KB Bukopin

FINANCIAL STATEMENT
PT BANK KB BUKOPIN Tbk AND SUBSIDIARIES

Halo KB Bukopin 14005

STATEMENTS OF FINANCIAL POSITION
PT Bank KB Bukopin Tbk
As of March 31, 2021 and December 31, 2021

(In Million Rupiah)

No.	Description	INDIVIDUAL 31 March 2022 Unaudited	INDIVIDUAL 31 December 2021 Audited	CONSOLIDATED 31 March 2022 Unaudited	CONSOLIDATED 31 December 2021 Audited
	ASSET				
1	Cash	385.116	446.986	410.754	472.213
2	Placements with Bank Indonesia	4.181.256	10.918.666	5.068.275	11.772.470
3	Placements with other banks	3.366.546	3.228.882	4.661.715	4.215.736
4	Spot and derivative receivables	2.914	9.898	2.914	9.898
5	Securities	8.301.154	8.617.113	7.636.756	8.283.064
6	Securities sold under repurchase agreements (Repo)	-	-	-	-
7	Securities purchased under resale agreements (Reverse Repo)	-	110.400	-	110.400
8	Acceptances receivables	1.323	5.418	1.323	5.418
9	Loans	52.731.850	54.557.390	52.401.544	54.239.935
10	Sharia financing	-	-	4.696.948	4.272.152
11	Investments in shares	926.386	926.386	15	15
12	Other Financial Assets	-	-	-	-
13	Allowance for impairment on financial assets -/-				
	a. Securities	(16)	-	(16)	-
	b. Loans	(4.238.622)	(4.223.819)	(4.719.900)	(4.661.814)
	c. Others	(16)	(191)	(11.016)	(561)
14	Intangible assets	187.432	187.434	484.944	484.944
	Accumulated amortisation for intangible assets -/-	(178.649)	(176.481)	(284.991)	(282.748)
15	Premises and equipment	4.446.498	4.437.059	4.818.012	4.808.776
	Accumulated depreciation for premises and equipment -/-	(1.250.775)	(1.195.320)	(1.364.662)	(1.311.446)
16	Non earning assets				
	a. Abandoned properties	-	-	-	-
	b. Foreclosed assets	2.857.621	2.938.815	3.016.372	3.131.537
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	-	-
17	Other assets	4.026.434	3.581.674	4.212.910	3.665.685
	TOTAL ASSET	**75.746.452**	**84.370.310**	**81.031.897**	**89.215.674**
	LIABILITIES AND EQUITY				
	LIABILITIES				
1	Demand deposits	2.398.570	3.070.998	2.620.157	3.314.752
2	Savings deposits	8.647.130	8.385.509	9.084.354	8.796.917
3	Time deposits	33.084.254	39.788.501	37.395.697	43.711.107
4	Uang Elektronik	-	-	-	-
5	Fund from Bank Indonesia	-	-	-	-
6	Fund from other banks	10.093.088	9.590.920	10.180.916	9.652.068
7	Spot and derivative liabilities	1.125	11.056	1.125	11.056
8	Securities sold under repurchase agreements (Repo)	2.137.807	2.399.726	2.137.807	2.399.726
9	Acceptances liabilities	1.323	5.418	1.323	5.418
10	Securities issued	3.788.894	3.787.708	3.788.894	3.787.708
11	Fund borrowings	2.309.934	2.325.792	2.474.396	2.426.241
12	Margin deposits received	23.885	26.118	40.166	38.388
13	Inter office liabilities	-	-	-	-
14	Other liabilities	1.366.838	1.724.285	1.456.154	1.866.389
15	Investment fund - profit sharing	-	-	-	-
	TOTAL LIABILITIES	**63.852.848**	**71.116.031**	**69.180.989**	**76.009.770**
	EQUITY				
17	Share capital				
	a. Authorised capital	7.000.000	7.000.000	7.000.000	7.000.000
	b. Unpaid-in capital -/-	-	-	-	-
	c. Treasury stock -/-	-	-	-	-
18	Additional Paid-in Capital				
	a. Agio	8.286.428	8.286.428	8.286.428	8.286.428
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Funds for paid-up capital	-	-	-	-
	e. Others	-	-	-	-
19	Other comprehensive income				-
	a. Profit	1.621.155	1.660.051	1.683.354	1.722.249
	b. Loss	-	-	-	-
23	Reserve				
	a. General reserve	-	-	-	-
	b. Appropriated reserve	-	-	-	-
24	Retained Earning				
	a. Previous years	(3.692.200)	(1.554.574)	(3.802.989)	(1.520.746)
	b. Current year	(1.321.779)	(2.137.626)	(1.316.028)	(2.282.243)
	c. Dividend -/-	-	-	-	-
	TOTAL EQUITY ATTRIBUTABLE TO OWNER	11.893.604	13.254.279	11.850.765	13.205.688
25	Non controlling interest			143	216
	TOTAL EQUITY	**11.893.604**	**13.254.279**	**11.850.908**	**13.205.904**
	TOTAL LIABILITIES DAN EQUITY	**75.746.452**	**84.370.310**	**81.031.897**	**89.215.674**

