

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

No.	ACCOUNTS	2024
ASSETS		
1.	Cash	1,168,077
2.	Placement to Bank Indonesia	8,263,324
3.	Interbank placement	4,350,755
4.	Spot and derivatives / forwards claims	71,962
5.	Marketable securities	41,674,837
6.	Securities sold under repurchase agreements (repo)	9,619,797
7.	Securities purchased under resale agreements (reverse repo)	492,822
8.	Acceptance receivables	1,964,175
9.	Loans	129,470,725
10.	Sharia financing	-
11.	Investment	3,648,716
12.	Other financial assets	960,074
13.	Allowance for impairment losses on financial assets -/	
	a. Marketable securities	20
	b. Loans and sharia financing	7,109,242
	c. Others	13,134
14.	Intangible assets	529,138
	Accumulated amortisation on intangible assets -/	331,601
15.	Fixed assets and equipment	10,129,512
	Accumulated depreciation on fixed assets and equipment -/	785,708
16.	Non earning asset	
	a. Idle properties	935,963
	b. Foreclosed assets	1,563,881
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,014,904
TOTAL ASSETS		209,618,957

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	11,552,617
2.	Saving account	50,659,009
3.	Time deposit	77,051,307
4.	E - money	619
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	1,470,884
7.	Spot and derivatives / forwards liabilities	71,638
8.	Securities sold under repurchase agreements (repo)	9,153,916
9.	Acceptance payables	1,967,969
10.	Marketable securities issued	5,282,349
11.	Borrowings	-
12.	Security deposits	192,550
13.	Interbranch liabilities	139
14.	Other liabilities	2,057,272
	TOTAL LIABILITIES	159,460,269
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	7,718,143
	b. Loss -/-	461,356
18.	Reserves	
	a. General reserves	34,665,604
	b. Specific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	2,247,435
	c. Dividends paid -/-	-
	TOTAL EQUITIES	50,158,688
	TOTAL LIABILITIES AND EQUITIES	209,618,957

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

October 31, 2024 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2024
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	10,701,654
2.	Interest expenses	4,445,691
	Net interest income (expenses)	6,255,963
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(34,398)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	150,585
4.	Gain (loss) from spot and derivative transaction (realised)	55,873
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	8,603
7.	Dividend	52,102
8.	Commissions/provision/fees and administrative	378,990
9.	Other income	818,014
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	584,634
11.	Losses related to operational risk	18,383
12.	Salaries and employee benefits	1,709,793
13.	Promotion expenses	15,093
14.	Other expenses	2,418,569
	Other Operational Income (Expenses)	(3,316,703)
	OPERATIONAL PROFIT (LOSS)	2,939,260
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	1,351
2.	Other non operating income (expenses)	(70,017)
	NON OPERATIONAL PROFIT (LOSS)	(68,666)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	2,870,594
	Income taxes	
	a. Income tax expenses -/-	627,209
	b. Deferred tax expenses (income)	4,050
	CURRENT YEAR NET PROFIT (LOSS)	2,247,435
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	9,704
	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	42,100
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	51,804
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	2,299,239
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

October 31, 2024 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2024
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	5,756,319
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	28,115,581
b.	Uncommitted	8,548,458
2.	Outstanding irrevocable L/C	624,309
3.	Outstanding selling of spot and derivative / forward contract	5,884,407
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,835,664
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	1,005,979
2.	Others	262,367