

STATEMENTS OF FINANCIAL POSITIONS
February 29, 2024 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2024
ASSETS		
1.	Cash	1,225,827
2.	Placement to Bank Indonesia	5,273,733
3.	Interbank placement	5,836,554
4.	Spot and derivatives / forwards claims	20,071
5.	Marketable securities	35,949,337
6.	Securities sold under repurchase agreements (repo)	9,922,796
7.	Securities purchased under resale agreements (reverse repo)	-
8.	Acceptance receivables	1,783,532
9.	Loans	124,617,986
10.	Sharia financing	-
11.	Investment	3,626,971
12.	Other financial assets	1,124,533
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	36
	b. Loans and sharia financing	8,034,175
	c. Others	13,516
14.	Intangible assets	511,926
	Accumulated amortisation on intangible assets -/-	308,824
15.	Fixed assets and equipment	10,147,669
	Accumulated depreciation on fixed assets and equipment -/-	571,838
16.	Non earning asset	
	a. Idle properties	733,813
	b. Foreclosed assets	1,569,939
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,291,277
TOTAL ASSETS		196,707,575

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LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,361,933
2.	Saving account	50,916,861
3.	Time deposit	67,642,089
4.	E - money	463
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	957,922
7.	Spot and derivatives / forwards liabilities	19,831
8.	Securities sold under repurchase agreements (repo)	9,416,301
9.	Acceptance payables	1,787,660
10.	Marketable securities issued	3,699,891
11.	Borrowings	-
12.	Security deposits	223,058
13.	Interbranch liabilities	-
14.	Other liabilities	2,249,805
	TOTAL LIABILITIES	148,275,814
	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	7,833,081
	b. Loss -/-	439,596
18.	Reserves	
	a. General reserves	32,373,533
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,150,584
	b. Current year	525,297
	c. Dividends paid -/-	-
	TOTAL EQUITIES	48,431,761
	TOTAL LIABILITIES AND EQUITIES	196,707,575

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

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No.	ACCOUNTS	2024
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	2,087,892
2.	Interest expenses	811,793
	Net interest income (expenses)	1,276,099
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(3,295)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	55,181
4.	Gain (loss) from spot and derivative transaction (realised)	15,372
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	1,762
7.	Dividend	-
8.	Commissions/provision/fees and administrative	65,240
9.	Other income	285,600
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	119,835
11.	Losses related to operational risk	5,476
12.	Salaries and employee benefits	346,458
13.	Promotion expenses	3,322
14.	Other expenses	446,873
	Other Operational Income (Expenses)	(502,104)
	OPERATIONAL PROFIT (LOSS)	773,995
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	(8)
2.	Other non operating income (expenses)	(98,745)
	NON OPERATIONAL PROFIT (LOSS)	(98,753)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	675,242
	Income taxes	
	a. Income tax expenses -/-	149,416
	b. Deferred tax expenses (income)	(529)
	CURRENT YEAR NET PROFIT (LOSS)	525,297
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	102
	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	46,913
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	47,015
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	572,312
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

February 29, 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	3,677,014
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	30,048,488
b.	Uncommitted	8,514,640
2.	Outstanding irrevocable L/C	1,606,099
3.	Outstanding selling of spot and derivative / forward contract	3,596,291
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,744,491
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	903,306
2.	Others	272,531