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
For the Period Ended 31 March 2022 and 2021

(In Millions of Rupiah)

INDIVIDUAL

No.	DESCRIPTION	31 March 2022 (Unaudited) Current	Special Mention	Sub Standard	Doubtful	Loss	Total	31 March 2021 (Unaudited) Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	35.435	-	-	-	-	35.435	1.111.512	-	-	-	-	1.111.512
	b. Foreign currencies	-	-	-	-	-	-	1.452.500	-	-	-	-	1.452.500
2.	Spot and derivative receivables/forward												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	"Securities purchased with agreement to resell (Reverse Repo)"												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. "Micro, Small and Medium loans (UMKM)"												
	i. Rupiah	-	-	-	-	-	-	300.442	38.270	-	-	-	338.712
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	2.409	-	-	-	-	2.409	299.673	38.270	-	-	-	337.943
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans**)												
	i. Rupiah	-	-	-	-	-	-	152.282	161.337	23.583	-	-	337.202
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	926.371	-	-	-	-	926.371	926.371	-	-	-	-	926.371
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	-	-	-	-	-	-	10.086	-	-	-	-	10.086
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
II	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	39.284	-	-	-	-	39.284	366.625	-	-	-	-	366.625
	b. Foreign currencies	3.291.827	-	-	-	-	3.291.827	1.069.298	-	-	-	-	1.069.298
2.	Spot and derivative receivables/forward												
	a. Rupiah	-	-	-	-	-	-	169.047	-	-	-	-	169.047
	b. Foreign currencies	2.914	-	-	-	-	2.914	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	6.868.297	-	-	-	-	6.868.297	6.274.732	-	-	-	-	6.274.732
	b. Foreign currencies	1.432.857	-	-	-	-	1.432.857	4.288	-	-	-	-	4.288
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	"Securities purchased with agreement to resell (Reverse Repo)"												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	1.323	-	-	-	-	1.323	53.810	-	-	-	1.323	55.133
7.	Loans												
	a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	31.185.107	1.431.070	-	-	-	32.616.177	21.858.904	4.791.089	19.911	453.718	1.535.593	28.659.215
	ii. Foreign currencies	1.742.876	5.884	-	-	-	1.748.760	299.461	756.519	-	-	765.088	1.821.068
	b. Non UMKM												
	i. Rupiah	11.841.560	392.839	231.887	619.248	5.242.024	18.327.558	18.275.425	3.548.063	118.862	554.108	1.935.885	24.432.343
	ii. Foreign currencies	-	-	-	-	36.946	36.946	214.245	-	-	-	-	214.245
	c. Restructured loans												
	i. Rupiah	25.360.225	1.203.589	180.587	416.491	2.389.664	29.550.556	16.165.985	5.848.221	73.152	578.173	1.096.177	23.761.708
	ii. Foreign currencies	232.092	-	-	-	-	232.092	33.668	756.519	-	-	54.356	844.543
8.	Investments in shares	15	-	-	-	-	15	15	-	-	-	-	15
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	4.565.928	25.291	-	8.441	91.369	4.691.029	7.594.563	106.599	-	1.576	73.204	7.775.942
	b. Foreign currencies	141.563	-	-	-	1	141.564	2.227.967	-	-	-	7.626	2.235.593
III	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To others						-						-
2.	Foreclosed assets						2.857.621						3.068.673

