on Earning Assets		Allowance for Impairment Losses			Required Allowance for Impairment Losses on Earning Assets	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placement with other banks	-	-	8,483	35,100	8,483	72	-	8,429	36,802	8,429
2.	Spot and derivatives/forward receivables	-	-	-	4,683	-	-	-	-	16,953	-
3.	Marketable securities	4,688	-	36,281	54,074	15,000	998	2,459	15,000	82,815	15,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	133,665	-	-	-	-	4,792	-
5.	Receivable on securities purchased under resell agreement (reverse repo)	-	-	-	51,821	-	-	-	-	37,430	-
6.	Acceptance receivables	295	739	7,078	10,027	323	6,293	1,115	14,101	21,116	-
7.	Loans and financing	2,548,601	1,510,908	9,249,432	1,850,491	3,773,256	1,162,936	5,008,978	7,972,610	1,624,281	5,224,272
8.	Investments	-	30	525	7,822	364	-	30	525	4,822	364
9.	Other receivable	-	-	429,499	6,209	429,499	-	-	429,499	7,961	429,499
10.	Commitments and contingencies	394,662	53,411	37,967	68,328	43,320	427,307	39,890	53,434	65,476	5,445

FINANCIAL RATIOS 30 June 2023 and 2022			
No.	ACCOUNTS	2023	2022
PROFITABILITY RATIO			
Consolidated			
1.	Capital Adequacy Ratio (CAR)	23.21%	21.11%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.47%	1.98%
3.	Non-Performing Earning Assets to Total Earning Assets	1.41%	1.98%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	4.84%	5.48%
5.	Gross NPL	2.53%	3.53%
6.	Net NPL	0.75%	0.98%
7.	Return on Asset (ROA)	2.62%	2.17%
8.	Return on Equity (ROE)	15.45%	12.78%
9.	Net Interest Margin (NIM)	4.61%	4.54%
10.	Operating Expenses to Operating Revenues	73.09%	74.01%
11.	Cost to Income Ratio (CIR)	43.29%	43.64%
12.	Loan to Deposit Ratio (LDR)	86.03%	80.92%
Bank CIMB Niaga			
1.	Capital Adequacy Ratio (CAR)	22.73%	20.77%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.46%	1.99%
3.	Non-Performing Earning Assets to Total Earning Assets	1.41%	1.99%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	4.89%	5.55%
5.	Gross NPL	2.56%	3.60%
6.	Net NPL	0.75%	0.99%
7.	Return on Asset (ROA)	2.55%	2.05%
8.	Return on Equity (ROE)	15.75%	12.62%
9.	Net Interest Margin (NIM)	4.42%	4.36%
10.	Operating Expenses to Operating Revenues	72.61%	74.67%
11.	Cost to Income Ratio (CIR)	44.20%	44.09%
12.	Loan to Deposit Ratio (LDR)	83.13%	78.62%
COMPLIANCE-Bank CIMB Niaga			
1. a.	Percentage Violation of Legal Lending Limit		
i.	Related Parties	-	-
ii.	Non Related Parties	-	-
b.	Percentage Lending in Excess of Legal Lending Limit		
i.	Related Parties	-	-
ii.	Non Related Parties	-	-
2.	Statutory Reserve*		
a.	Primary Statutory Reserve (Rupiah)		
-	Daily	6.45%	2.30%
-	Average	9.02%	7.31%
b.	Primary Statutory Reserve (Foreign currency)	4.06%	4.18%
3.	Overall Net Open Position (NOP) **	2.58%	1.61%
<p>* As of 30 June 2023, Minimum Statutory Reserves of Bank CIMB Niaga are in accordance with Bank Indonesia Regulations No. 24/04/PBI/2022 and the Regulation of Members of the Board of Governors of Bank Indonesia No. 24/3/PADG/2022 effective on 1 March 2022 and Regulation of Members of the Board of Governors of Bank Indonesia Number 2 Year 2023 which effective on 1 April 2023 concerning Minimum Reserve Requirements in Rupiah and Foreign Currencies for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.</p> <p>** The calculation of NOP including statement of financial position's accounts and administrative accounts.</p>			

SPOT AND DERIVATIVE/FORWARD TRANSACTIONS
30 June 2023

(in million Rupiah)

