

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

No.	ACCOUNTS	2025
ASSETS		
1.	Cash	1,397,078
2.	Placement to Bank Indonesia	1,970,339
3.	Interbank placement	4,158,467
4.	Spot and derivatives / forwards claims	24,486
5.	Marketable securities	50,861,608
6.	Securities sold under repurchase agreements (repo)	7,219,180
7.	Securities purchased under resale agreements (reverse repo)	42,978
8.	Acceptance receivables	1,811,883
9.	Loans	123,677,249
10.	Sharia financing	-
11.	Investment	3,656,497
12.	Other financial assets	1,075,033
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	21
	b. Loans and sharia financing	7,384,423
	c. Others	11,214
14.	Intangible assets	548,668
	Accumulated amortisation on intangible assets -/-	359,545
15.	Fixed assets and equipment	10,006,651
	Accumulated depreciation on fixed assets and equipment -/-	580,960
16.	Non earning asset	
	a. Idle properties	960,774
	b. Foreclosed assets	1,550,375
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	2,977,646
TOTAL ASSETS		203,602,749

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No.	ACCOUNTS	2025
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,910,096
2.	Saving account	47,887,720
3.	Time deposit	75,411,619
4.	E - money	626
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	517,733
7.	Spot and derivatives / forwards liabilities	24,755
8.	Securities sold under repurchase agreements (repo)	6,903,093
9.	Acceptance payables	1,815,251
10.	Marketable securities issued	5,286,045
11.	Borrowings	-
12.	Security deposits	230,648
13.	Interbranch liabilities	-
14.	Other liabilities	1,770,553
	TOTAL LIABILITIES	151,758,139
	EQUITIES	
15.	Issued and fully paid capital	
	a. Authorized capital	9,600,000
	b. Unpaid capital -/-	7,191,235
	c. Treasury stock -/-	1,267
16.	Additional paid-up capital	
	a. Agio	3,431,362
	b. Disagio -/-	-
	c. Donated capital	-
	d. Others	-
17.	Other comprehensive income	
	a. Gain	7,677,109
	b. Loss -/-	294,033
18.	Reserves	
	a. General reserves	34,710,058
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,577,514
	b. Current year	1,195,102
	c. Dividends paid -/-	-
	TOTAL EQUITIES	51,844,610
	TOTAL LIABILITIES AND EQUITIES	203,602,749

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
May 31, 2025 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2025
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	5,553,348
2.	Interest expenses	2,445,653
	Net interest income (expenses)	3,107,695
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	89,171
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	107,219
4.	Gain (loss) from spot and derivative transaction (realised)	23,342
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	3,483
7.	Dividend	18,232
8.	Commissions/provision/fees and administrative	183,757
9.	Other income	310,328
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	290,348
11.	Losses related to operational risk	1,924
12.	Salaries and employee benefits	845,643
13.	Promotion expenses	7,700
14.	Other expenses	1,174,122
	Other Operational Income (Expenses)	(1,584,205)
	OPERATIONAL PROFIT (LOSS)	1,523,490
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	1,487
2.	Other non operating income (expenses)	3,795
	NON OPERATIONAL PROFIT (LOSS)	5,282
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	1,528,772
	Income taxes	
	a. Income tax expenses -/-	321,167
	b. Deferred tax expenses (income)	(12,503)
	CURRENT YEAR NET PROFIT (LOSS)	1,195,102
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	1,106
	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	346,037
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	347,143
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	1,542,245
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

May 31, 2025 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2025
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	3,994,837
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	28,714,846
b.	Uncommitted	9,736,630
2.	Outstanding irrevocable L/C	885,653
3.	Outstanding selling of spot and derivative / forward contract	4,036,067
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,473,184
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	967,156
2.	Others	298,695