STATEMENT OF INCOME AND OTHER COMPREHENSIVE
For the 3 (three) months ended 31 Maret 2022 and 2021
(In millions of Rupiah, except earning per share in full amount)

No.	Description	INDIVIDUAL 31 March 2022 Unaudited	INDIVIDUAL 31 March 2021 Unaudited	CONSOLIDATED 31 March 2022 Unaudited	CONSOLIDATED 31 March 2021 Unaudited
	OPERATING INCOME AND EXPENSES				
	A. Interest Income and Interest Expense				
1	Interest Income	915.873	998.747	1.014.804	1.085.458
2	Interest Expenses	635.285	843.411	692.238	903.440
	Net Interest Income (Expenses)	**280.588**	**155.336**	**322.566**	**182.018**
	B. Other Operating Income and Expenses				
1	Gain (loss) from increase (decrease) in fair value of financial assets	16.815	269.225	16.815	269.225
2	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3	Gain (Loss) from sale of financial assets	13.837	213	45.914	213
4	Gain (Loss) from spot and derivative transaction/foward (realised)	(6.508)	(390.928)	(6.508)	(390.928)
5	Gain (Loss) from investment in shares under equity method	-	-	-	-
6	Gain (Loss) from foreign currencies translation	-	-	-	-
7	Dividend income	-	-	- -	-
8	Comissions/provisions/fees and administrative	47.764	48.648	47.683	51.401
9	Other income	46.100	339.114	58.050	364.938
10	Impairment for financial assets	1.595.926	8.763	1.592.978	11.524
11	Losses related to operational risk	-	-	- -	-
12	Salaries and employee benefits	164.963	192.613	191.171	219.821
13	Promotion expenses	3.266	17.005	3.739	17.288
14	Other expenses	303.966	421.770	357.831	444.118
	Other Operating Income (Expenses)	**(1.950.113)**	**(373.879)**	**(1.983.765)**	**(397.902)**
	PROFIT (LOSS) FROM OPERATIONS	**(1.669.525)**	**(218.543)**	**(1.661.199)**	**(215.884)**
	NON OPERATING INCOME AND EXPENSES				
1	Gain (Loss) from sale of premises and equipment	-	22	11	24
2	Other non operating income (expenses)	(19.738)	2.838	(22.396)	2.676
	PROFIT (LOSS) FROM NON OPERATING	**(19.738)**	**2.860**	**(22.385)**	**2.700**
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	**(1.689.263)**	**(215.683)**	**(1.683.584)**	**(213.184)**
3	Income Tax Expenses	367.483	46.082	367.483	46.082
	a Estimated current tax	-	-	-	-
	b Deffered tax income (expenses)	367.483	46.082	367.483	46.082
	NET PROFIT (LOSS) CURRENT PERIOD	**(1.321.780)**	**(169.601)**	**(1.316.101)**	**(167.102)**
	OTHER COMPREHENSIVE INCOME				
1	Unreclassified to profit (loss)	-	-	-	-
	a Premises and equipment revaluation increment	-	-	-	-
	b Remeasurement from actuarial benefit program	-	-	-	-
	c Others	-	-	-	-
2	Reclassified to profit (loss)	(38.895)	(13.489)	(38.896)	(13.489)
	a Gain (loss) from adjustments arising resulting from translation of financial statement	-	-	-	-
	b Gain/(loss) from changes in value of financial assets in the group of fair value through other comprehensive income	(38.895)	(13.489)	(38.896)	(13.489)
	c Others	-	-	-	-
	Other comprehensive income current period after income tax - net	**(38.895)**	**(13.489)**	**(38.896)**	**(13.489)**
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	**(1.360.675)**	**(183.090)**	**(1.354.996)**	**(180.591)**
	Profit (loss) current period atributtable to :				
	OWNER	(1.321.780)	(3.226.093)	(1.316.028)	(167.112)
	NON CONTROLLING INTEREST			(73)	10
	TOTAL PROFIT (LOSS) CURRENT PERIOD	(1.321.780)	(3.226.093)	(1.316.101)	(167.102)
	Total comprehensive profit (loss) current period atributtable to:				
	OWNER	(1.360.675)	(3.011.487)	(1.354.924)	(180.601)
	NON CONTROLLING INTEREST			(73)	10
	"TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD"	(1.360.675)	225.820	(1.354.997)	(180.591)
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE				
	DIVIDEND *)	-	-	-	-
	EARNING PER SHARE	**(19,47)**	**(14,56)**	**(19,39)**	**(14,34)**

