

in million Rupiah

ACCOUNTS	INDIVIDUAL 30 April 2025
ASSET	
1. Cash	749,342
2. Placements with Bank Indonesia	11,179,363
3. Placements with other banks	973,601
4. Spot and derivative / <i>forward</i> receivables	1,389,883
5. Securities	15,773,575
6. Securities sold under repurchase agreements (repo)	4,999
7. Claims from securities purchased under resale agreements (reverse repo)	422,565
8. Acceptance receivables	2,968,998
9. Loans	155,782,789
10. Sharia financing ¹⁾	-
11. Equity Investments	7,859,227
12. Other financial asset	1,058,610
13. Impairment on financial assets -/-	(3,016,376)
a. Securities	(107)
b. Loans and Sharia Financing	(3,011,519)
c. Others	(4,750)
14. Intangible assets	3,266,712
Accumulated amortization of intangible assets -/-	(2,526,171)
15. Fixed assets and equipment	3,905,857
Accumulated depreciation on fixed assets and equipment -/-	(2,343,009)
16. Non-productive assets	67,206
a. Abandoned properties	-
b. Foreclosed assets	67,206
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,597,370
TOTAL ASSET	200,114,541

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	19,973,556
2. Saving deposits	19,471,795
3. Time deposits	67,162,252
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	7,014,786
7. Spot and derivative / <i>forward</i> liabilities	1,270,021
8. Securities sold under repurchase agreements (repo)	15,474
9. Acceptance liabilities	2,417,913
10. Securities issued	1,743,535
11. Borrowings	36,308,109
12. Margin deposits	1,249
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,694,400
TOTAL LIABILITIES	158,073,090
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	17,826,728
a. Agio	17,565,927
b. Disagio -/-	-
c. Fund for paid up capital	-
d. Others	260,801
17. Other comprehensive income	868,905
a. Profit	948,968
b. Loss -/-	(80,063)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	23,089,946
a. Previous years	23,268,559
b. Current year ³⁾	383,984
c. Payable dividend -/-	562,597
TOTAL EQUITY	42,041,451
TOTAL LIABILITIES AND EQUITY	200,114,541

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 30 April 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1. Interest Income		4,715,856
2. Interest Expenses		(2,294,123)
Net Interest Income		2,421,733
B. Other Operating Income and Expenses		
1. Gain (Loss) from increase (decrease) in fair value of financial assets		21,302
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities		-
3. Gain (Loss) from sale of financial assets		19,926
4. Gain (Loss) from spot and derivative / forward transactions (realised)		226,191
5. Gain (Loss) from investment under equity method		-
6. Gain (Loss) from foreign exchange translation		(148,987)
7. Dividend revenue		186,044
8. Commissions/provisions/fees and administration		308,052
9. Other income		88,303
10. Impairment losses on financial assets expenses		(809,767)
11. Losses related to operational risks		(690)
12. Personnel expenses		(917,714)
13. Promotion expenses		(52,149)
14. Other expenses		(903,650)
Net Other Operating (Expenses) Income		(1,983,139)
NET OPERATING INCOME (EXPENSES)		438,594
NON-OPERATING INCOME AND EXPENSES		
1. Gain (Loss) from sale of fixed assets and equipments		247
2. Other non-operating income (expenses)		1,204
NET NON OPERATING INCOME (EXPENSES)		1,451
INCOME BEFORE TAX FOR THE CURRENT PERIOD		440,045
Income tax:		(56,061)
a. Estimated current period tax		(7,337)
b. Deferred tax income (expenses)		(48,724)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		383,984
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		14,771
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		14,771
c. Others		-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		14,771
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		398,755
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾		-

Note :

¹⁾ : For foreign branch office, if applicable

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ACCOUNTS		INDIVIDUAL 30 April 2025
I.	COMMITMENT RECEIVABLES	84,191,983
	1. Unused borrowing facilities	39,923,000
	2. Outstanding spot and derivative / forward purchased	44,268,983
	3. Others	-
II.	COMMITMENT LIABILITIES	176,438,245
	1. Unused loans facilities granted to customers	131,084,592
	i. Committed	12,504,818
	ii. Uncommitted	118,579,774
	2. Outstanding irrevocable L/C	849,775
	3. Outstanding spot and derivative / forward sold	44,503,878
	4. Others	-
III.	CONTINGENT RECEIVABLES	35,746,128
	1. Guarantees received	35,746,128
	2. Others	-
IV.	CONTINGENT LIABILITIES	7,905,702
	1. Guarantees issued	7,905,702
	2. Others	-