

STATEMENTS OF FINANCIAL POSITION
31 March 2023 and 31 December 2022

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		31 March 2023	31 December 2022	31 March 2023	31 December 2022
ASSETS					
1.	Cash	4,401,090	5,439,031	4,401,395	5,439,398
2.	Placement with Bank Indonesia	29,634,933	23,487,724	29,634,933	23,487,724
3.	Placement with other banks	2,266,511	3,096,913	2,312,164	3,124,593
4.	Spot and derivatives/forward receivables	638,299	969,308	638,299	969,308
5.	Marketable securities	59,849,017	58,757,892	59,959,059	58,757,892
6.	Securities sold under repurchase agreement (repo)	8,869,065	6,269,227	8,869,065	6,269,227
7.	Receivables on securities purchased under resale agreement (reverse repo)	5,456,504	510,307	5,456,504	510,307
8.	Acceptance receivables	1,406,378	2,106,596	1,406,378	2,106,596
9.	Loans	145,084,090	144,152,869	150,846,453	149,416,232
10.	Sharia financing	48,705,064	47,194,782	48,705,064	47,194,782
11.	Investments	782,930	482,930	4,214	4,214
12.	Other financial assets	5,590,527	5,690,715	5,687,550	5,797,806
13.	Allowance for impairment losses on financial assets -/-				
	a. Marketable securities	(16,617)	(18,428)	(16,617)	(18,428)
	b. Loans and Sharia Financing	(12,885,633)	(13,086,850)	(13,010,422)	(13,197,385)
	c. Others	(676,666)	(677,544)	(676,666)	(677,544)
14.	Intangible assets	4,316,641	4,202,520	4,369,543	4,254,121
	Accumulated amortisation on intangible assets -/-	(2,245,814)	(2,145,720)	(2,177,301)	(2,177,301)
15.	Fixed assets and equipment	9,649,594	9,610,399	9,785,616	9,744,353
	Accumulated depreciation on fixed assets and equipment -/-	(2,774,512)	(2,638,721)	(2,835,124)	(2,696,685)
16.	Non productive assets				
	a. Abandoned properties	-	-	-	-
	b. Foreclosed assets	216,016	216,016	245,637	234,552
	c. Suspense accounts	51,794	232,831	51,794	232,831
	d. Inter-office assets	-	58,202	-	58,202
17.	Other assets	33,378,728	7,604,828	33,724,051	7,919,504
	TOTAL ASSETS	341,697,939	301,515,827	347,279,829	306,754,299
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Current accounts	71,087,075	70,698,077	70,429,868	70,340,016
2.	Saving accounts	76,609,880	74,085,536	76,609,880	74,085,536
3.	Time deposits	93,104,016	82,763,005	93,104,016	82,763,005
4.	Electronic Money	102,922	101,149	102,922	101,149
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Liabilities to other banks	1,402,359	2,506,012	1,402,359	2,506,012
7.	Spot and derivatives/forward payables	681,770	701,179	681,770	701,179
8.	Liabilities on securities sold under repurchase agreement (repo)	8,443,391	6,062,727	8,443,391	6,062,727
9.	Acceptance payables	1,406,378	2,106,596	1,406,378	2,106,596
10.	Marketable securities issued	1,417,913	1,704,938	2,417,420	1,704,938
11.	Borrowings	228,807	228,311	3,126,790	3,653,720
12.	Security deposits	274,870	184,870	274,870	184,870
13.	Inter-office liabilities	1,047	-	1,047	-
14.	Other liabilities	41,595,155	16,609,336	42,294,989	17,268,288
15.	Minority Interest	-	-	103,721	84,373
	TOTAL LIABILITIES	296,355,583	257,751,736	300,399,421	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 -/-	(248,575)	(249,459)	(248,575)	(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	145,322	137,105	145,322	137,105
18.	Other comprehensive income				
	a. Gains	3,188,125	3,096,812	3,196,929	3,105,923
	b. Losses -/-	(187,024)	(194,392)	(187,024)	(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	1,470,483	4,786,403	1,581,043	5,041,781
	c. Dividends paid -/-	-	(2,345,686)	-	(2,345,686)
	TOTAL EQUITY	45,342,356	43,764,091	46,880,408	45,191,890
	TOTAL LIABILITIES AND EQUITY	341,697,939	301,515,827	347,279,829	306,754,299