STATEMENTS OF COMMITMENTS AND CONTIGENCIES
As of 31 March 2022 and 31 December 2021

(In Millions of Rupiah)

No.	Description	INDIVIDUAL 31 March 2022 Unaudited	INDIVIDUAL 31 December 2021 Unaudited	CONSOLIDATED 31 March 2022 Unaudited	CONSOLIDATED 31 December 2021 Unaudited
I	**COMMITMENT RECEIVABLES**				
	1. Unused fund borrowings/financing facilities	2	2	2	2
	2. Outstanding purchase position on spot and derivative	2.241.965	1.382.890	2.241.965	1.382.890
	3. Others	-	-	-	-
II	**COMMITMENT PAYABLES**				
	1. Unused loan facilities granted to customer				
	a. Committed	564.705	559.588	564.705	559.588
	b. Uncommitted	2.919.108	3.530.474	2.919.108	3.530.474
	2. Outstanding irrevocable letters of credit	49.760	67.747	49.760	67.747
	3. Outstanding sales position on spot and derivative	-	884.058	-	884.058
	4. Others	-	-	-	-
III.	**CONTINGENT RECEIVABLES**				
	1. Guarantees received	-	-	-	-
	2. Others	3.143.787	2.904.445	3.214.037	2.904.445
IV.	**CONTINGENT PAYABLES**				
	1. Guarantees issued	1.299.020	1.885.429	2.993.710	3.437.724
	2. Others	-	-	-	-

STATEMENTS OF COMMITMENTS AND CONTIGENCIES
As of 31 March 2022 and 31 December 2021

	RATIOS	31 March 2022 Unaudited	31 March 2021 Unaudited
	PERFORMANCE RATIOS		
1.	Capital Adequacy Ratio (CAR)	17,70%	11,78%
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	12,44%	10,09%
3.	Non performing earning assets to total earning assets	9,52%	8,11%
4.	Allowance for impairment on financial assets to earning assets	6,58%	5,96%
5.	Gross NPL	11,76%	9,63%
6.	Net NPL	4,95%	4,95%
7.	Return On Asset (ROA)	-8,64%	-1,12%
8.	Return On Equity (ROE)	-64,82%	-12,77%
9.	Net Interest Margin (NIM)	1,71%	0,94%
10.	Operating Expenses to Operating Income	259,57%	117,30%
11.	Cost to Income Ratio (CIR)	117,62%	422,54%
12.	Loan to Deposit Ratio (LDR)	119,49%	128,79%
13.	Net Stable Funding Ratio (NSFR)		
	a. Individual NSFR	94,42%	89,75%
	b. Consolidated NSFR	92,58%	87,75%
14.	Liquidity Coverage Ratio (LCR)		
	a. Individual LCR	122,36%	97,70%
	b. Consolidated LCR	131,26%	103,35%
15.	Leverage Ratio (LR)		
	a. Individual Leverage Ratio	10,43%	7,38%
	b. Consolidated Leverage Ratio	10,88%	7,65%
	COMPLIANCE		
1.	a. Percentage violation of Legal Lending Limit		
	i. Related Parties	-	-
	ii. Third Parties	-	-
	b. Percentage of excess of the Legal Lending Limit		
	i. Related Parties *)	-	-
	ii. Third Parties	-	-
2.	Reserve requirement		
	a. Primary reserve requirement Rupiah		
	-. Daily	4,53%	3,10%
	-. Average	4,52%	3,19%
	b. Reserve requirement Foreign currencies	4,01%	4,01%
3.	Net Open Position - Overall	0,82%	2,60%

ALLOWANCES FOR IMPAIRMENT
As of 31 March 2022 and 31 March 2021

(In Millions of Rupiah)

