

**STATEMENTS OF FINANCIAL POSITIONS**  
**May 31, 2023 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2023
<b>ASSETS</b>		
1.	Cash	1,208,610
2.	Placement to Bank Indonesia	6,694,845
3.	Interbank placement	6,657,250
4.	Spot and derivatives / forwards claims	25,365
5.	Marketable securities	30,107,462
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	5,195,946
8.	Acceptance receivables	2,107,765
9.	Loans	122,012,102
10.	Sharia financing	-
11.	Investment	3,658,010
12.	Other financial assets	1,027,013
13.	Allowance for impairment losses on financial assets -/	
	a. Marketable securities	35
	b. Loans and sharia financing	6,580,888
	c. Others	12,879
14.	Intangible assets	494,514
	Accumulated amortisation on intangible assets -/	287,516
15.	Fixed assets and equipment	10,053,002
	Accumulated depreciation on fixed assets and equipment -/	352,906
16.	Non earning asset	
	a. Idle properties	741,858
	b. Foreclosed assets	1,609,227
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	2,363,117
<b>TOTAL ASSETS</b>		<b>186,721,862</b>

**STATEMENTS OF FINANCIAL POSITIONS**  
**May 31, 2023 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2023
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	11,867,742
2.	Saving account	51,646,406
3.	Time deposit	67,742,728
4.	E - money	281
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	292,138
7.	Spot and derivatives / forwards liabilities	24,426
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	2,111,637
10.	Marketable securities issued	3,897,100
11.	Borrowings	-
12.	Security deposits	199,818
13.	Interbranch liabilities	-
14.	Other liabilities	1,734,293
	<b>TOTAL LIABILITIES</b>	<b>139,516,569</b>
<b>EQUITIES</b>		
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	8,238,519
	b. Loss -/-	311,183
18.	Reserves	
	a. General reserves	29,703,302
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,655,355
	b. Current year	930,438
	c. Dividends paid -/-	-
	<b>TOTAL EQUITIES</b>	<b>47,205,293</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>186,721,862</b>

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**

May 31, 2023 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2023
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest income	5,145,637
2.	Interest expenses	1,798,932
	<b>Net interest income (expenses)</b>	<b>3,346,705</b>
<b>B. Other Operational Income and Expenses</b>		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	91,659
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	64,425
4.	Gain (loss) from spot and derivative transaction (realised)	14,136
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	2,019
7.	Dividend	-
8.	Commissions/provision/fees and administrative	162,828
9.	Other income	217,229
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	884,483
11.	Losses related to operational risk	2,232
12.	Salaries and employee benefits	807,188
13.	Promotion expenses	9,552
14.	Other expenses	1,014,798
	<b>Other Operational Income (Expenses)</b>	<b>(2,165,957)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>1,180,748</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain/(loss) from sale of premises and equipment	171
2.	Other non operating income (expenses)	(1,756)
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>(1,585)</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>1,179,163</b>
	Income taxes	
	a. Income tax expenses -/-	227,864
	b. Deferred tax expenses (income)	(20,861)
	<b>CURRENT YEAR NET PROFIT (LOSS)</b>	<b>930,438</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1	<b>Items that will not be reclassified to profit or loss</b>	
	a. Gain on fixed asset revaluation	152
	b. Remeasurement on defined benefit program	-
	c. Others	-
2.	<b>Items that will be reclassified to profit or loss</b>	
	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	310,697
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>310,849</b>
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>1,241,287</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	<b>-</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**May 31, 2023 (Unaudited)**  
**In Millions Rupiah**

No.	ACCOUNTS	2023
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	3,184,604
3.	Others	-
<b>II.</b>	<b>COMMITMENT PAYABLES</b>	
1.	Unused loans facilities granted to debtors	
a.	Committed	30,830,069
b.	Uncommitted	6,650,433
2.	Outstanding irrevocable L/C	1,489,584
3.	Outstanding selling of spot and derivative / forward contract	3,151,990
4.	Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
1.	Guarantees received	-
2.	Others	1,702,402
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
1.	Guarantees issued	954,278
2.	Others	548,000