

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

No.	ACCOUNTS	2023
ASSETS		
1.	Cash	1,118,215
2.	Placement to Bank Indonesia	8,281,269
3.	Interbank placement	6,752,066
4.	Spot and derivatives / forwards claims	25,322
5.	Marketable securities	29,888,769
6.	Securities sold under repurchase agreements (repo)	-
7.	Securities purchased under resale agreements (reverse repo)	9,365,240
8.	Acceptance receivables	1,836,615
9.	Loans	120,455,793
10.	Sharia financing	-
11.	Investment	3,646,370
12.	Other financial assets	1,182,786
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	35
	b. Loans and sharia financing	6,876,918
	c. Others	11,665
14.	Intangible assets	511,134
	Accumulated amortisation on intangible assets -/-	294,044
15.	Fixed assets and equipment	10,074,746
	Accumulated depreciation on fixed assets and equipment -/-	406,843
16.	Non earning asset	
	a. Idle properties	740,070
	b. Foreclosed assets	1,615,759
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	2,389,725
TOTAL ASSETS		190,294,374

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No.	ACCOUNTS	2023
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	12,114,029
2.	Saving account	52,569,191
3.	Time deposit	69,379,352
4.	E - money	320
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	942,146
7.	Spot and derivatives / forwards liabilities	22,909
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance payables	1,839,792
10.	Marketable securities issued	3,697,782
11.	Borrowings	-
12.	Security deposits	198,573
13.	Interbranch liabilities	2
14.	Other liabilities	1,590,140
	TOTAL LIABILITIES	142,354,236
	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	8,222,474
	b. Loss -/-	310,577
18.	Reserves	
	a. General reserves	32,365,962
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	1,673,417
	c. Dividends paid -/-	-
	TOTAL EQUITIES	47,940,138
	TOTAL LIABILITIES AND EQUITIES	190,294,374

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
July 31, 2023 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2023
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	7,162,492
2.	Interest expenses	2,521,449
	Net interest income (expenses)	4,641,043
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	96,862
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	89,188
4.	Gain (loss) from spot and derivative transaction (realised)	21,290
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	2,793
7.	Dividend	267,795
8.	Commissions/provision/fees and administrative	228,535
9.	Other income	484,503
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	1,206,883
11.	Losses related to operational risk	5,895
12.	Salaries and employee benefits	1,122,931
13.	Promotion expenses	13,230
14.	Other expenses	1,423,952
	Other Operational Income (Expenses)	(2,581,925)
	OPERATIONAL PROFIT (LOSS)	2,059,118
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	175
2.	Other non operating income (expenses)	(214)
	NON OPERATIONAL PROFIT (LOSS)	(39)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,059,079
	Income taxes	
	a. Income tax expenses -/-	362,432
	b. Deferred tax expenses (income)	(23,230)
	CURRENT YEAR NET PROFIT (LOSS)	1,673,417
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	491
	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	302,224
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	302,715
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	1,976,132
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
July 31, 2023 (Unaudited)
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No.	ACCOUNTS	2023
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	3,486,010
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	30,829,866
b.	Uncommitted	7,206,220
2.	Outstanding irrevocable L/C	1,386,512
3.	Outstanding selling of spot and derivative / forward contract	3,543,716
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,707,516
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	980,924
2.	Others	513,527