No.	DESCRIPTION	31 March 2022 (Audited) Allowance for Impairment Stage 1	Stage 2	Stage 3	Calculate Allowance for Possible General	Specific	31 March 2021 (Audited) Allowance for Impairment Stage 1	Stage 2	Stage 3	Calculate Allowance for Possible General	Specific
1.	Placements with other banks	-	-	-	49.623	-	-	-	-	39.999	-
2.	Spot and derivative receivables/forward	-	-	-	167	-	-	-	-	1.675	-
3.	Securities	16	-	-	9.986	-	1.462	-	-	5.425	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	16	-	-	94	-	532	-	-	551	-
7.	Loans and financing provided	523.407	205.970	3.494.442	440.607	2.460.445	518.707	822.290	2.618.734	414.966	2.588.990
8.	Investments in shares	-	-	-	9.264	-	-	-	-	9.264	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	22.314	240	-	22.691	63.838	19.631	74	-	35.319	86.907

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO CONVENTIONAL COMMERCIAL BANK
As of March 31, 2022 and 2021

(In Millions of Rupiah)

No.	COMPONENTS OF CAPITAL	31 March 2022 Unsudited INDIVIDUAL	31 March 2022 Unsudited CONSOLIDATED	31 March 2021 Unsudited INDIVIDUAL	31 March 2021 Unsudited CONSOLIDATED
	I Core Capital (Tier 1) 7.589.643	**7.589.643**	**8.623.490**	**5.285.929**	**6.252.822**
1	Common Equity Tier 1 (CET 1)	7.589.643	8.623.490	5.285.929	6.252.822
	1.1 Paid-in Capital (net of Treasury Stock)	7.000.000	7.000.000	3.478.571	3.478.571
	1.2 Disclosed Reserves	4.222.187	4.021.000	4.050.983	3.988.804
	1.2.1 Additional Factor	9.907.583	9.969.782	6.435.851	6.474.878
	1.2.1.1 Other comprehensive income	1621155	1683354	1666599	1705627
	1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
	1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	139.870	155.542	185.314	195.026
	1.2.1.1.3 Surplus of fixed assets revaluation	1.481.285	1.527.812	1.481.285	1.510.601
	1.2.1.2 Other disclosed reserves	8.286.428	8.286.428	4.769.252	4.769.251
	1.2.1.2.1 Agio	8.286.428	8.286.428	4.769.252	4.769.251
	1.2.1.2.2 General reserves	-	-	-	-
	1.2.1.2.3 Previous year profit	-	-	-	-
	1.2.1.2.4 Current year profit	-	-	-	-
	1.2.1.2.5 Funds for paid-in capital	-	-	-	-
	1.2.1.2.6 Others	-	-	-	-
	1.2.2 Deduction Factor	(5.685.396)	(5.948.782)	(2.384.868)	(2.486.074)
	1.2.2.1 Other comprehensive income	-	-	-	-
	1.2.2.1.1 Negative differences arising infrom translation of financial statement	-	-	-	-
	1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-	-	-	-
	1.2.2.2 Other disclosed reserves	(5.685.396)	(5.948.782)	(2.384.868)	(2.486.074)
	1.2.2.2.1 Disagio	-	-	-	-
	1.2.2.2.2 Previous year loss	(3.692.200)	(3.802.989)	(1.554.576)	(1.520.746)
	1.2.2.2.3 Current year loss	(1.321.779)	(1.316.028)	(169.601)	(167.112)
	1.2.2.2.4 Negative difference in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
	1.2.2.2.5 Negative difference in adjusment amounts from fair value of financial assets in trading book	-	-	-	-
	1.2.2.2.6 Required allowance for non earning assets	(671.417)	(829.765)	(660.691)	(798.216)
	1.2.2.2.7 Others	-	-	-	-
	1.3 Non controlling interest		143		20.260
	1.4 Deduction Factor of CET 1	(3.632.544)	(2.397.653)	(2.243.625)	(1.234.813)
	1.4.1 Deferred tax calculation	(2.132.374)	(2.197.685)	(1.030.452)	(1.033.529)
	1.4.2 Goodwill	-	(189.482)	-	(189.481)
	1.4.3 Other intangible assets	(8.784)	(10.471)	(11.787)	(11.788)
	1.4.4 Investments in share	(926.386)	(15)	(926.386)	(15)
	1.4.5 Shortfall of capital on insurance subsidiaries	-	-	-	-
	1.4.6 Securitisation exposure	-	-	-	-
	1.4.7 Other deduction of CET 1	(565.000)	-	(275.000)	-
	1.4.7.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	(565.000)	-	(275.000)	-
	1.4.7.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
	1.4.7.3 "Exposure that give rise to credit risk due the settlement(settlement risk) - Non Delivery Versus Payment"	-	-	-	-
	1.4.7.4 "Exposures in subsidiaries that to business activity based on sharia principle"	-	-	-	-
2	Additional Tier 1 (AT 1)				
	2.1 Instrument which comply with AT 1 requirements				
	2.2 Agio/Disagio	-	-	-	-
	2.3 Deduction factor of AT 1	-	-	-	-
	2.3.1 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	-	-	-
	2.3.2 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
	II Supplemental Capital (Tier 2)	1.979.004	1.948.758	1.372.415	1.472.407
1	Capital Instrument in the form of Stock or others which comply with Tier 2 Requirements	1.460.043	1.430.126	865.216	915.216
2	Agio/Disagio	-	-	-	-
3	General provision on earning assets (max. 1.25% credit risk - weighted assets)	518.961	518.632	507.199	557.191
4	Deduction supplemental capital (Tier 2)	-	-	-	-
	4.1 Sinking Fund	-	-	-	-
	4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	-	-	-
	4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
	TOTAL CAPITAI	**9.568.647**	**10.572.249**	**6.658.344**	**7.725.229**

