

STATEMENTS OF FINANCIAL POSITIONS
November 30, 2025 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2025
ASSETS		
1.	Cash	1,233,471
2.	Placement to Bank Indonesia	3,422,328
3.	Interbank placement	3,588,270
4.	Spot and derivatives / forwards claims	19,950
5.	Marketable securities	52,322,747
6.	Securities sold under repurchase agreements (repo)	130,285
7.	Securities purchased under resale agreements (reverse repo)	3,050,244
8.	Acceptance receivables	1,652,386
9.	Loans	121,069,256
10.	Sharia financing	-
11.	Investment	3,661,929
12.	Other financial assets	1,365,856
13.	Allowance for impairment losses on financial assets -/-	
	a. Marketable securities	3
	b. Loans and sharia financing	6,121,662
	c. Others	9,303
14.	Intangible assets	564,561
	Accumulated amortisation on intangible assets -/-	383,198
15.	Fixed assets and equipment	10,074,606
	Accumulated depreciation on fixed assets and equipment -/-	779,076
16.	Non earning asset	
	a. Idle properties	957,636
	b. Foreclosed assets	1,577,675
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	3,146,207
TOTAL ASSETS		200,544,165

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No.	ACCOUNTS	2025
LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Current account	11,979,157
2.	Saving account	47,452,787
3.	Time deposit	77,032,219
4.	E - money	690
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	640,374
7.	Spot and derivatives / forwards liabilities	21,359
8.	Securities sold under repurchase agreements (repo)	124,937
9.	Acceptance payables	1,655,465
10.	Marketable securities issued	7,168,835
11.	Borrowings	-
12.	Security deposits	206,597
13.	Interbranch liabilities	-
14.	Other liabilities	1,866,090
	TOTAL LIABILITIES	148,148,510
	EQUITIES	
15.	Issued and fully paid capital	
	a. Authorized capital	9,600,000
	b. Unpaid capital -/-	7,191,235
	c. Treasury stock -/-	2,187
16.	Additional paid-up capital	
	a. Agio	3,421,684
	b. Disagio -/-	-
	c. Donated capital	-
	d. Others	-
17.	Other comprehensive income	
	a. Gain	7,653,633
	b. Loss -/-	38,826
18.	Reserves	
	a. General reserves	36,308,205
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	1,010,762
	b. Current year	2,504,381
	c. Dividends paid -/-	1,010,762
	TOTAL EQUITIES	52,395,655
	TOTAL LIABILITIES AND EQUITIES	200,544,165

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
November 30, 2025 (Unaudited)
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No.	ACCOUNTS	2025
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	12,016,672
2.	Interest expenses	5,151,872
	Net interest income (expenses)	6,864,800
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	216,656
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	280,984
4.	Gain (loss) from spot and derivative transaction (realised)	44,734
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	8,083
7.	Dividend	152,147
8.	Commissions/provision/fees and administrative	391,627
9.	Other income	716,612
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	696,907
11.	Losses related to operational risk	7,868
12.	Salaries and employee benefits	1,857,439
13.	Promotion expenses	16,248
14.	Other expenses	2,785,423
	Other Operational Income (Expenses)	(3,553,042)
	OPERATIONAL PROFIT (LOSS)	3,311,758
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	1,404
2.	Other non operating income (expenses)	(79,716)
	NON OPERATIONAL PROFIT (LOSS)	(78,312)
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	3,233,446
	Income taxes	
	a. Income tax expenses -/-	690,182
	b. Deferred tax expenses (income)	(38,883)
	CURRENT YEAR NET PROFIT (LOSS)	2,504,381
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	4,788
	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	605,481
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	610,269
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	3,114,650
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
November 30, 2025 (Unaudited)
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No.	ACCOUNTS	2025
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	4,007,109
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	29,010,793
b.	Uncommitted	9,358,725
2.	Outstanding irrevocable L/C	754,816
3.	Outstanding selling of spot and derivative / forward contract	3,801,394
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,491,329
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	1,220,120
2.	Others	274,362