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Period Ended 31 March 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	5,105,377	4,384,319	5,359,166	4,583,866
2.	Interest Expenses	(1,894,313)	(1,338,983)	(1,951,505)	(1,374,634)
	Net Interest Income (Expense)	3,211,064	3,045,336	3,407,661	3,209,232
B. Other Operating Income and Expenses					
	Gain/(loss) on increase/(decrease) in fair value of financial assets	(278,124)	358,203	(278,082)	358,092
	Gain/(loss) on decrease/(increase) in fair value of financial liabilities	293,056	-	293,056	-
	Gain/(loss) on sale of financial assets	253,920	397,526	253,856	397,496
	Gain/(loss) on spot and derivatives/forward transactions (realised)	215,311	164,849	215,311	164,849
	Gain/(loss) on investment under equity method	-	-	-	-
	Gain/(loss) on foreign exchange transaction	194,739	(7,524)	194,601	(7,524)
	Dividend	-	-	-	-
	Commission/provision/fee and administration	681,433	481,806	729,960	540,837
	Other income	153,401	122,900	167,655	136,272
	Allowance for impairment losses on financial assets	(671,640)	(1,080,794)	(745,783)	(1,116,114)
	Losses on operational risk	(15,527)	(454)	(15,959)	(454)
	Personnel expenses	(1,167,042)	(1,061,718)	(1,223,522)	(1,115,777)
	Promotion expenses	(81,243)	(56,785)	(85,049)	(57,634)
	Other expenses	(909,410)	(927,265)	(948,263)	(956,647)
	Other Operating Income (Expenses) - Net	(1,331,126)	(1,609,256)	(1,442,219)	(1,656,604)
	OPERATING INCOME	1,879,938	1,436,080	1,965,442	1,552,628
NON OPERATING INCOME (EXPENSES)					
1.	Gain/(loss) on sale of fixed assets and equipment	422	695	422	695
2.	Other non operating income/(expenses)	6,955	3,366	50,154	3,011
	NON OPERATING INCOME/(LOSS)	7,377	4,061	50,576	3,706
	CURRENT PERIOD INCOME/(LOSS) BEFORE INCOME TAXES	1,887,315	1,440,141	2,016,018	1,556,334
	Income Taxes				
a.	Estimated tax for current period -/-	(327,537)	(276,428)	(347,360)	(299,965)
b.	Deferred tax income/(expenses)	(89,295)	(45,502)	(68,258)	(47,421)
	NET INCOME/(LOSS) FOR THE CURRENT PERIOD	1,470,483	1,118,211	1,600,400	1,208,948
OTHER COMPREHENSIVE INCOME					
1.	Items that will not be reclassified to profit or loss	1,176	757,341	860	757,341
a.	Revaluation surplus of fixed assets	1,176	757,341	1,176	757,341
b.	Gain/(loss) on remeasurement of defined benefit program	-	-	(316)	-
c.	Others	-	-	-	-
2.	Items that will be reclassified to profit or loss	97,505	(768,237)	97,505	(768,237)
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	97,505	(768,237)	97,505	(768,237)
c.	Others	-	-	-	-
	Other comprehensive income for the current period - net of tax	98,681	(10,896)	98,365	(10,896)
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	1,569,164	1,107,315	1,698,765	1,198,052
	Current period net income/(loss) attributable to:				
	Owner	1,470,483	1,118,211	1,581,043	1,194,053
	Minority interest	-	-	19,357	14,895
	CURRENT PERIOD NET INCOME/(LOSS)	1,470,483	1,118,211	1,600,400	1,208,948
	Current period total comprehensive income/(loss) attributable to:				
	Owner	1,569,164	1,107,315	1,679,417	1,183,157
	Minority Interest	-	-	19,348	14,895
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)	1,569,164	1,107,315	1,698,765	1,198,052
	TRANSFER OF INCOME/(LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNINGS PER SHARE (In Full Rupiah)	58.98	44.85	63.42	47.89

COMMITMENTS AND CONTINGENCIES
31 March 2023 and 31 December 2022

(in million Rupiah)