	31 March 2022 Unsudited INDIVIDUAL	31 March 2022 Unsudited CONSOLIDATED	31 March 2021 Unsudited INDIVIDUAL	31 March 2021 Unsudited CONSOLIDATED
RISK WEIGHTED ASSETS				
CREDIT RISK - WEIGHTED ASSETS	51.154.775	55.646.755	52.291.143	55.975.773
MARKET RISK - WEIGHTED ASSETS	343.942	343.942	269.464	269.464
OPERATIONAL RISK - WEIGHTED ASSETS	2.547.386	3.068.047	3.972.432	4.540.843
TOTAL RISK WEIGHTED ASSETS	54.046.103	59.058.744	56.533.039	60.786.080
CAR BASED ON RISK PROFILE (%)	10,00%	10,00%	11,00%	11,00%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE				
From CET 1 (%)	14,04%	14,60%	9,35%	10,29%
From AT 1 (%)	0,00%	0,00%	0,00%	0,00%
From Tier 2 (%)	3,66%	3,30%	2,43%	2,42%

	31 March 2022 Unsudited INDIVIDUAL	31 March 2022 Unsudited CONSOLIDATED	31 March 2021 Unsudited INDIVIDUAL	31 March 2021 Unsudited CONSOLIDATED
Capital Adequacy Ratio (CAR)				
CET 1 Ratio (%)	14,04%	14,60%	9,35%	10,29%
Tier 1 Ratio (%)	14,04%	14,60%	9,35%	10,29%
Tier 2 Ratio (%)	3,66%	3,30%	2,43%	2,42%
Capital Adequacy Ratio (%)	17,70%	17,90%	11,78%	12,71%
CET 1 FOR BUFFER (%)	7,70%	7,90%	1,08%	1,92%
PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)	0,000%	0,000%	0,000%	0,000%
Capital Conversation Buffer (%)	0,000%	0,000%	0,000%	0,000%
Countercyclical Buffer (%)	0,000%	0,000%	0,000%	0,000%
Capital Surcharge for Systemic Bank (%)	0,000%	0,000%	0,000%	0,000%

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
As of 31 Maret 2022
(Unaudited)

(In Millions of Rupiah)

INDIVIDUAL

No.	TRANSACTION	Notional Amount	Type: Trading	Type: Hedging	Derivative Receivables & Payables: Receivable	Derivative Receivables & Payables: Payable
A.	**Exchange Rate Related**					
1.	Spot	-	-	-	-	-
2.	Forward	-	-	-	-	-
3.	Option					
	a. Sell	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	-	-	6.808	6.808
6.	Others	-	-	-	-	-
B.	**Interest Rate Related**					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Sell	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	**Others**	-	-	-	-	-
	Total	**1.648.842**	**1.648.842**	**-**	**9.898**	**11.056**

(PRIME LENDING RATE)
As of 31 March 2022

(% per year)