No.	TRANSACTIONS	BANK CIMB NIAGA				
		Notional Amount	Purposes		Derivative Receivables and Payables	
			Hedging	Trading	Receivables	Payables
A.	Exchange Rate Related					
	1. Spot	6,887,994	-	6,887,994	2,863	1,576
	2. Forward	18,110,061	-	18,110,061	34,103	52,693
	3. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	11,988,981	-	11,988,981	50,505	40,745
	4. Future	-	-	-	-	-
	5. Swap	33,383,199	-	33,383,199	72,606	247,839
	6. Other	-	-	-	-	-
B.	Interest Rate Related					
	1. Forward	-	-	-	-	-
	2. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	-	-	-	-	-
	3. Future	346,327	-	346,327	844	1,053
	4. Swap	56,216,292	2,631,184	53,585,108	307,375	315,021
	5. Other	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	126,932,854	2,631,184	124,301,670	468,296	658,927

PRIME LENDING RATE 30 June 2023				
BANK CIMB NIAGA				
	Based on Business Segments			
	Corporate Loans	Retail Loans	Consumer Loans	
			Housing Loans	Non Housing Loans
Prime Lending Rate	8.00%	8.75%	7.30%	8.50%

Notes:

- Prime Lending Rate (PLR) is used as the basis in determining lending rate to customer by the Bank. PLR does not take into account the estimated risk premium component which depends on the estimated Bank's assessment towards the risk of each debtor/debtor's group by considering the debtor's financial condition, prospect of loan repayment, prospect of debtor's industry and loan tenor. Thus, the interest rate charged to the debtor may not be the same as PLR.
- Consumer loans of non housing loans does not include the lending of funds through credit cards and loans without collateral (*Kredit Tanpa Agunan/KTA*).
- PLR information at any time can be seen in publications in any office of the Bank and/or website (www.cimbniaga.co.id).

BOARD OF COMMISSIONERS AND DIRECTORS		SHAREHOLDERS	
Board of Commissioners <ul style="list-style-type: none"> President Commissioner : Didi Syafruddin Yahya Vice President Commissioner : Glenn Muhammad Surya Yusuf Independent Commissioner : Sri Widowati Independent Commissioner : Jeffrey Kairupan Independent Commissioner : Farina J. Situmorang *) Commissioner : Dato' Abdul Rahman Ahmad Commissioner : Vera Handajani 		Ultimate Shareholders <p>CIMB Group Holdings Berhad, Malaysia (through CIMB Group Sdn Bhd, Malaysia) 91.48%</p> <p>Non ultimate shareholders through capital market (≥ 5 %) Nil</p> <p>Non ultimate shareholders not through capital market (≥ 5 %) Nil</p> <p>Ultimate Shareholder of PT Bank CIMB Niaga Tbk: CIMB Group Holdings Berhad, Malaysia Shareholders of CIMB Group Holdings Berhad, Malaysia:</p> <ul style="list-style-type: none"> Khazanah Nasional Berhad, Malaysia 24.10% Employee Provident Fund, Malaysia 14.20% Others and public 61.70% 	
Directors <ul style="list-style-type: none"> President Director : Lani Darmawan Director : Lee Kai Kwong Director : Henky Sulisty Director : John Simon Director : Rusly Johannes Director : Pandji Pratama Djajanegara Director : Tjioe Mei Tjuen Director : Joni Raini Director : Noviadly Wahyudi Compliance Director : Fransiska Oei 			

*) Appointed on Annual GMS and effective after obtaining approval from OJK

Notes:

- The above financial information is taken from the Consolidated Financial Statements of PT Bank CIMB Niaga Tbk ("the Bank") and its Subsidiaries as of 30 June 2023 and 2022 and for the period ended on that date which were unaudited and 31 December 2022 and for the year ended on that date which were audited, which prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. The consolidated financial statements as of 31 December 2022 and for the year ended on that date have been audited by KAP Tanudiredja, Wibisana, Rintis & Rekan (a member firm of PwC global network) with the partner in charge was Drs. Irhoan Tanudiredja, CPA, an independent auditor, based on the Auditing Standards set by the Institute of Indonesian Public Accountant, with an unmodified audit opinion, as stated in his report dated 17 February 2023 which is not included in this publication. The above financial information does not include the notes to the consolidated financial statements.
- The financial information above is intended to fulfilled and prepared in accordance with:
 - Financial Services Authority (FSA) regulation No.37/POJK.03/2019 concerning "Transparency and Publication of Bank Reports".
 - Financial Services Authority (FSA) circular letter No.09/SEOJK.03/2020 dated 30 June 2020 concerning "Transparency and Publication of Commercial Bank Reports".
 - Financial Services Authority (FSA) regulation No.34/POJK.03/2016 dated 22 September 2016 concerning amendment of POJK No.11/POJK.03/2016 concerning "Minimum Capital Adequacy Requirement for Commercial".
 - Financial Services Authority (FSA) regulation No. 14 /POJK.04/2022 dated 18 August 2022 concerning "Submission of Financial Statements of Issuers or Public Companies".
 - Regulation of the Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK which functions were transferred to the Financial Services Authority ("OJK") since 1 January 2013) No. VIII.G.7. which is an Appendix to the Decree of the Chairman of Bapepam-LK No. Kep-347/BL/2012 on "Presentation and Disclosure of Financial Statements of Issuers or Public Companies" which replaces the Decree of the Chairman of Bapepam-LK No. KEP-554/BL/2010 dated 30 December 2010 on "Amendment to the Decree of the Chairman of Bapepam-LK No. KEP-06/PM/2000 dated 13 March 2000 on Guidelines for the Presentation of Financial Statements".
- Basic earnings per share is calculated by dividing net income available to shareholders with the weighted average of ordinary shares outstanding during the year. The weighted average of ordinary shares outstanding is calculated based on the number of ordinary shares outstanding at the position at the end of each month in accordance with data from the Securities Administration Bureau. For the period ended 30 June 2023 and 2022, the calculation of the weighted average of ordinary shares outstanding has considered the number of treasury shares.
- The consolidated financial statements includes the financial statements of the Subsidiaries, PT CIMB Niaga Auto Finance and PT CIMB Niaga Sekuritas.
- Exchange rate as of 30 June 2023: 1 USD = Rp 14,992.5; Exchange rate as of 31 December 2022: 1 USD = Rp 15,567.5; Exchange rate as of 30 June 2022: 1 USD = Rp 14,897.5.

Jakarta, 31 July 2023



Lee Kai Kwong
Director



Lani Darmawan
President Director

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
PT BANK CIMB NIAGA Tbk
STATEMENT OF FINANCIAL POSITION
30 June 2023 and 31 December 2022

(In million Rupiah)

NO	ACCOUNTS	30 June 2023	31 December 2022
ASSETS			
1.	Cash	32,911	42,353
2.	Placement with Bank Indonesia	9,100,291	8,281,470
3.	Placement with other banks	-	-
4.	Marketable securities	5,006,940	5,727,260
5.	Financing receivables	4,892,439	4,800,880
6.	Profit sharing financing	46,171,446	41,658,936
7.	Lease receivables	968,285	734,966
8.	Other earning assets	549,539	649,390
9.	Allowance for impairment losses on financial assets -/-	1,581,455	1,199,307
10.	Fixed assets and equipment	17,997	18,128
11.	Non-earning assets	-	2,741
12.	Other assets	988,450	2,240,573
	TOTAL ASSETS	66,146,843	62,957,390
LIABILITIES			
1.	Wadiah deposits	8,965,781	7,171,366
2.	Non profit sharing investment funds	35,493,382	32,336,530
3.	Liabilities to Bank Indonesia	1,130,386	933,390
4.	Liabilities to other banks	64,067	77,578
5.	Marketable securities issued	820,000	1,105,621
6.	Other liabilities	2,217,098	437,910
7.	Profit sharing investment funds	-	-
8.	Operating funds	16,854,456	20,917,437
9.	Retained earnings	601,673	(22,442)
	TOTAL LIABILITIES	66,146,843	62,957,390

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
For the Period Ended 30 June 2023 and 2022

(In million Rupiah)

NO	ACCOUNTS	2023	2022
OPERATING INCOME AND EXPENSES			
A. Operational Income and Expenses from Fund Distribution			
1.	Income from Fund Distribution		
	a. Income from receivables	337,993	219,006
	b. Income from profit sharing	1,531,282	1,172,394
	c. Lease income	39,513	23,570
	d. Others	381,709	269,707
2.	Margin distribution to owners of investment funds -/-		
	a. Non Profit Sharing	1,286,367	683,754
	b. Profit Sharing	-	-
3	Income after margin distribution	1,004,130	1,000,923
B. Other Operating Income and Expenses Other Than Fund Distribution			
1.	Gain/loss on foreign exchange transaction	-	834
2.	Income as <i>mudharib</i> in <i>mudharabah muqayyadah</i>	-	-
3.	Commission/provision/fees and administrative	155,990	170,078
4.	Other income	54,021	122,215
5.	<i>Wadiah</i> bonus expense -/-	-	-
6.	Allowance for impairment losses on financial assets -/-	503,517	561,550
7.	Losses on operational risk -/-	-	-
8.	Allowance for impairment losses on other assets (non financial) -/-	-	-
9.	Personnel expenses -/-	73,843	65,780
10.	Other expenses -/-	26,245	18,999
	Other Operating Income/Expenses - Net	(393,594)	(353,202)
	OPERATIONG INCOME/(LOSS)	610,536	647,721
NON OPERATING INCOME AND EXPENSES			
1.	Gain/(loss) on sale of fixed assets and equipment	-	(14)
2.	Other non operating income/(expenses)	176	15
	NON OPERATING INCOME/(LOSS)	176	1
	CURRENT PERIOD INCOME/(LOSS) BEFORE INCOME TAXES	610,712	647,722
	Income Taxes	-	-
	NET INCOME/(LOSS) FOR THE CURRENT PERIOD	610,712	647,722
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit or loss	-	-
2.	Items that will be reclassified to profit or loss	13,403	(89,092)
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OF TAX	13,403	(89,092)
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	624,115	558,630

**FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF COMMITMENTS AND CONTINGENCIES**

30 June 2023 and 31 December 2022

(In million Rupiah)

NO	ACCOUNTS	30 June 2023	31 December 2022
I.	COMMITMENT RECEIVABLES		
	1 Unused financing facility	-	-
	2 Outstanding spot and derivatives/forward contract (purchased)	-	-
	3 Others	-	-
II.	COMMITMENT LIABILITIES		
	1 Unused financing facility	3,572,445	4,298,174
	2 Outstanding spot and derivatives/forward contract (sold)	-	-
	3 Others	97,835	39,857
III.	CONTINGENT RECEIVABLES		
	1 Guarantees received	-	-
	2 Interest receivables	82,959	76,117
	3 Others	-	-
IV.	CONTINGENT LIABILITIES		
	1 Guarantees issued	1,121,565	949,818
	2 Others	-	-

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
FINANCIAL RATIOS
30 June 2023 and 2022

No	ACCOUNTS	2023	2022
1.	Total Sharia Business Unit (UUS) assets to total Conventional Bank assets which owning UUS	20.44%	19.21%
2.	Non performing earning assets to total earning assets	1.02%	0.98%
3.	Allowance for impairment losses of financial assets to earning assets	2.48%	1.93%
4.	Non Performing Financing (NPF) gross	1.25%	1.35%
5.	Non Performing Financing (NPF) net	0.52%	0.45%
6.	Return on Assets (ROA)	1.91%	2.46%
7.	Profit sharing financing to total financing	88.74%	88.80%
8.	Financing to Deposit Ratio (FDR)	116.51%	113.98%

Notes:

1. The financial statement of Sharia Business Unit is presented to comply with Financial Services Authority (FSA) regulation No.37/POJK.03/2019 dated 19 December 2019 concerning "Transparency and Publication of Bank Reports", and prepared in accordance with Financial Services Authority (FSA) circular letter No.10/SEOJK.03/2020 dated 1 July 2020 concerning "Transparency and Publication Report of Sharia Bank and Sharia Business Unit".
2. The above financial information is only for Sharia Business Unit owned by PT Bank CIMB Niaga Tbk and not including sharia contract owned by Subsidiaries.

Jakarta, 31 July 2023



Prof. DR. M. Quraish Shihab, MA
Chairman of Sharia Supervisory Board



Lee Kai Kwong
Director

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENT OF MARGIN DISTRIBUTIONS
For the Period Ended 30 June 2023

(In million Rupiah)

Net Revenue Sharing					
Type of funding	Average balance	Revenue to be distributed	Depositor's portion		
			Nisbah (%)	Total margin distribution	Rate of return indication (%)
1. Liabilities to other banks	-	-	-	-	-
2. <i>Mudharabah</i> current account					
a. Bank	-	-	-	-	-
b. Non Bank	3,243,056	17,181	2.81%	492	0.18%
3. <i>Mudharabah</i> saving account					
a. Bank	-	-	-	-	-
b. Non Bank	9,859,365	57,609	22.19%	11,464	1.41%
4. <i>Mudharabah</i> time deposit					
a. Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
b. Non Bank					
- 1 month	8,426,332	48,812	40.26%	18,042	2.61%
- 3 months	8,724,285	51,493	52.95%	24,024	3.35%
- 6 months	1,819,077	10,736	51.71%	4,902	3.28%
- 12 months	1,194,265	4,977	54.19%	3,230	3.29%
5. Financing received	-	-	-	-	-
Total	33,266,380	190,808		62,154	