No.	ACCOUNTS	BANK CIMB NIAGA		CONSOLIDATED	
		31 March 2023	31 December 2022	31 March 2023	31 December 2022
I.	COMMITMENT RECEIVABLES				
1.	Unused borrowing/financing facility	-	-	-	-
2.	Outstanding spot and derivatives/forward (purchased)	80,303,415	70,462,563	80,303,415	70,462,563
3.	Others	-	-	-	-
II.	COMMITMENT LIABILITIES				
1.	Undisbursed loan/financing facilities to debtors				
i.	Committed	10,611,070	11,410,083	10,611,070	11,410,083
ii.	Uncommitted	93,386,693	75,787,611	93,386,693	75,787,611
2.	Outstanding irrevocable L/C	1,938,279	1,309,897	1,938,279	1,309,897
3.	Outstanding spot and derivatives/forward (sold)	78,967,424	68,789,344	78,967,424	68,789,344
4.	Others	6,985	4,753	6,985	4,753
III.	CONTINGENT RECEIVABLES				
1.	Received guarantees	113,407	134,621	113,407	134,621
2.	Accrued interest	761,902	763,051	761,902	763,051
3.	Others	-	-	-	-
IV.	CONTINGENT LIABILITIES				
1.	Issued guarantees	5,609,715	4,832,874	5,609,715	4,832,874
2.	Others	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO (CAR)
31 March 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)										
1	Common Equity Tier (CET 1)	41,009,722	43,258,060	39,836,554	41,542,852						
1.1	Paid in Capital (after deducting Treasury Shares)	41,009,722	43,258,060	39,836,554	41,542,852						
1.2	Disclosed Reserves	1,363,682	1,363,682	1,362,798	1,362,798						
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	7,178,772	7,178,772	7,144,550	7,144,550						
1.2.1.2.2	General reserve	351,538	351,538	351,538	351,538						
1.2.1.2.3	Previous period profit	31,976,780	33,431,191	29,536,063	30,735,096						
1.2.1.2.4	Current period profit	1,470,483	1,581,043	1,118,211	1,194,053						
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	1,051,223	1,051,223	306,680	306,680						
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	85,433	88,709	272,788	277,431						
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	1,526,544	1,598,962	1,285,395	1,304,783						
1.4.2	Goodwill	-	-	-	-						
1.4.3	Intangible assets	2,070,827	2,090,482	1,513,061	1,536,323						
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)	2,222,725	2,265,652	1,984,258	2,016,759						
1	Capital instrument in the Form of Share or others which can be calculated as Tier 2	78,456	78,456	125,604	125,604						
2	Share premium/Share discount	-	-	-	-						
3	General reserve of required regulatory provision on productive asset (max. 1.25% of RWA for Credit Risk)	2,144,269	2,187,196	1,858,654	1,891,155						
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		43,232,447	45,523,712	41,820,812	43,559,611						
		2023		2022		DESCRIPTION		2023		2022	
RISK WEIGHTED ASSET (RWA)						Capital Adequacy Ratio					
RWA FOR CREDIT RISK		188,215,780	193,186,127	149,253,863	153,171,147	Ratio CET1 (%)	19.75	20.25	21.74	22.05	
RWA FOR MARKET RISK		4,352,423	4,401,956	3,978,157	3,998,431	Ratio Tier 1 (%)	19.75	20.25	21.74	22.05	
TOTAL RWA		207,617,307	213,660,717	183,236,779	188,403,723	Ratio KPMM (%)	20.82	21.31	22.82	23.12	
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE (%)		9.90	9.90	9.90	9.90	CET1 FOR BUFFER (%)	10.92	11.41	12.92	13.22	
CAR ALLOCATION						PERCENTAGE OF BUFFER MANDATORY FILLED BY THE BANK (%)					
From CET1 (%)		8.83	8.84	8.82	8.83	Capital Conservation Buffer (%)	2.50	2.50	-	-	
From AT1 (%)		-	-	-	-	Countercyclical Buffer (%)	-	-	-	-	
From Tier 2 (%)		1.07	1.06	1.08	1.07	Capital Surcharge for Systemic Bank (%)	1.00	1.00	1.00	1.00	

