

*in million Rupiah*

ACCOUNTS	INDIVIDUAL 31 October 2024
<b>ASSET</b>	
1. Cash	685,032
2. Placements with Bank Indonesia	12,217,963
3. Placements with other banks	740,391
4. Spot and derivative / <i>forward</i> receivables	1,207,547
5. Securities	19,094,165
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,639,280
9. Loans	146,848,249
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	7,859,227
12. Other financial asset	1,130,102
13. Impairment on financial assets -/-	(2,978,047)
a. Securities	(544)
b. Loans and Sharia Financing	(2,966,356)
c. Others	(11,147)
14. Intangible assets	3,184,466
Accumulated amortization of intangible assets -/-	(2,395,102)
15. Fixed assets and equipment	3,910,547
Accumulated depreciation on fixed assets and equipment -/-	(2,309,383)
16. Non-productive assets	68,769
a. Abandoned properties	-
b. Foreclosed assets	68,769
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,104,467
<b>TOTAL ASSET</b>	<b>195,007,673</b>

<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	20,610,069
2. Saving deposits	14,947,147
3. Time deposits	69,034,500
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	1,629,378
7. Spot and derivative / <i>forward</i> liabilities	1,078,866
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	3,155,395
10. Securities issued	551,973
11. Borrowings	39,907,867
12. Margin deposits	-
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	2,183,569
<b>TOTAL LIABILITIES</b>	<b>153,098,764</b>
<b>EQUITY</b>	
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	17,826,159
a. Agio	17,565,358
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	862,921
a. Profit	955,995
b. Loss -/-	(93,074)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	22,963,957
a. Previous years	21,509,956
b. Current year <sup>3)</sup>	1,925,668
c. Payable dividend -/-	471,667
<b>TOTAL EQUITY</b>	<b>41,908,909</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>195,007,673</b>

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 31 October 2024
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	11,927,639
2.	Interest Expenses	(5,865,421)
	<b>Net Interest Income</b>	<b>6,062,218</b>
<b>B. Other Operating Income and Expenses</b>		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	65,501
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	37,926
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	208,798
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	118,151
7.	Dividend revenue	422,706
8.	Commissions/provisions/fees and administration	850,409
9.	Other income	258,142
10.	Impairment losses on financial assets expenses	(926,209)
11.	Losses related to operational risks	(10,341)
12.	Personnel expenses	(2,088,501)
13.	Promotion expenses	(143,560)
14.	Other expenses	(2,511,959)
	<b>Net Other Operating (Expenses) Income</b>	<b>(3,718,937)</b>
	<b>NET OPERATING INCOME (EXPENSES)</b>	<b>2,343,281</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1.	Gain (Loss) from sale of fixed assets and equipments	516
2.	Other non-operating income (expenses)	6,092
	<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>6,608</b>
	<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>2,349,889</b>
	Income tax:	(424,221)
	a. Estimated current period tax	(383,145)
	b. Deferred tax income (expenses)	(41,076)
	<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>1,925,668</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
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	<b>21,812</b>
	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	21,812
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	
	<b>- NET OFF TAX</b>	<b>21,812</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>1,947,480</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE <sup>1)</sup></b>		-

Note :

<sup>1)</sup> : For foreign branch office, if applicable

*in million Rupiah*

<b>ACCOUNTS</b>		<b>INDIVIDUAL</b> <b>31 October 2024</b>
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>79,007,244</b>
	1. Unused borrowing facilities	34,999,850
	2. Outstanding spot and derivative / forward purchased	44,007,394
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>174,749,712</b>
	1. Unused loans facilities granted to customers	128,927,642
	i. Committed	10,632,942
	ii. Uncommitted	118,294,700
	2. Outstanding irrevocable L/C	1,614,147
	3. Outstanding spot and derivative / forward sold	44,207,923
	4. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>31,732,063</b>
	1. Guarantees received	31,732,063
	2. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>7,731,861</b>
	1. Guarantees issued	7,731,861
	2. Others	-