Type of fund distribution	Average balance	Revenue received
1. Placement with other banks	-	-
2. <i>Murabahah</i> receivables		
a. Bank	-	-
b. Non Bank	3,309,108	18,963
3. <i>Istishna</i> receivables		
a. Bank	-	-
b. Non Bank	-	-
4. Multipurpose receivables		
a. Bank	-	-
b. Non Bank	-	-
5. Pawn financing		
a. Bank	-	-
b. Non Bank	-	-
6. <i>Mudharabah</i> financing		
a. Bank	213,354	1,712
b. Non Bank	24,926	30
7. <i>Musarakah</i> financing		
a. Bank	3,509	11
b. Non Bank	44,805,191	266,478
8. Lease financing		
a. Bank	-	-
b. Non Bank	936,563	7,420
9. Other financing		
a. Bank	-	-
b. Non Bank	2,577,207	20,044
Total	51,869,858	314,658

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENT OF MARGIN DISTRIBUTIONS
For the Period Ended 30 June 2023

(In million Rupiah)

Profit Sharing					
Type of funding	Average balance	Revenue to be distributed	Depositor's portion		
			Nisbah (%)	Total margin distribution	Rate of return indication (%)
1. Liabilities to other banks	-	-	-	-	-
2. <i>Mudharabah</i> current account					
a. Bank	-	-	-	-	-
b. Non Bank	-	-	-	-	-
3. <i>Mudharabah</i> saving account					
a. Bank	-	-	-	-	-
b. Non Bank	-	-	-	-	-
4. <i>Mudharabah</i> time deposit					
a. Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
b. Non Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
5. Financing received	-	-	-	-	-
Total	-	-	-	-	-

Type of fund distribution	Average balance	Revenue received
1. Placement with other banks	-	-
2. <i>Murabahah</i> receivables		
a. Bank	-	-
b. Non Bank	-	-
3. <i>Istishna</i> receivables		
a. Bank	-	-
b. Non Bank	-	-
4. Multipurpose receivables		
a. Bank	-	-
b. Non Bank	-	-
5. Pawn financing		
a. Bank	-	-
b. Non Bank	-	-
6. <i>Mudharabah</i> financing		
a. Bank	-	-
b. Non Bank	-	-
7. <i>Musarakah</i> financing		
a. Bank	-	-
b. Non Bank	-	-
8. Lease financing		
a. Bank	-	-
b. Non Bank	-	-
9. Other financing		
a. Bank	-	-
b. Non Bank	-	-
Total	-	-

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENT OF SOURCES AND DISTRIBUTIONS OF ZAKAT AND WAQF FUNDS
30 June 2023 and 31 December 2022

(in million Rupiah)

NO	URAIAN	30 June 2023	31 December 2022
A. Source and Distribution of Zakat Funds			
1.	Receipt of zakat funds originating from:		
	a. UUS Internal	-	-
	b. UUS External	276	408
	Total receipts	276	408
2.	Distribution of zakat funds to zakat management entities		
	a. Amil zakat institution	154	878
	b. Amil zakat agency	-	-
	Total distributions	154	878
B Source and Distribution of Waqf Funds			
1.	Receipt of waqf funds originating from:		
	a. UUS Internal	-	-
	b. UUS External	21,831	20,073
	Total receipts	21,831	20,073
2.	Distribution of waqf funds to waqf management entities		
	a. Indonesian Waqf Board	-	-
	b. Republika Dhuafa Wallet	14,600	14,558
	c. Yayasan Masjid Salman ITB	3,534	1,663
	d. Others	3,697	3,852
	Total distributions	21,831	20,073

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENT OF SOURCES AND DISTRIBUTIONS OF BENEVOLENCE FUNDS

Per 1 January - 30 June 2023 and 31 December 2022

(in million Rupiah)

NO.	URAIAN	2023	2022
1.	Beginning balance of benevolence fund	26,619	22,710
2.	Receipt of benevolence funds	-	-
	a. Infaq and alms	-	-
	b. Productive benevolence refund	18	20
	c. Fine	7,688	9,406
	d. Non-halal receipts	-	-
	e. Others	50	-
	Total Receipts	7,756	9,426
3.	Distributions of benevolent funds	-	-
	a. Productive benevolence fund	14	12
	b. Donations	3,825	5,175
	c. Other uses for public interest	131	330
	Total Distributions	3,970	5,517
4.	Increase/(Decrease) of benevolence funds	3,786	3,909
5.	Ending balance of benevolence fund	30,405	26,619