

STATEMENTS OF FINANCIAL POSITIONS
November 30, 2024 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2024
ASSETS		
1.	Cash	1,184,539
2.	Placement to Bank Indonesia	8,044,161
3.	Interbank placement	6,553,234
4.	Spot and derivatives / forwards claims	59,847
5.	Marketable securities	38,872,029
6.	Securities sold under repurchase agreements (repo)	14,949,325
7.	Securities purchased under resale agreements (reverse repo)	310,823
8.	Acceptance receivables	1,807,365
9.	Loans	128,135,717
10.	Sharia financing	-
11.	Investment	3,641,732
12.	Other financial assets	1,125,858
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	20
	b. Loans and sharia financing	7,137,436
	c. Others	13,444
14.	Intangible assets	530,360
	Accumulated amortisation on intangible assets -/-	335,462
15.	Fixed assets and equipment	10,154,712
	Accumulated depreciation on fixed assets and equipment -/-	819,235
16.	Non earning asset	
	a. Idle properties	934,724
	b. Foreclosed assets	1,563,357
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,057,700
TOTAL ASSETS		212,619,886

STATEMENTS OF FINANCIAL POSITIONS

November 30, 2024 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2024
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,670,936
2.	Saving account	50,502,207
3.	Time deposit	75,680,908
4.	E - money	606
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	769,659
7.	Spot and derivatives / forwards liabilities	60,731
8.	Securities sold under repurchase agreements (repo)	14,288,277
9.	Acceptance payables	1,810,419
10.	Marketable securities issued	5,282,867
11.	Borrowings	-
12.	Security deposits	211,959
13.	Interbranch liabilities	-
14.	Other liabilities	2,049,418
	TOTAL LIABILITIES	162,327,987
	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	7,712,028
	b. Loss -/-	510,056
18.	Reserves	
	a. General reserves	34,666,383
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	-
	b. Current year	2,434,682
	c. Dividends paid -/-	-
	TOTAL EQUITIES	50,291,899
	TOTAL LIABILITIES AND EQUITIES	212,619,886

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
November 30, 2024 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2024
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	11,818,899
2.	Interest expenses	4,949,475
	Net interest income (expenses)	6,869,424
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(54,349)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	156,443
4.	Gain (loss) from spot and derivative transaction (realised)	60,040
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	8,503
7.	Dividend	52,102
8.	Commissions/provision/fees and administrative	420,094
9.	Other income	883,841
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	623,397
11.	Losses related to operational risk	19,098
12.	Salaries and employee benefits	1,880,288
13.	Promotion expenses	16,413
14.	Other expenses	2,649,332
	Other Operational Income (Expenses)	(3,661,854)
	OPERATIONAL PROFIT (LOSS)	3,207,570
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	1,465
2.	Other non operating income (expenses)	(97,982)
	NON OPERATIONAL PROFIT (LOSS)	(96,517)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	3,111,053
	Income taxes	
	a. Income tax expenses -/-	685,087
	b. Deferred tax expenses (income)	8,716
	CURRENT YEAR NET PROFIT (LOSS)	2,434,682
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	9,814
	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	(12,046)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(2,232)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	2,432,450
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
November 30, 2024 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2024
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	4,997,379
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	30,310,223
b.	Uncommitted	8,583,783
2.	Outstanding irrevocable L/C	785,634
3.	Outstanding selling of spot and derivative / forward contract	4,957,072
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,819,851
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	991,757
2.	Others	299,526