

STATEMENTS OF FINANCIAL POSITIONS
February 28, 2025 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2025
ASSETS		
1.	Cash	1,265,622
2.	Placement to Bank Indonesia	5,990,093
3.	Interbank placement	4,546,803
4.	Spot and derivatives / forwards claims	69,697
5.	Marketable securities	47,173,690
6.	Securities sold under repurchase agreements (repo)	3,725,929
7.	Securities purchased under resale agreements (reverse repo)	739,068
8.	Acceptance receivables	1,529,954
9.	Loans	125,601,643
10.	Sharia financing	-
11.	Investment	3,642,508
12.	Other financial assets	1,018,896
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	17
	b. Loans and sharia financing	7,237,800
	c. Others	12,179
14.	Intangible assets	538,505
	Accumulated amortisation on intangible assets -/-	347,344
15.	Fixed assets and equipment	9,951,196
	Accumulated depreciation on fixed assets and equipment -/-	490,180
16.	Non earning asset	
	a. Idle properties	964,470
	b. Foreclosed assets	1,548,932
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,071,147
TOTAL ASSETS		203,290,633

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	11,870,391
2.	Saving account	49,366,632
3.	Time deposit	76,996,880
4.	E - money	629
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	1,417,461
7.	Spot and derivatives / forwards liabilities	70,246
8.	Securities sold under repurchase agreements (repo)	3,623,086
9.	Acceptance payables	1,533,736
10.	Marketable securities issued	5,284,440
11.	Borrowings	-
12.	Security deposits	226,711
13.	Interbranch liabilities	-
14.	Other liabilities	1,893,875
	TOTAL LIABILITIES	152,284,087
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	7,670,254
	b. Loss -/-	415,790
18.	Reserves	
	a. General reserves	34,705,128
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,577,514
	b. Current year	480,578
	c. Dividends paid -/-	-
	TOTAL EQUITIES	51,006,546
	TOTAL LIABILITIES AND EQUITIES	203,290,633

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

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No.	ACCOUNTS	2025
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	2,199,640
2.	Interest expenses	996,172
	Net interest income (expenses)	1,203,468
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	51,871
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	47,120
4.	Gain (loss) from spot and derivative transaction (realised)	9,444
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	(607)
7.	Dividend	-
8.	Commissions/provision/fees and administrative	72,203
9.	Other income	122,021
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	67,516
11.	Losses related to operational risk	969
12.	Salaries and employee benefits	342,640
13.	Promotion expenses	2,305
14.	Other expenses	476,738
	Other Operational Income (Expenses)	(588,116)
	OPERATIONAL PROFIT (LOSS)	615,352
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	317
2.	Other non operating income (expenses)	1,657
	NON OPERATIONAL PROFIT (LOSS)	1,974
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	617,326
	Income taxes	
	a. Income tax expenses -/-	125,965
	b. Deferred tax expenses (income)	(10,783)
	CURRENT YEAR NET PROFIT (LOSS)	480,578
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	216
	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	213,385
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	213,601
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	694,179
	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	4,511,433
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	29,766,217
b.	Uncommitted	8,004,260
2.	Outstanding irrevocable L/C	718,922
3.	Outstanding selling of spot and derivative / forward contract	4,388,107
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,771,678
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	1,043,486
2.	Others	260,177