STATEMENTS OF CASH FLOWS
For the Period Ended 31 March 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	5,376,010	4,644,743	5,677,996	4,903,521
	Payments of interests, fees and commissions	(1,778,668)	(1,233,734)	(1,827,096)	(1,267,799)
	Other operating income received	155,162	122,900	167,655	136,272
	Gains of foreign exchange and derivative transactions - net	935,372	275,667	935,234	275,667
	Other operating expenses paid	(2,077,994)	(1,812,882)	(2,086,105)	(1,904,513)
	Non operating incomes - net	6,513	24,394	51,466	49,371
	Cash flow before changes in operating assets and liabilities	2,616,395	2,021,088	2,919,150	2,192,519
	Changes in assets and liabilities:				
	Decrease/(increase) in assets:				
	- Fair value through profit or loss marketable securities and Government Bonds	(5,720,615)	(2,740,461)	(5,830,678)	(2,740,601)
	- Securities purchased under resale agreement	(4,946,197)	(2,179,951)	(4,946,197)	(2,179,951)
	- Loans	(3,279,508)	(597,488)	(3,370,914)	(566,544)
	- Acceptance receivables	700,218	632,354	700,218	632,354
	- Consumer financing receivables	-	-	(467,483)	(906,405)
	Increase/(decrease) in liabilities:				
	- Deposits from customers	13,184,408	(4,059,847)	12,885,262	(4,029,614)
	- Deposits from other banks	(1,103,653)	(19,733)	(1,103,653)	(19,733)
	- Securities sold under repurchase agreement	2,380,664	(997,438)	2,380,664	(997,438)
	- Acceptance payables	(700,218)	(686,730)	(700,218)	(686,730)
	- Taxes payable	116,190	74,801	119,507	77,699
	Income tax paid during the period	(271,538)	(233,247)	(359,714)	(255,159)
	Net cash provided from/(used in) operating activities	2,976,146	(8,786,652)	2,225,944	(9,479,603)
B.	Cash flows from investing activities:				
	Purchase of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	(2,669,420)	(23,488,437)	(2,669,420)	(23,598,326)
	Sell of fair value through other comprehensive income and amortised cost marketable securities and Government Bonds	4,875,894	22,597,424	4,875,894	22,597,424
	Proceeds from sale of fixed assets	459	773	460	773
	Acquisitions of fixed assets	(24,583)	(39,457)	(26,656)	(42,006)
	Acquisitions of intangible assets	(114,310)	(119,704)	(115,611)	(139,543)
	Addition of investment in subsidiary	(300,000)	-	-	-
	Net cash provided from/(used in) operating activities	1,768,040	(1,049,401)	2,064,667	(1,181,678)
C.	Cash flows from financing activities:				
	Addition of borrowings	-	-	-	1,848,126
	Marketable securities issued	-	-	1,000,000	-
	Payment of borrowings	-	-	(528,514)	(986,253)
	Payment of principle and interest from bonds and marketable securities issued	(317,392)	(110,552)	(317,392)	(110,552)
	Net cash provided from/(used in) operating activities	(317,392)	(110,552)	154,094	751,321
	Effects on exchange rate differences in cash and cash equivalent	(147,928)	120,756	(147,928)	120,756
	Net increase/(decrease) in cash and cash equivalent	4,278,866	(9,825,849)	4,296,777	(9,789,204)
	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	36,302,534	37,177,991	36,348,492	37,226,955
	Cash and cash equivalent consist of:				
	Cash	4,401,090	4,066,622	4,401,395	4,067,435
	Current accounts with Bank Indonesia	14,787,497	9,337,101	14,787,497	9,337,101
	Current accounts with other banks	2,258,027	3,454,916	2,303,680	3,503,067
	Placement with other banks and Bank Indonesia				
	- mature within three months or less since acquisition date	14,855,920	19,648,041	14,855,920	19,648,041
	Bank Indonesia certificates				
	- mature within three months or less since acquisition date	-	671,311	-	671,311
	Total cash and cash equivalents	36,302,534	37,177,991	36,348,492	37,226,955
	Supplemental cash flows information:				
	Activities not affecting cash flows	-	-	-	-

