

STATEMENTS OF FINANCIAL POSITIONS
January 31, 2025 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2025
ASSETS		
1.	Cash	1,491,945
2.	Placement to Bank Indonesia	8,194,925
3.	Interbank placement	3,486,331
4.	Spot and derivatives / forwards claims	37,823
5.	Marketable securities	42,247,753
6.	Securities sold under repurchase agreements (repo)	15,531,643
7.	Securities purchased under resale agreements (reverse repo)	37,917
8.	Acceptance receivables	1,540,873
9.	Loans	127,672,826
10.	Sharia financing	-
11.	Investment	3,644,060
12.	Other financial assets	1,219,736
13.	Allowance for impairment losses on financial assets -/	
	a. Marketable securities	19
	b. Loans and sharia financing	7,088,778
	c. Others	11,634
14.	Intangible assets	536,700
	Accumulated amortisation on intangible assets -/	343,360
15.	Fixed assets and equipment	9,961,179
	Accumulated depreciation on fixed assets and equipment -/	455,816
16.	Non earning asset	
	a. Idle properties	929,173
	b. Foreclosed assets	1,542,440
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,152,039
TOTAL ASSETS		213,327,756

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	11,442,565
2.	Saving account	49,481,957
3.	Time deposit	76,909,153
4.	E - money	617
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	804,356
7.	Spot and derivatives / forwards liabilities	38,811
8.	Securities sold under repurchase agreements (repo)	14,899,270
9.	Acceptance payables	1,544,173
10.	Marketable securities issued	5,283,912
11.	Borrowings	-
12.	Security deposits	219,709
13.	Interbranch liabilities	-
14.	Other liabilities	1,967,104
	TOTAL LIABILITIES	162,591,627
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	7,866,667
	b. Loss -/-	557,495
18.	Reserves	
	a. General reserves	34,666,484
	b. Specific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,540,553
	b. Current year	231,058
	c. Dividends paid -/-	-
	TOTAL EQUITIES	50,736,129
TOTAL LIABILITIES AND EQUITIES		213,327,756

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

January 31, 2025 (Unaudited)

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No.	ACCOUNTS	2025
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	1,158,868
2.	Interest expenses	533,276
	Net interest income (expenses)	625,592
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	7,806
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	14,229
4.	Gain (loss) from spot and derivative transaction (realised)	3,114
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	1,331
7.	Dividend	-
8.	Commissions/provision/fees and administrative	32,610
9.	Other income	86,829
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	70,753
11.	Losses related to operational risk	579
12.	Salaries and employee benefits	172,988
13.	Promotion expenses	597
14.	Other expenses	230,370
	Other Operational Income (Expenses)	(329,368)
	OPERATIONAL PROFIT (LOSS)	296,224
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	36
2.	Other non operating income (expenses)	787
	NON OPERATIONAL PROFIT (LOSS)	823
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	297,047
	Income taxes	
	a. Income tax expenses -/-	64,588
	b. Deferred tax expenses (income)	(1,401)
	CURRENT YEAR NET PROFIT (LOSS)	231,058
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	8
	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	72,891
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	72,899
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	303,957
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
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No.	ACCOUNTS	2025
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	4,103,859
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	30,040,214
b.	Uncommitted	8,246,050
2.	Outstanding irrevocable L/C	630,046
3.	Outstanding selling of spot and derivative / forward contract	3,922,616
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,769,469
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	974,388
2.	Others	241,294