

in million Rupiah

ACCOUNTS	INDIVIDUAL 30 April 2024
ASSET	
1. Cash	844,310
2. Placements with Bank Indonesia	14,743,396
3. Placements with other banks	766,943
4. Spot and derivative / <i>forward</i> receivables	2,075,429
5. Securities	11,977,696
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,524,587
9. Loans	155,411,990
10. Sharia financing ¹⁾	-
11. Equity Investments	7,859,227
12. Other financial asset	1,077,495
13. Impairment on financial assets -/-	(3,125,067)
a. Securities	(604)
b. Loans and Sharia Financing	(3,106,293)
c. Others	(18,170)
14. Intangible assets	3,171,060
Accumulated amortization of intangible assets -/-	(2,356,494)
15. Fixed assets and equipment	3,953,247
Accumulated depreciation on fixed assets and equipment -/-	(2,300,272)
16. Non-productive assets	54,190
a. Abandoned properties	-
b. Foreclosed assets	54,190
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,577,418
TOTAL ASSET	200,255,155

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	30,199,136
2. Saving deposits	14,783,380
3. Time deposits	61,401,665
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	3,110,944
7. Spot and derivative / <i>forward</i> liabilities	1,979,307
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	3,097,822
10. Securities issued	200,722
11. Borrowings	42,256,830
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,423,116
TOTAL LIABILITIES	159,452,922
EQUITY	
15. Issued and fully paid-in capital	212,919
a. Authorized capital	300,000
b. Unpaid capital -/-	(87,081)
c. Treasury stock -/-	-
16. Additional paid-in capital	17,826,534
a. Agio	17,565,733
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	825,180
a. Profit	931,378
b. Loss -/-	(106,198)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	21,894,647
a. Previous years	21,509,956
b. Current year ³⁾	856,358
c. Payable dividend -/-	471,667
TOTAL EQUITY	40,802,233
TOTAL LIABILITIES AND EQUITY	200,255,155

Note :

¹⁾: To be fill by Bank that owns sharia units

²⁾: Interoffice assets and liabilities to be presented as net in Financial Reporting Position

³⁾: For bank that has Branch in abroad site, already considering to transfer profit (loss) to head office

in million Rupiah

ACCOUNTS		INDIVIDUAL 30 April 2024
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	4,644,028
2.	Interest Expenses	(2,278,303)
	Net Interest Income	2,365,725
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	26,087
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	9,405
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	(59,942)
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	179,956
7.	Dividend revenue	378,290
8.	Commissions/provisions/fees and administration	323,757
9.	Other income	89,128
10.	Impairment losses on financial assets expenses	(321,247)
11.	Losses related to operational risks	(1,694)
12.	Personnel expenses	(858,923)
13.	Promotion expenses	(62,148)
14.	Other expenses	(1,081,178)
	Net Other Operating (Expenses) Income	(1,378,509)
	NET OPERATING INCOME (EXPENSES)	987,216
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	98
2.	Other non-operating income (expenses)	4,035
	NET NON OPERATING INCOME (EXPENSES)	4,133
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	991,349
	Income tax:	(134,991)
	a. Estimated current period tax	(61,600)
	b. Deferred tax income (expenses)	(73,391)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	856,358
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	-
	a. Gain from fixed assets revaluation	-
	b. Gain (Loss) from remeasurement beneficial pension program	-
	c. Others	-
2.	Items that will be reclassified to profit or loss	(15,928)
	a. Gain (Loss) from adjustment in foreign exchange translation	-
	b. Gain (Loss) from changes in the fair value of financial asset liability instrument which measured by value from other comprehensive income	(15,928)
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
	- NET OFF TAX	(15,928)
	TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	840,430
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾: For foreign branch office, if applicable

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ACCOUNTS		INDIVIDUAL 30 April 2024
I.	COMMITMENT RECEIVABLES	80,163,517
	1. Unused borrowing facilities	36,083,818
	2. Outstanding spot and derivative / forward purchased	44,079,699
	3. Others	-
II.	COMMITMENT LIABILITIES	166,585,502
	1. Unused loans facilities granted to customers	121,340,656
	i. Committed	14,174,772
	ii. Uncommitted	107,165,884
	2. Outstanding irrevocable L/C	1,042,509
	3. Outstanding spot and derivative / forward sold	44,202,337
	4. Others	-
III.	CONTINGENT RECEIVABLES	36,402,101
	1. Guarantees received	36,402,101
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,868,858
	1. Guarantees issued	5,868,858
	2. Others	-