

STATEMENTS OF FINANCIAL POSITIONS
November 30, 2023 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2023
ASSETS		
1.	Cash	1,113,860
2.	Placement to Bank Indonesia	5,643,917
3.	Interbank placement	6,655,839
4.	Spot and derivatives / forwards claims	41,944
5.	Marketable securities	34,263,050
6.	Securities sold under repurchase agreements (repo)	496,718
7.	Securities purchased under resale agreements (reverse repo)	1,055,557
8.	Acceptance receivables	1,905,140
9.	Loans	124,579,136
10.	Sharia financing	-
11.	Investment	3,630,850
12.	Other financial assets	1,027,268
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	38
	b. Loans and sharia financing	7,600,522
	c. Others	17,452
14.	Intangible assets	518,227
	Accumulated amortisation on intangible assets -/-	307,477
15.	Fixed assets and equipment	10,120,971
	Accumulated depreciation on fixed assets and equipment -/-	519,164
16.	Non earning asset	
	a. Idle properties	736,495
	b. Foreclosed assets	1,581,540
	c. Suspense accounts	-
	d. Interbranch assets	2
17.	Other assets	3,017,729
TOTAL ASSETS		187,943,590

STATEMENTS OF FINANCIAL POSITIONS

November 30, 2023 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2023
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,713,150
2.	Saving account	52,336,146
3.	Time deposit	67,105,292
4.	E - money	418
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	748,684
7.	Spot and derivatives / forwards liabilities	37,834
8.	Securities sold under repurchase agreements (repo)	470,446
9.	Acceptance payables	1,909,566
10.	Marketable securities issued	3,698,972
11.	Borrowings	-
12.	Security deposits	210,824
13.	Interbranch liabilities	-
14.	Other liabilities	1,586,903
	TOTAL LIABILITIES	139,818,235
	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	8,208,082
	b. Loss -/-	558,261
18.	Reserves	
	a. General reserves	32,368,493
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	2,118,179
	c. Dividends paid -/-	-
	TOTAL EQUITIES	48,125,355
	TOTAL LIABILITIES AND EQUITIES	187,943,590

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
November 30, 2023 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2023
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	11,162,273
2.	Interest expenses	4,030,519
	Net interest income (expenses)	7,131,754
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	12,333
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	125,332
4.	Gain (loss) from spot and derivative transaction (realised)	48,102
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	8,536
7.	Dividend	267,801
8.	Commissions/provision/fees and administrative	368,757
9.	Other income	716,374
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	1,962,885
11.	Losses related to operational risk	40,264
12.	Salaries and employee benefits	1,782,262
13.	Promotion expenses	20,769
14.	Other expenses	2,231,576
	Other Operational Income (Expenses)	(4,490,521)
	OPERATIONAL PROFIT (LOSS)	2,641,233
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	323
2.	Other non operating income (expenses)	(13,759)
	NON OPERATIONAL PROFIT (LOSS)	(13,436)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,627,797
	Income taxes	
	a. Income tax expenses -/-	503,508
	b. Deferred tax expenses (income)	(6,110)
	CURRENT YEAR NET PROFIT (LOSS)	2,118,179
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	736
	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	42,434
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	43,170
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	2,161,349
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
November 30, 2023 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2023
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	4,439,867
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	27,795,245
b.	Uncommitted	8,786,160
2.	Outstanding irrevocable L/C	1,256,314
3.	Outstanding selling of spot and derivative / forward contract	4,639,037
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,712,254
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	920,645
2.	Others	373,948