

in million Rupiah

ACCOUNTS	INDIVIDUAL 31 July 2024
ASSET	
1. Cash	761,102
2. Placements with Bank Indonesia	10,164,294
3. Placements with other banks	859,531
4. Spot and derivative / <i>forward</i> receivables	1,501,065
5. Securities	18,814,012
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	-
8. Acceptance receivables	3,809,517
9. Loans	147,789,572
10. Sharia financing ¹⁾	-
11. Equity Investments	7,859,227
12. Other financial asset	1,149,464
13. Impairment on financial assets -/-	(3,226,116)
a. Securities	(807)
b. Loans and Sharia Financing	(3,220,894)
c. Others	(4,415)
14. Intangible assets	3,211,772
Accumulated amortization of intangible assets -/-	(2,409,358)
15. Fixed assets and equipment	3,935,161
Accumulated depreciation on fixed assets and equipment -/-	(2,303,625)
16. Non-productive assets	56,298
a. Abandoned properties	-
b. Foreclosed assets	56,298
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,134,528
TOTAL ASSET	194,106,444

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	22,403,666
2. Saving deposits	15,156,944
3. Time deposits	61,539,752
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	5,237,246
7. Spot and derivative / <i>forward</i> liabilities	1,410,079
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	3,182,267
10. Securities issued	551,624
11. Borrowings	41,086,488
12. Margin deposits	-
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,167,749
TOTAL LIABILITIES	152,735,815
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	17,826,159
a. Agio	17,565,358
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	844,621
a. Profit	937,695
b. Loss -/-	(93,074)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	22,443,977
a. Previous years	21,509,956
b. Current year ³⁾	1,405,688
c. Payable dividend -/-	471,667
TOTAL EQUITY	41,370,629
TOTAL LIABILITIES AND EQUITY	194,106,444

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

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ACCOUNTS		INDIVIDUAL 31 July 2024
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	8,290,883
2.	Interest Expenses	(4,091,739)
	Net Interest Income	4,199,144
B. Other Operating Income and Expenses		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	25,218
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	19,500
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	129,096
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	120,223
7.	Dividend revenue	422,706
8.	Commissions/provisions/fees and administration	587,855
9.	Other income	168,808
10.	Impairment losses on financial assets expenses	(565,800)
11.	Losses related to operational risks	(5,432)
12.	Personnel expenses	(1,478,653)
13.	Promotion expenses	(103,831)
14.	Other expenses	(1,841,086)
	Net Other Operating (Expenses) Income	(2,521,396)
	NET OPERATING INCOME (EXPENSES)	1,677,748
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	324
2.	Other non-operating income (expenses)	5,088
	NET NON OPERATING INCOME (EXPENSES)	5,412
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,683,160
	Income tax:	(277,472)
	a. Estimated current period tax	(188,761)
	b. Deferred tax income (expenses)	(88,711)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,405,688
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	3,513
	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	3,513
	c. Others	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	
	- NET OFF TAX	3,513
	TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD	1,409,201
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾	-

Note :

¹⁾ : For foreign branch office, if applicable

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ACCOUNTS		INDIVIDUAL 31 July 2024
I.	COMMITMENT RECEIVABLES	83,626,335
	1. Unused borrowing facilities	36,259,800
	2. Outstanding spot and derivative / forward purchased	47,366,535
	3. Others	-
II.	COMMITMENT LIABILITIES	175,411,902
	1. Unused loans facilities granted to customers	127,883,998
	i. Committed	15,119,966
	ii. Uncommitted	112,764,032
	2. Outstanding irrevocable L/C	1,120,217
	3. Outstanding spot and derivative / forward sold	46,407,687
	4. Others	-
III.	CONTINGENT RECEIVABLES	31,145,365
	1. Guarantees received	31,145,365
	2. Others	-
IV.	CONTINGENT LIABILITIES	5,851,048
	1. Guarantees issued	5,851,048
	2. Others	-