

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

No.	ACCOUNTS	2024
ASSETS		
1.	Cash	1,084,252
2.	Placement to Bank Indonesia	4,564,095
3.	Interbank placement	7,178,965
4.	Spot and derivatives / forwards claims	29,648
5.	Marketable securities	38,246,391
6.	Securities sold under repurchase agreements (repo)	7,304,402
7.	Securities purchased under resale agreements (reverse repo)	-
8.	Acceptance receivables	1,976,177
9.	Loans	126,966,658
10.	Sharia financing	-
11.	Investment	3,642,508
12.	Other financial assets	1,287,612
13.	Allowance for impairment losses on financial assets -/	
	a. Marketable securities	28
	b. Loans and sharia financing	7,485,000
	c. Others	16,361
14.	Intangible assets	518,157
	Accumulated amortisation on intangible assets -/	320,184
15.	Fixed assets and equipment	10,047,871
	Accumulated depreciation on fixed assets and equipment -/	688,834
16.	Non earning asset	
	a. Idle properties	939,677
	b. Foreclosed assets	1,555,515
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,242,325
TOTAL ASSETS		200,073,846

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	11,712,240
2.	Saving account	50,582,047
3.	Time deposit	75,145,339
4.	E - money	507
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	462,271
7.	Spot and derivaties / forwards liabilities	28,603
8.	Securities sold under repurchase agreements (repo)	7,038,476
9.	Acceptance payables	1,980,662
10.	Marketable securities issued	1,396,401
11.	Borrowings	-
12.	Security deposits	236,520
13.	Interbranch liabilities	-
14.	Other liabilities	2,161,789
	TOTAL LIABILITIES	150,744,855
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	7,716,149
	b. Loss -/-	506,271
18.	Reserves	
	a. General reserves	34,662,175
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	1,468,076
	c. Dividends paid -/-	-
	TOTAL EQUITIES	49,328,991
TOTAL LIABILITIES AND EQUITIES		200,073,846

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

July 31, 2024 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2024
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	7,343,139
2.	Interest expenses	2,998,661
	Net interest income (expenses)	4,344,478
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(79,262)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	103,989
4.	Gain (loss) from spot and derivative transaction (realised)	38,717
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	4,207
7.	Dividend	52,102
8.	Commissions/provision/fees and administrative	255,566
9.	Other income	542,093
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	455,886
11.	Losses related to operational risk	17,061
12.	Salaries and employee benefits	1,197,302
13.	Promotion expenses	10,429
14.	Other expenses	1,682,586
	Other Operational Income (Expenses)	(2,445,852)
	OPERATIONAL PROFIT (LOSS)	1,898,626
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	928
2.	Other non operating income (expenses)	(28,949)
	NON OPERATIONAL PROFIT (LOSS)	(28,021)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,870,605
	Income taxes	
	a. Income tax expenses -/-	416,792
	b. Deferred tax expenses (income)	14,263
	CURRENT YEAR NET PROFIT (LOSS)	1,468,076
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	9,123
	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	(7,657)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	1,466
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	1,469,542
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
July 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	3,895,773
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	31,697,537
b.	Uncommitted	9,840,810
2.	Outstanding irrevocable L/C	1,243,654
3.	Outstanding selling of spot and derivative / forward contract	4,013,042
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,673,043
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	968,324
2.	Others	254,039