

in million Rupiah

ACCOUNTS	INDIVIDUAL 31 January 2025
ASSET	
1. Cash	784,493
2. Placements with Bank Indonesia	12,412,588
3. Placements with other banks	2,410,983
4. Spot and derivative / <i>forward</i> receivables	1,366,573
5. Securities	21,069,471
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	661,759
8. Acceptance receivables	3,548,357
9. Loans	148,362,662
10. Sharia financing ¹⁾	-
11. Equity Investments	7,859,227
12. Other financial asset	1,062,969
13. Impairment on financial assets -/-	(2,828,162)
a. Securities	(557)
b. Loans and Sharia Financing	(2,810,127)
c. Others	(17,478)
14. Intangible assets	3,213,751
Accumulated amortization of intangible assets -/-	(2,466,419)
15. Fixed assets and equipment	3,904,661
Accumulated depreciation on fixed assets and equipment -/-	(2,317,471)
16. Non-productive assets	62,437
a. Abandoned properties	-
b. Foreclosed assets	62,436
c. Suspense accounts	1
d. Interbranch assets	-
17. Other assets ²⁾	2,215,204
TOTAL ASSET	201,323,083

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	22,040,435
2. Saving deposits	17,660,234
3. Time deposits	73,687,838
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	782,243
7. Spot and derivative / <i>forward</i> liabilities	1,280,940
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	3,115,221
10. Securities issued	1,742,963
11. Borrowings	35,914,293
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,722,578
TOTAL LIABILITIES	158,946,745
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	867,358
a. Profit	960,432
b. Loss -/-	(93,074)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	23,426,380
a. Previous years	23,745,322
b. Current year ³⁾	152,725
c. Payable dividend -/-	471,667
TOTAL EQUITY	42,376,338
TOTAL LIABILITIES AND EQUITY	201,323,083

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 January 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,209,012
2.	Interest Expenses	(608,114)
	Net Interest Income	600,898
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(9,771)
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	4,181
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	36,141
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	7,858
7.	Dividend revenue	-
8.	Commissions/provisions/fees and administration	80,797
9.	Other income	15,439
10.	Impairment losses on financial assets expenses	(97,488)
11.	Losses related to operational risks	(332)
12.	Personnel expenses	(214,596)
13.	Promotion expenses	(464)
14.	Other expenses	(227,511)
	Net Other Operating (Expenses) Income	(405,746)
	NET OPERATING INCOME (EXPENSES)	195,152
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	116
2.	Other non-operating income (expenses)	580
	NET NON OPERATING INCOME (EXPENSES)	696
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	195,848
	Income tax:	(43,123)
	a. Estimated current period tax	(48,932)
	b. Deferred tax income (expenses)	5,809
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	152,725
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	16,657
	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	16,657
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
	- NET OFF TAX	16,657
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		169,382
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾		-

Note :

¹⁾ : For foreign branch office, if applicable

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ACCOUNTS		INDIVIDUAL 31 January 2025
I.	COMMITMENT RECEIVABLES	81,497,268
	1. Unused borrowing facilities	40,016,500
	2. Outstanding spot and derivative / forward purchased	41,480,768
	3. Others	-
II.	COMMITMENT LIABILITIES	183,768,993
	1. Unused loans facilities granted to customers	138,882,729
	i. Committed	11,440,084
	ii. Uncommitted	127,442,645
	2. Outstanding irrevocable L/C	1,612,483
	3. Outstanding spot and derivative / forward sold	43,273,781
	4. Others	-
III.	CONTINGENT RECEIVABLES	33,139,272
	1. Guarantees received	33,139,272
	2. Others	-
IV.	CONTINGENT LIABILITIES	7,563,494
	1. Guarantees issued	7,563,494
	2. Others	-