EARNING ASSETS QUALITY AND OTHER INFORMATIONS
 31 March 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	6,768	-	-	-	-	6,768	31,279	-	-	-	-	31,279
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	821,675	-	-	-	-	821,675	1,072,918	-	-	-	-	1,072,918
	ii. Foreign currency	1,350	-	-	-	-	1,350	-	-	-	-	-	-
	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	150,384	-	-	-	-	150,384	763,348	-	-	-	-	763,348
	b. Foreign currency	2,109,875	-	-	-	8,484	2,109,359	3,307,304	-	-	-	8,130	3,315,434
2.	Spot and derivative/forward receivables	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	417,956	-	-	-	-	417,956	1,122,430	-	-	-	-	1,122,430
	b. Foreign currency	220,343	-	-	-	-	220,343	210,414	-	-	-	-	210,414
3.	Marketable securities	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	55,701,963	-	-	-	15,000	55,716,963	67,642,946	-	-	-	15,000	67,657,946
	b. Foreign currency	4,132,054	-	-	-	-	4,132,054	6,624,384	-	-	-	-	6,624,384
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	8,869,065	-	-	-	-	8,869,065	293,913	-	-	-	-	293,913
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Receivables on securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	5,456,504	-	-	-	-	5,456,504	3,769,607	-	-	-	-	3,769,607
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	1,406,378	-	-	-	-	1,406,378	1,916,877	-	-	-	-	1,916,877
7.	Loans and sharia financing	-	-	-	-	-	-	-	-	-	-	-	-
	a. Micro, Small and Medium Enterprises (UMKM)*	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	17,138,807	692,107	23,956	129,401	835,804	18,820,075	17,787,157	659,429	14,877	168,388	697,747	19,327,598
	ii. Foreign currency	597,649	251,176	-	-	-	848,825	60,910	4,694	-	-	-	65,604
	b. Non Micro, Small and Medium Enterprises (UMKM)*	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	141,006,640	6,292,976	278,300	738,434	2,759,383	151,075,733	126,333,537	7,344,949	280,965	733,062	3,261,016	137,953,529
	ii. Foreign currency	19,065,772	2,846,394	-	85,478	223,852	22,221,496	15,126,914	3,373,837	-	91,438	1,235,054	19,827,243
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	11,577,054	3,825,054	154,017	628,202	2,745,939	18,930,266	16,602,701	5,374,475	209,549	659,773	2,149,192	24,995,690
	ii. Foreign currency	549,793	3,097,571	-	85,478	223,852	3,956,694	1,183,040	3,332,616	-	101,614	90,521	4,707,791
8.	Investment	3,489	-	425	-	300	4,214	3,489	-	425	-	300	4,214
9.	Other receivable	736,934	-	-	-	429,499	1,166,433	551,461	-	-	-	429,499	980,960
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	90,150,305	305,196	3,459	2,733	6,115	90,467,808	74,809,844	26,754	-	209	4	74,836,811
	b. Foreign currency	21,066,655	11,294	-	-	-	21,077,949	15,785,330	3,639	-	-	-	15,788,969
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
31 March 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	-	-	8,484	22,580	8,484	66	-	8,130	41,019	8,130
2.	Spot and derivatives/forward receivables	-	-	-	6,383	-	-	-	-	13,328	-
3.	Marketable securities	573	1,044	15,000	25,821	15,000	1,291	1,364	15,000	97,537	15,000
4.	Securities sold under repurchase agreement (repo)	-	-	-	88,691	-	-	-	-	2,939	-
5.	Receivable on securities purchased under resell agreement (reverse repo)	-	-	-	54,565	-	-	-	-	37,696	-
6.	Acceptance receivables	1,210	6,333	11,139	13,913	-	2,014	3,040	7,324	19,061	-
7.	Loans and financing	2,263,748	1,386,584	9,235,301	1,823,850	3,495,627	962,888	5,139,241	7,574,518	1,566,002	5,066,328
8.	Investments	-	30	525	7,822	364	-	-	555	4,822	364
9.	Other receivable	-	-	429,499	7,369	429,499	-	-	429,499	5,515	429,499
10.	Commitments and contingencies	511,569	55,242	50,185	74,344	23,825	361,822	36,729	78,258	67,173	1,628