DESCRIPTION	Prime Lending Rate Based on Bussiness Segments: Corporate Loans	Retail Loans	Micro Loans	Consumer Loans: Housing Loans	Consumer Loans: Non Housing Loans
Prime Lending Rate	8,50%	8,38%	11,15%	9,78%	9,89%

Notes:
a. This announcement is made in compliance with the Financial Services Authority Circular Letter No. 9 / SE / OJK.03 / 2020 dated 30 June 2020.
b. The Base Credit Interest Rate is used as the basis for determining the loan interest rate that the Bank will charge to customers. This prime lending rate does not take into account the risk premium estimation component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. Thus, the amount of credit interest rate charged to debtors is not necessarily the same as the Base Credit Interest Rate (PLR).
c. Non-KPR consumer credit does not include disbursement of funds via credit cards and Unsecured Loans (KTA).
d. Information on the Prime Lending Rate (PLR) which is applicable at any time can be seen in the publication at each bank office and / or Bank's website.
e. PLR is effective starting from Monday, 7 March 2022 and is subject to change at any time based on an announcement from the Bank.

STATEMENTS OF CASH FLOW
As of March 31, 2022 and 2021

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED 31 March 2022 Audited	CONSOLIDATED 31 March 2021 Audited
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest and sharia income received	938.122	967.530
Payments of interest and sharia expense	(716.615)	(934.480)
Other operating income - others	112.201	(265.014)
Recoveries from written-off loans	73.176	68.402
Salaries and employee benefits paid	(423.206)	(214.932)
Other operating expenses	(336.542)	(417.745)
Non-operating expenses	(21.381)	3.074
Profit Before Changes in Operating Assets and Liabilities	(374.245)	(793.165)
Changes in Operating Assets and Liabilities		
-Decrease/(increase) in operating assets and liabilities:		
Placements with other banks, original maturities within three months or more since the date of acquisition	(419.797)	169.503
Securities - Trading	2.213.826	132.275
Securities - Loans and Receivable	163.299	30.889
Loans and Sharia Financing/Receivable	(168.522)	1.194.996
Acceptances receivables	(4.046)	(11.581)
Other Assets	24.512	65.063
-Increase/(decrease) in operating liabilities :		
Obligations due immediately	(20.621)	(34.749)
Deposits from Customers:		
Demand deposits	(694.595)	(881.979)
Saving deposits	287.437	(1.640.497)
Time deposits	(6.315.410)	4.054.086
Other Bank Placement	528.848	1.121.365
Acceptance Liabilities	(4.095)	(11.049)
Taxes payable	(5.869)	(7.865)
Other liabilities	(135.209)	(160.638)
Net cash provided by (used in) in operating activities	**(4.924.487)**	**3.226.654**
CASH FLOWS FROM INVESTING ACTIVITIES		
(Increase) decrease in securities available for sale, fair value through other comprehensive income, held to maturity and acquisition costs	897.347	-
Receipts from matured marketable securities	15.352.877	15.322.374
Purchase of marketable securities fair value through other comprehensive income, and amortized cost	(18.017.615)	(15.809.418)
Payments of marketable securities purchased with agreements to resell	289.757	-
Receipts from matured marketable securities purchased with agreements to resell	(179.282)	
Bills of securities purchased under agreements to resell (Reverse Repo)		
Acquisition of fixed assets	40.077	(196.794)
Proceeds from sale of fixed assets	2.899	192.060
Software purchase	-	(427)
Net cash used in investing activities	**(1.613.940)**	**(492.205)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipts from securities sold under repurchase agreements	(6.607.749)	(16.866.290)
Payment of securities sold under repurchase agreements that is due	6.354.324	15.671.781
Payment of loans received	(19.258)	(47.839)
Net cash provided by financing activities	**(205.269)**	**(1.226.809)**
NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	**(6.743.696)**	**1.507.640**
EFFECT OF EXCHANGE RATE CHANGES ON	**(6.407)**	**3.969**
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	**16.460.050**	**6.656.719**
CASH AND CASH EQUIVALENTS AT END OF PERIOD	**9.709.947**	**8.168.328**
Cash and cash equivalents consist of:		
Cash	410.754	613.216
Current accounts with Bank Indonesia	2.402.867	1.512.968
Current accounts with other banks	1.382.162	1.460.499
Placement with Bank Indonesia and Other Bank with original maturities within three months or less since the date of acquisition	5.514.164	4.581.645
Total	**9.709.947**	**8.168.328**

