

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

No.	ACCOUNTS	2023
ASSETS		
1.	Cash	1,081,855
2.	Placement to Bank Indonesia	7,683,374
3.	Interbank placement	6,492,085
4.	Spot and derivatives / forwards claims	55,241
5.	Marketable securities	32,918,623
6.	Securities sold under repurchase agreements (repo)	979,393
7.	Securities purchased under resale agreements (reverse repo)	1,435,453
8.	Acceptance receivables	1,837,646
9.	Loans	124,782,726
10.	Sharia financing	-
11.	Investment	3,641,715
12.	Other financial assets	910,926
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	36
	b. Loans and sharia financing	7,145,341
	c. Others	14,869
14.	Intangible assets	517,621
	Accumulated amortisation on intangible assets -/-	304,094
15.	Fixed assets and equipment	10,108,940
	Accumulated depreciation on fixed assets and equipment -/-	487,897
16.	Non earning asset	
	a. Idle properties	737,389
	b. Foreclosed assets	1,605,409
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,138,245
TOTAL ASSETS		189,974,404

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No.	ACCOUNTS	2023
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,509,317
2.	Saving account	52,594,595
3.	Time deposit	68,316,928
4.	E - money	430
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	1,416,350
7.	Spot and derivatives / forwards liabilities	53,762
8.	Securities sold under repurchase agreements (repo)	910,636
9.	Acceptance payables	1,841,908
10.	Marketable securities issued	3,698,671
11.	Borrowings	-
12.	Security deposits	178,666
13.	Interbranch liabilities	-
14.	Other liabilities	1,612,210
	TOTAL LIABILITIES	142,133,473
	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	8,217,074
	b. Loss -/-	846,077
18.	Reserves	
	a. General reserves	32,367,887
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	2,113,185
	c. Dividends paid -/-	-
	TOTAL EQUITIES	47,840,931
	TOTAL LIABILITIES AND EQUITIES	189,974,404

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

October 31, 2023 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2023
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	10,164,732
2.	Interest expenses	3,654,334
	Net interest income (expenses)	6,510,398
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(146,539)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	109,055
4.	Gain (loss) from spot and derivative transaction (realised)	42,311
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	7,175
7.	Dividend	267,801
8.	Commissions/provision/fees and administrative	334,039
9.	Other income	668,865
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	1,474,427
11.	Losses related to operational risk	20,692
12.	Salaries and employee benefits	1,613,726
13.	Promotion expenses	19,017
14.	Other expenses	2,036,611
	Other Operational Income (Expenses)	(3,881,766)
	OPERATIONAL PROFIT (LOSS)	2,628,632
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	305
2.	Other non operating income (expenses)	(5,562)
	NON OPERATIONAL PROFIT (LOSS)	(5,257)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,623,375
	Income taxes	
	a. Income tax expenses -/-	539,347
	b. Deferred tax expenses (income)	29,157
	CURRENT YEAR NET PROFIT (LOSS)	2,113,185
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	648
	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	(236,908)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(236,260)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	1,876,925
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
October 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	2,689,973
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	27,691,401
b.	Uncommitted	8,501,860
2.	Outstanding irrevocable L/C	1,213,108
3.	Outstanding selling of spot and derivative / forward contract	2,741,907
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,711,769
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	893,976
2.	Others	425,727