FINANCIAL RATIOS
31 March 2023 and 2022

No.	ACCOUNTS	2023	2022
PROFITABILITY RATIO			
Consolidated			
1.	Capital Adequacy Ratio (CAR)	21.31%	23.12%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.50%	1.94%
3.	Non-Performing Earning Assets to Total Earning Assets	1.44%	1.94%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	4.91%	5.29%
5.	Gross NPL	2.61%	3.62%
6.	Net NPL	0.78%	1.11%
7.	Return on Asset (ROA)	2.59%	2.06%
8.	Return on Equity (ROE)	15.08%	11.85%
9.	Net Interest Margin (NIM)	4.71%	4.46%
10.	Operating Expenses to Operating Revenues	73.95%	75.66%
11.	Cost to Income Ratio (CIR)	44.51%	43.84%
12.	Loan to Deposit Ratio (LDR)	82.18%	76.12%
Bank CIMB Niaga			
1.	Capital Adequacy Ratio (CAR)	20.82%	22.82%
2.	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets	1.49%	1.95%
3.	Non-Performing Earning Assets to Total Earning Assets	1.44%	1.95%
4.	Allowance for Impairment Losses of Financial Assets to Total Earning Assets	4.95%	5.34%
5.	Gross NPL	2.63%	3.68%
6.	Net NPL	0.77%	1.13%
7.	Return on Asset (ROA)	2.46%	1.92%
8.	Return on Equity (ROE)	14.79%	11.57%
9.	Net Interest Margin (NIM)	4.52%	4.29%
10.	Operating Expenses to Operating Revenues	73.99%	76.49%
11.	Cost to Income Ratio (CIR)	45.87%	44.39%
12.	Loan to Deposit Ratio (LDR)	79.57%	74.19%
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	6.30%	3.83%
	- Average	9.83%	7.09%
	b. Primary Statutory Reserve (Foreign currency)	4.03%	4.03%
3.	Overall Net Open Position (NOP) **	0.99%	1.28%

* As of 31 March 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 No. 24/8/PADG/2022 effective on 1 July 2022 concerning Minimum Reserve Requirements in Rupiah and Foreign Currencies for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.

** The calculation of NOP including statement of financial position's accounts and administrative accounts.

SPOT AND DERIVATIVE TRANSACTIONS
31 March 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	8,194,884	-	8,194,884	2,623	2,508
	2. Forward	19,376,545	-	19,376,545	58,121	103,982
	3. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	8,692,434	-	8,692,434	54,073	55,621
	4. Future	-	-	-	-	-
	5. Swap	44,970,260	-	44,970,260	241,083	153,076
	6. Other	-	-	-	-	-
B.	Interest Rate Related					
	1. Forward	-	-	-	-	-
	2. Option					
	a. Sell	-	-	-	-	-
	b. Purchased	-	-	-	-	-
	3. Future	410,849	-	410,849	532	12,654
	4. Swap	60,966,801	2,124,698	58,842,103	281,867	353,929
	5. Other	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	142,611,773	2,124,698	140,487,075	638,299	681,770

PRIME LENDING RATE 31 March 2023				
(% per year)				
	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:

- a. 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.
- b. Consumer loans of non housing loans does not include the lending of funds through credit cards and loans without collateral (*Kredit Tanpa Agunan/KTA*).
- c. 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
<p>Board of Commissioners</p> <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 • Commissioner : Dato' Abdul Rahman Ahmad • Commissioner : Vera Handajani <p>Directors</p> <ul style="list-style-type: none"> • President Director : Lani Darmawan • Director : Lee Kai Kwong • Director : Henky Sulistyio • Director : John Simon • Director : Rusly Johannes • Director : Pandji Pratama Djajanegara • Director : Tjioe Mei Tjuen • Director : Joni Raini • Director : Noviady Wahyudi • Compliance Director : Fransiska Oei 	<p>Ultimate Shareholders</p> <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 13.20% • Others and public 62.70%

Notes:

1. The above financial information is taken from the Consolidated Financial Statements of PT Bank CIMB Niaga Tbk ("the Bank") and its Subsidiaries as of 31 March 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.
2. The financial information above is intended to fulfilled and prepared in accordance with:
 - a. Financial Services Authority (FSA) regulation No.37/POJK.03/2019 concerning "Transparency and Publication of Bank Reports".
 - b. Financial Services Authority (FSA) circular letter No.09/SEOJK.03/2020 dated 30 June 2020 concerning "Transparency and Publication of Commercial Bank Reports".
 - c. 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 Banks".
 - d. Financial Services Authority (FSA) regulation Number 14 /POJK.04/2022 dated 18 August 2022 concerning "Submission of Financial Statements of Issuers or Public Companies".
 - e. 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".
3. 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 31 March 2023 and 2022, the calculation of the weighted average of ordinary shares outstanding has considered the number of treasury shares.
4. The consolidated financial statements includes the financial statements of the Subsidiaries, PT CIMB Niaga Auto Finance and PT CIMB Niaga Sekuritas.
5. Exchange rate as of 31 March 2023: 1 USD = Rp 14,994.5; Exchange rate as of 31 December 2022: 1 USD = Rp 15,567.5; Exchange rate as of 31 March 2022: 1 USD = Rp 14.369,0.

Jakarta, 27 April 2023



Henky Sulistyio
Director



Lani Darmawan
President Director



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

(In million Rupiah)

NO	ACCOUNTS	31 March 2023	31 December 2022
ASSETS			
1.	Cash	44,097	42,353
2.	Placement with Bank Indonesia	9,359,489	8,281,470
3.	Placement with other banks	-	-
4.	Marketable securities	5,249,542	5,727,260
5.	Financing receivables	4,770,931	4,800,880
6.	Profit sharing financing	43,055,776	41,658,936
7.	Lease financing	878,357	734,966
8.	Other earning assets	634,313	649,390
9.	Allowance for impairment losses on financial assets -/-	1,382,055	1,199,307
10.	Fixed assets and equipment	18,436	18,128
11.	Non earning assets	-	2,741
12.	Other assets	1,602,992	2,240,573
	TOTAL ASSETS	64,231,878	62,957,390
LIABILITIES			
1.	Wadiah deposits	7,154,114	7,171,366
2.	Non profit sharing investment funds	42,138,551	32,336,530
3.	Liabilities to Bank Indonesia	1,855,130	933,390
4.	Liabilities to other banks	57,408	77,578
5.	Marketable securities issued	818,850	1,105,621
6.	Other liabilities	375,610	437,910
7.	Profit sharing investment funds	-	-
8.	Operating funds	11,640,072	20,917,437
9.	Retained earnings	192,143	(22,442)
	TOTAL LIABILITIES	64,231,878	62,957,390

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENTS OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME
For the Period Ended 31 March 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	126,264	101,315
	b. Income from profit sharing	750,710	573,015
	c. Lease income	17,960	11,415
	d. Others	196,201	144,443
2.	Margin distribution to owners of investment funds -/-		
	a. Non Profit Sharing	680,188	337,151
	b. Profit Sharing	-	-
3	Income after margin distribution	410,947	493,037
B. Other Operating Income and Expenses Other Than Fund Distribution			
1.	Gain/loss on foreign exchange transaction	-	-
2.	Income as mudharib in mudharabah muqayyadah	-	-
3.	Commission/provision/fees and administrative	83,814	96,154
4.	Other income	22,337	94,811
5.	Wadiah bonus expense -/-	-	-
6.	Allowance for impairment losses on financial assets -/-	252,971	454,066
7.	Losses on operational risk -/-	-	-
8.	Allowance for impairment losses on other assets (non financial) -/-	-	-
9.	Personnel expenses -/-	36,736	33,058
10.	Other expenses -/-	14,370	11,533
	Other Operating Income/Expenses - Net	(197,926)	(307,692)
	OPERATIONG INCOME/(LOSS)	213,021	185,345
NON OPERATING INCOME AND EXPENSES			
1.	Gain/(loss) on sale of fixed assets and equipment	-	-
2.	Other non operating income/(expenses)	161	(1)
	NON OPERATING INCOME/(LOSS)	161	(1)
CURRENT PERIOD INCOME/(LOSS) BEFORE INCOME TAXES		213,182	185,344
	Income Taxes	-	-
NET INCOME/(LOSS) FOR THE CURRENT PERIOD		213,182	185,344
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit or loss	-	-
2.	Items that will be reclassified to profit or loss	1,402	(68,236)
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OF TAX	1,402	(68,236)
CURRENT PERIOD TOTAL COMPREHENSIVE INCOME/(LOSS)		214,584	117,108

