

STATEMENTS OF FINANCIAL POSITIONS
January 31, 2024 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2024
ASSETS		
1.	Cash	1,302,523
2.	Placement to Bank Indonesia	6,235,594
3.	Interbank placement	4,352,533
4.	Spot and derivatives / forwards claims	27,144
5.	Marketable securities	38,147,036
6.	Securities sold under repurchase agreements (repo)	1,190,615
7.	Securities purchased under resale agreements (reverse repo)	-
8.	Acceptance receivables	1,853,885
9.	Loans	123,877,013
10.	Sharia financing	-
11.	Investment	3,623,867
12.	Other financial assets	1,237,178
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	43
	b. Loans and sharia financing	8,018,389
	c. Others	13,377
14.	Intangible assets	511,638
	Accumulated amortisation on intangible assets -/-	305,393
15.	Fixed assets and equipment	10,093,165
	Accumulated depreciation on fixed assets and equipment -/-	540,566
16.	Non earning asset	
	a. Idle properties	734,707
	b. Foreclosed assets	1,582,637
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,128,558
TOTAL ASSETS		189,020,325

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No.	ACCOUNTS	2024
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,364,602
2.	Saving account	51,343,390
3.	Time deposit	68,515,412
4.	E - money	459
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	621,394
7.	Spot and derivatives / forwards liabilities	25,769
8.	Securities sold under repurchase agreements (repo)	1,138,292
9.	Acceptance payables	1,858,469
10.	Marketable securities issued	3,699,582
11.	Borrowings	-
12.	Security deposits	197,494
13.	Interbranch liabilities	-
14.	Other liabilities	1,739,035
	TOTAL LIABILITIES	140,503,898
	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	8,198,264
	b. Loss -/-	494,449
18.	Reserves	
	a. General reserves	32,373,214
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,137,135
	b. Current year	313,401
	c. Dividends paid -/-	-
	TOTAL EQUITIES	48,516,427
	TOTAL LIABILITIES AND EQUITIES	189,020,325

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

January 31, 2024 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2024
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	1,085,569
2.	Interest expenses	408,297
	Net interest income (expenses)	677,272
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(16,823)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	20,151
4.	Gain (loss) from spot and derivative transaction (realised)	10,039
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	1,771
7.	Dividend	-
8.	Commissions/provision/fees and administrative	34,031
9.	Other income	247,070
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	73,778
11.	Losses related to operational risk	3,606
12.	Salaries and employee benefits	174,739
13.	Promotion expenses	1,410
14.	Other expenses	218,468
	Other Operational Income (Expenses)	(175,762)
	OPERATIONAL PROFIT (LOSS)	501,510
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premisses and equipment	(7)
2.	Other non operating income (expenses)	(99,174)
	NON OPERATIONAL PROFIT (LOSS)	(99,181)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	402,329
	Income taxes	
	a. Income tax expenses -/-	92,245
	b. Deferred tax expenses (income)	3,317
	CURRENT YEAR NET PROFIT (LOSS)	313,401
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	51
	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	(10,361)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(10,310)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	303,091
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
January 31, 2024 (Unaudited)
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No.	ACCOUNTS	2024
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	3,891,444
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	27,575,984
b.	Uncommitted	8,379,930
2.	Outstanding irrevocable L/C	1,182,739
3.	Outstanding selling of spot and derivative / forward contract	4,004,183
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,739,563
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	918,281
2.	Others	370,731