

STATEMENTS OF FINANCIAL POSITIONS
January 31, 2026 (Unaudited)
In Millions Rupiah

No.	ACCOUNTS	2026
ASSETS		
1.	Cash	1,295,700
2.	Placement to Bank Indonesia	6,799,204
3.	Interbank placement	4,788,142
4.	Spot and derivatives / forwards claims	19,372
5.	Marketable securities	49,486,989
6.	Securities sold under repurchase agreements (repo)	110,210
7.	Securities purchased under resale agreements (reverse repo)	6,643,815
8.	Acceptance receivables	1,205,037
9.	Loans	118,693,619
10.	Sharia financing	-
11.	Investment	3,680,553
12.	Other financial assets	1,488,691
13.	Allowance for impairment losses on financial assets -/	
	a. Marketable securities	3
	b. Loans and sharia financing	6,251,928
	c. Others	8,976
14.	Intangible assets	980,300
	Accumulated amortisation on intangible assets -/	394,525
15.	Fixed assets and equipment	9,787,531
	Accumulated depreciation on fixed assets and equipment -/	277,943
16.	Non earning asset	
	a. Idle properties	955,171
	b. Foreclosed assets	1,597,946
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	2,445,231
TOTAL ASSETS		203,044,136

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LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	12,219,166
2.	Saving account	47,668,400
3.	Time deposit	79,864,111
4.	E - money	685
5.	Loans from Bank Indonesia	-
6.	Borrowings from other banks	128,652
7.	Spot and derivaties / forwards liabilities	19,623
8.	Securities sold under repurchase agreements (repo)	103,254
9.	Acceptance payables	1,207,085
10.	Marketable securities issued	7,170,505
11.	Borrowings	-
12.	Security deposits	183,408
13.	Interbranch liabilities	-
14.	Other liabilities	1,713,676
	TOTAL LIABILITIES	150,278,565
EQUITIES		
15.	Issued and fully paid capital	
	a. Authorized capital	9,600,000
	b. Unpaid capital -/-	7,191,235
	c. Treasury stock -/-	1,577
16.	Additional paid-up capital	
	a. Agio	3,427,953
	b. Disagio -/-	-
	c. Donated capital	-
	d. Others	-
17.	Other comprehensive income	
	a. Gain	7,820,658
	b. Loss -/-	265,740
18.	Reserves	
	a. General reserves	36,332,746
	b. Spesific reserves	140,000
19.	Retained earnings	
	a. Previous years	2,678,180
	b. Current year	224,586
	c. Dividends paid -/-	-
	TOTAL EQUITIES	52,765,571
	TOTAL LIABILITIES AND EQUITIES	203,044,136

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

January 31, 2026 (Unaudited)

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No.	ACCOUNTS	2026
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest income	1,107,929
2.	Interest expenses	448,894
	Net interest income (expenses)	659,035
B. Other Operational Income and Expenses		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(6,913)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	21,232
4.	Gain (loss) from spot and derivative transaction (realised)	6,807
5.	Gain (loss) from investment under equity method	-
6.	Gain (loss) on foreign currencies translation	1,634
7.	Dividend	-
8.	Commissions/provision/fees and administrative	31,364
9.	Other income	53,183
10.	Expenses (recovery) of impairment losses on financial assets (impairment)	79,162
11.	Losses related to operational risk	161
12.	Salaries and employee benefits	163,370
13.	Promotion expenses	1,461
14.	Other expenses	234,464
	Other Operational Income (Expenses)	(371,311)
	OPERATIONAL PROFIT (LOSS)	287,724
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain/(loss) from sale of premises and equipment	129
2.	Other non operating income (expenses)	256
	NON OPERATIONAL PROFIT (LOSS)	385
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	288,109
	Income taxes	
	a. Income tax expenses -/-	64,081
	b. Deferred tax expenses (income)	558
	CURRENT YEAR NET PROFIT (LOSS)	224,586
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	24
	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	(394,981)
	c. Others	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	(394,957)
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	(170,371)
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

January 31, 2026 (Unaudited)

In Millions Rupiah

No.	ACCOUNTS	2026
I.	COMMITMENT RECEIVABLES	
1.	Unused borrowing facilities	-
2.	Outstanding buying of spot and derivative / forward contract	6,011,298
3.	Others	-
II.	COMMITMENT PAYABLES	
1.	Unused loans facilities granted to debtors	
a.	Committed	30,791,158
b.	Uncommitted	10,381,861
2.	Outstanding irrevocable L/C	908,355
3.	Outstanding selling of spot and derivative / forward contract	6,032,890
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	1,485,466
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	1,189,028
2.	Others	258,989