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

31 March 2023 and 31 December 2022

(In million Rupiah)

NO	ACCOUNTS	31 March 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	4,526,108	4,298,174
	2. Outstanding spot and derivatives/forward contract (sold)	-	-
	3. Others	120,938	39,857
III.	CONTINGENT RECEIVABLES		
	1. Received guarantees	-	-
	2. Accrued income	72,881	76,117
	3. Others	-	-
IV.	CONTINGENT LIABILITIES		
	1. Issued guarantees	1,134,684	949,818
	2. Others	-	-

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENT OF MARGIN DISTRIBUTIONS
For the Period Ended 31 March 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. Mudharabah current account					
a. Bank	-	-	-	-	-
b. Non Bank	5,424,602	24,506	2.41%	737	0.16%
3. Mudharabah saving account					
a. Bank	-	-	-	-	-
b. Non Bank	9,183,983	42,771	22.12%	11,735	1.50%
4. Mudharabah time deposit					
a. Bank					
- 1 month	-	-	-	-	-
- 3 months	-	-	-	-	-
- 6 months	-	-	-	-	-
- 12 months	-	-	-	-	-
b. Non Bank					
- 1 month	13,823,115	55,432	46.02%	34,984	2.98%
- 3 months	8,831,235	41,596	49.18%	22,781	3.04%
- 6 months	1,463,072	6,893	49.66%	3,713	2.99%
- 12 months	2,449,097	11,560	50.95%	6,213	2.99%
5. Financing received	-	-	-	-	-
Total	41,175,104	182,758		80,163	

Type of fund distribution	Average balance	Revenue received
1. Placement with other banks	-	-
2. Murabahah receivables		
a. Bank	-	-
b. Non Bank	3,316,486	19,197
3. Istishna receivables		
a. Bank	-	-
b. Non Bank	-	-
4. Multipurpose receivables		
a. Bank	-	-
b. Non Bank	-	-
5. Pawn financing		
a. Bank	-	-
b. Non Bank	-	-
6. Mudharabah financing		
a. Bank	231,741	1,712
b. Non Bank	18,658	97
7. Musyarakah financing		
a. Bank	418,053	6
b. Non Bank	41,278,508	242,743
8. Lease financing		
a. Bank	-	-
b. Non Bank	874,606	6,270
9. Other financing		
a. Bank	-	-
b. Non Bank	3,069,512	21,619
Total	49,207,564	291,644

FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT
STATEMENT OF MARGIN DISTRIBUTIONS
For the Period Ended 31 March 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. Mudharabah current account					
a. Bank	-	-	-	-	-
b. Non Bank	-	-	-	-	-
3. Mudharabah saving account					
a. Bank	-	-	-	-	-
b. Non Bank	-	-	-	-	-
4. Mudharabah 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. Murabahah receivables		
a. Bank	-	-
b. Non Bank	-	-
3. Istishna receivables		
a. Bank	-	-
b. Non Bank	-	-
4. Multipurpose receivables		
a. Bank	-	-
b. Non Bank	-	-
5. Pawn financing		
a. Bank	-	-
b. Non Bank	-	-
6. Mudharabah financing		
a. Bank	-	-
b. Non Bank	-	-
7. Musyarakah 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
FINANCIAL RATIOS
31 March 2023 and 2022**

No	ACCOUNTS	2023	2022
1.	Total Sharia Business Unit (UUS) assets to total Conventional Bank assets which owning UUS	18.80%	18.49%
2.	Non performing earning assets to total earning assets	0.95%	1.01%
3.	Allowance for impairment losses of financial assets to earning assets	2.26%	1.92%
4.	Non Performing Financing (NPF) gross	1.20%	1.46%
5.	Non Performing Financing (NPF) net	0.48%	0.55%
6.	Return on Assets (ROA)	1.35%	1.44%
7.	Profit sharing financing to total financing	88.40%	88.83%
8.	Financing to Deposit Ratio (FDR)	98.32%	94.46%

Notes:

- 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".
- 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, 27 April 2023



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



Pandji Pratama Djajaneegara
Director