SHAREHOLDER COMPOSITION

Ultimate Shareholder (PSP)
- KB Kookmin Bank, Ltd 67,00%

Other Shareholder
- Public 33,00%

BOARD OF COMMISSIONERS AND DIRECTOR

- Independent President Commissioner	: Jerry Marmen *)	- President Director	: ChangSu Choi
- Commissioner	: Nam Hoon Cho **)	- Director	: Robby Mondong *)
- Commissioner	: Nanang Supriyatno *)	- Director	: Hari Wurianto ****)
- Commissioner	: Tippy Joesoef	- Director	: Helmi Fakhrudin
- Commissioner	: Hae Wang Lee **)	- Director	: Dodi Widjajanto
- Independent Commissioner	: Stephen Liestyo	- Director	: Seng Hyup Shin
- Independent Commissioner	: Sukriansyah S. Latief *)	- Director	: Ji Kyu Jang ***)
- Independent Commissioner	: Eugene K. Galbraith **)	- Director	: Yohanes Suhardi *)
		- Director	: Iwan Dharmawan*)
		- Director	: Henry Sawali*)

*) Effective after obtaining approval from the Financial Services Authority
**) Effective after obtaining approval fit and proper from the Financial Services Authority

Notes :
1 Presentation of consolidated financial statements of PT Bank KB Bukopin Tbk (formerly PT Bank Bukopin Tbk) and Its Subsidiaries for the dates and periods ended March 31, 2022 and 2021 has been compiled based on unaudited consolidated financial statements. Financial information on the date and period of the year ended December 31, 2021 is taken from consolidated financial statements that have been audited by Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi Tjahjo & Rekan (crowe global member firm) with co-responsible Denny Susanto, independent auditor, based on the Audit Standards that have been established by the Indonesian Institute of Public Accountants and with audit opinions presented reasonably (formerly reasonable without exception), as stated in its report dated March 31, 2022 which is not listed in this publication.
2 The financial information below is presented to fulfill the following regulations:
a. Regulation of the "Otoritas Jasa keuangan" (OJK) No. 37/POJK.03/2019 concerning Amendments to the Regulation of the OJK No. 6/POJK.03/2015 concerning Transparency and Publication of Bank Reports
b. OJK's Circular Letter No.9/SEOJK.03/2020 dated July 1st, 2020 concerning "Transparency and Publication of Conventional Commercial Bank Reports"
c. Regulation No.X.K.2 Decree of the Chair of the Capital Market and Financial Institution Supervisory Agency - BAPEPAM-LK No.Kep-346/BL/2011 dated July 5th, 2011 concerning "Submission of Periodic Financial Statements of Issuers or Public Companies"
d. "Regulation No.VIII.G.7, Decree of the Chairperson of the Capital Market and Financial Institution Supervisory Agency-BAPEPAM-LK No.KEP-347/BL/2012 dated June 25th, 2012 concerning ""Presentation and Disclosure of Financial Statements of Issuers or Public Companies""."
e. Financial Services Authority Regulation No. 11 / POJK 03/2016 dated 2 February 2016 as amended by POJK No.34 / POJK-03/2016 dated 22 September 2016 concerning "Minimum Capital Requirement for Commercial Banks".
3 Related parties on Report on Earning Asset Quality and Other Information are presented in accordance with Bank Indonesia Regulation Number 7/3 / PBI / 2005 dated January 20, 2005 as amended by Bank Indonesia Regulation Number 8/13 / PBI / 2006 dated October 5, 2006 concerning Amendments to Bank Indonesia Regulation Number 7/3 / PBI / 2005 concerning the Legal Lending Limit for Commercial Banks.
4 The foreign currency exchange rates for 1 USD as of March 31, 2022 and March 31, 2021 were IDR 14,369.00 and IDR 14,525.00, respectively.
5 Earnings / loss per share is computed by dividing profit for the year available to ordinary shareholders (residual income) by the amount the weighted average number of ordinary shares outstanding during the year.

Jakarta, 31 March 2022
PT Bank KB Bukopin Tbk.
S.E & O

Chang Su Choi
President Director

Seng Hyup Shin
Director