

STATEMENTS OF FINANCIAL POSITIONS
February 28, 2023 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2023
ASSETS		
1.	Cash	1,306,055
2.	Placement to Bank Indonesia	10,907,654
3.	Interbank placement	5,462,983
4.	Spot and derivatives / forwards claims	53,189
5.	Marketable securities	29,553,110
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	5,209,852
8.	Acceptance receivables	2,726,251
9.	Loans	118,295,154
10.	Sharia financing	-
11.	Investment	3,661,115
12.	Other financial assets	1,014,895
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	39
	b. Loans and sharia financing	6,689,160
	c. Others	14,173
14.	Intangible assets	466,905
	Accumulated amortisation on intangible assets -/-	278,475
15.	Fixed assets and equipment	10,017,545
	Accumulated depreciation on fixed assets and equipment -/-	275,922
16.	Non earning asset	
	a. Idle properties	744,539
	b. Foreclosed assets	1,638,072
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	2,637,484
TOTAL ASSETS		186,437,034

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LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,635,282
2.	Saving account	51,919,293
3.	Time deposit	68,006,128
4.	E - money	221
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	42,843
7.	Spot and derivatives / forwards liabilities	53,275
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,730,361
10.	Marketable securities issued	3,895,940
11.	Borrowings	-
12.	Security deposits	195,455
13.	Interbranch liabilities	-
14.	Other liabilities	1,884,740
	TOTAL LIABILITIES	140,363,538
	EQUITIES	
15.	Issued and fully paid capital	
	a. Authorized capital	9,600,000
	b. Unpaid capital -/-	7,191,235
	c. Treasury stock -/-	610
16.	Additional paid-up capital	
	a. Agio	3,440,707
	b. Disagio -/-	-
	c. Donated capital	-
	d. Others	-
17.	Other comprehensive income	
	a. Gain	8,076,804
	b. Loss -/-	654,870
18.	Reserves	
	a. General reserves	29,703,302
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,653,133
	b. Current year	306,265
	c. Dividends paid -/-	-
	TOTAL EQUITIES	46,073,496
	TOTAL LIABILITIES AND EQUITIES	186,437,034

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

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No.	ACCOUNTS	2023
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	2,061,927
2.	Interest expenses	735,548
	Net interest income (expenses)	1,326,379
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	11,594
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	37,667
4.	Gain (loss) from spot and derivative transaction (realised)	4,975
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	(1,449)
7.	Dividend	-
8.	Commissions/provision/fees and administrative	63,767
9.	Other income	83,643
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	424,003
11.	Losses related to operational risk	942
12.	Salaries and employee benefits	323,148
13.	Promotion expenses	4,085
14.	Other expenses	397,338
	Other Operational Income (Expenses)	(949,319)
	OPERATIONAL PROFIT (LOSS)	377,060
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	10
2.	Other non operating income (expenses)	1,113
	NON OPERATIONAL PROFIT (LOSS)	1,123
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	378,183
	Income taxes	
	a. Income tax expenses -/-	69,101
	b. Deferred tax expenses (income)	(2,817)
	CURRENT YEAR NET PROFIT (LOSS)	306,265
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	20,045
	b. Remeasurement on defined benefit program	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	
	a. Gain (loss) from adjustment of financial statements translation	-
	b. Gain (loss) from changes in fair value of financial assets measured at fair value through other comprehensive income	(30,569)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(10,524)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	295,741
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
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No.	ACCOUNTS	2023
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	3,897,140
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	29,578,937
b.	Uncommitted	7,838,398
2.	Outstanding irrevocable L/C	1,186,743
3.	Outstanding selling of spot and derivative / forward contract	4,179,840
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,682,834
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	978,299
2.	Others	553,057