

in million Rupiah

ACCOUNTS	INDIVIDUAL 30 November 2024
ASSET	
1. Cash	723,009
2. Placements with Bank Indonesia	12,445,857
3. Placements with other banks	4,051,491
4. Spot and derivative / <i>forward</i> receivables	1,164,524
5. Securities	17,932,494
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	343,925
8. Acceptance receivables	2,448,384
9. Loans	145,881,038
10. Sharia financing ¹⁾	-
11. Equity Investments	7,859,227
12. Other financial asset	1,207,022
13. Impairment on financial assets -/-	(3,021,377)
a. Securities	(530)
b. Loans and Sharia Financing	(3,008,733)
c. Others	(12,114)
14. Intangible assets	3,194,712
Accumulated amortization of intangible assets -/-	(2,421,254)
15. Fixed assets and equipment	3,890,122
Accumulated depreciation on fixed assets and equipment -/-	(2,302,276)
16. Non-productive assets	68,785
a. Abandoned properties	-
b. Foreclosed assets	68,769
c. Suspense accounts	16
d. Interbranch assets	-
17. Other assets ²⁾	2,072,654
TOTAL ASSET	195,538,337

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	23,868,249
2. Saving deposits	15,318,673
3. Time deposits	69,032,923
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	764,758
7. Spot and derivative / <i>forward</i> liabilities	1,114,154
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	2,104,427
10. Securities issued	351,091
11. Borrowings	38,638,480
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,276,989
TOTAL LIABILITIES	153,469,744
EQUITY	
15. Issued and fully paid-in capital	212,919
a. Authorized capital	300,000
b. Unpaid capital -/-	(87,081)
c. Treasury stock -/-	-
16. Additional paid-in capital	17,826,728
a. Agio	17,565,927
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	862,167
a. Profit	955,241
b. Loss -/-	(93,074)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	23,123,826
a. Previous years	21,509,956
b. Current year ³⁾	2,085,537
c. Payable dividend -/-	471,667
TOTAL EQUITY	42,068,593
TOTAL LIABILITIES AND EQUITY	195,538,337

Note :

1): To be fill by Bank that owns sharia units

2): Interoffice assets and liabilities to be presented as net in Financial Reporting Position

3): For bank that has Branch in abroad site, already considering to transfer profit (loss) to head office

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ACCOUNTS		INDIVIDUAL 30 November 2024
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	13,118,807
2.	Interest Expenses	(6,442,267)
	Net Interest Income	6,676,540
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(13,291)
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	38,915
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	447,504
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	75,864
7.	Dividend revenue	422,706
8.	Commissions/provisions/fees and administration	927,828
9.	Other income	288,434
10.	Impairment losses on financial assets expenses	(1,050,193)
11.	Losses related to operational risks	(10,439)
12.	Personnel expenses	(2,299,900)
13.	Promotion expenses	(167,002)
14.	Other expenses	(2,788,825)
	Net Other Operating (Expenses) Income	(4,128,399)
	NET OPERATING INCOME (EXPENSES)	2,548,141
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	539
2.	Other non-operating income (expenses)	6,351
	NET NON OPERATING INCOME (EXPENSES)	6,890
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,555,031
	Income tax:	(469,494)
	a. Estimated current period tax	(387,255)
	b. Deferred tax income (expenses)	(82,239)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	2,085,537
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	-
	a. Gain from fixed assets revaluation	-
	b. Gain (Loss) from remeasurement beneficial pension program	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	21,030
	a. Gain (Loss) from adjustment in foreign exchange translation	-
	b. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income	21,030
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	21,030
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		2,106,567
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾		-

Note :

¹⁾ : For foreign branch office, if applicable

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ACCOUNTS		INDIVIDUAL 30 November 2024
I.	COMMITMENT RECEIVABLES	80,325,629
	1. Unused borrowing facilities	36,918,850
	2. Outstanding spot and derivative / forward purchased	43,406,779
	3. Others	-
II.	COMMITMENT LIABILITIES	185,134,736
	1. Unused loans facilities granted to customers	138,694,302
	i. Committed	11,324,971
	ii. Uncommitted	127,369,331
	2. Outstanding irrevocable L/C	1,777,800
	3. Outstanding spot and derivative / forward sold	44,662,634
	4. Others	-
III.	CONTINGENT RECEIVABLES	31,530,203
	1. Guarantees received	31,530,203
	2. Others	-
IV.	CONTINGENT LIABILITIES	7,291,465
	1. Guarantees issued	7,291,465
	2. Others	-