

in million Rupiah

ACCOUNTS	INDIVIDUAL 28 February 2025
ASSET	
1. Cash	729,735
2. Placements with Bank Indonesia	9,670,026
3. Placements with other banks	770,855
4. Spot and derivative / <i>forward</i> receivables	1,623,167
5. Securities	18,006,849
6. Securities sold under repurchase agreements (repo)	576,141
7. Claims from securities purchased under resale agreements (reverse repo)	128,549
8. Acceptance receivables	3,827,844
9. Loans	154,003,599
10. Sharia financing ¹⁾	-
11. Equity Investments	7,859,227
12. Other financial asset	1,055,444
13. Impairment on financial assets -/-	(2,888,144)
a. Securities	(184)
b. Loans and Sharia Financing	(2,884,686)
c. Others	(3,274)
14. Intangible assets	3,229,527
Accumulated amortization of intangible assets -/-	(2,486,072)
15. Fixed assets and equipment	3,912,520
Accumulated depreciation on fixed assets and equipment -/-	(2,334,224)
16. Non-productive assets	67,206
a. Abandoned properties	-
b. Foreclosed assets	67,206
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,419,622
TOTAL ASSET	200,171,871

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	22,365,825
2. Saving deposits	18,504,800
3. Time deposits	66,852,676
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	5,413,167
7. Spot and derivative / <i>forward</i> liabilities	1,536,097
8. Securities sold under repurchase agreements (repo)	571,172
9. Acceptance liabilities	3,398,029
10. Securities issued	1,743,208
11. Borrowings	34,780,018
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,521,667
TOTAL LIABILITIES	157,686,659
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	871,580
a. Profit	964,654
b. Loss -/-	(93,074)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	23,531,032
a. Previous years	23,273,655
b. Current year ³⁾	257,377
c. Payable dividend -/-	-
TOTAL EQUITY	42,485,212
TOTAL LIABILITIES AND EQUITY	200,171,871

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 28 February 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	2,339,779
2.	Interest Expenses	(1,149,433)
	Net Interest Income	1,190,346
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(10,639)
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	13,376
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	85,906
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	(23,065)
7.	Dividend revenue	-
8.	Commissions/provisions/fees and administration	156,098
9.	Other income	47,502
10.	Impairment losses on financial assets expenses	(235,602)
11.	Losses related to operational risks	(406)
12.	Personnel expenses	(429,824)
13.	Promotion expenses	(13,590)
14.	Other expenses	(450,709)
	Net Other Operating (Expenses) Income	(860,953)
	NET OPERATING INCOME (EXPENSES)	329,393
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	109
2.	Other non-operating income (expenses)	780
	NET NON OPERATING INCOME (EXPENSES)	889
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	330,282
	Income tax:	(72,905)
	a. Estimated current period tax	(90,370)
	b. Deferred tax income (expenses)	17,465
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	257,377
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	30,454
	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	30,454
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	30,454
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		287,831
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾		-

Note :

¹⁾ : For foreign branch office, if applicable

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ACCOUNTS		INDIVIDUAL 28 February 2025
I.	COMMITMENT RECEIVABLES	84,908,883
	1. Unused borrowing facilities	42,361,900
	2. Outstanding spot and derivative / forward purchased	42,546,983
	3. Others	-
II.	COMMITMENT LIABILITIES	175,071,730
	1. Unused loans facilities granted to customers	130,933,784
	i. Committed	13,069,033
	ii. Uncommitted	117,864,751
	2. Outstanding irrevocable L/C	1,404,997
	3. Outstanding spot and derivative / forward sold	42,732,949
	4. Others	-
III.	CONTINGENT RECEIVABLES	36,136,176
	1. Guarantees received	36,136,176
	2. Others	-
IV.	CONTINGENT LIABILITIES	7,916,893
	1. Guarantees issued	7,916,893
	2. Others	-