

in million Rupiah

ACCOUNTS	INDIVIDUAL 31 July 2025
ASSET	
1. Cash	655,747
2. Placements with Bank Indonesia	18,767,802
3. Placements with other banks	2,709,285
4. Spot and derivative / <i>forward</i> receivables	1,039,850
5. Securities	12,712,236
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	199,030
8. Acceptance receivables	2,841,361
9. Loans	147,623,715
10. Sharia financing ¹⁾	-
11. Equity Investments	7,859,227
12. Other financial asset	1,011,918
13. Impairment on financial assets -/-	(3,111,587)
a. Securities	(109)
b. Loans and Sharia Financing	(3,109,503)
c. Others	(1,975)
14. Intangible assets	3,313,431
Accumulated amortization of intangible assets -/-	(2,588,210)
15. Fixed assets and equipment	3,919,403
Accumulated depreciation on fixed assets and equipment -/-	(2,319,203)
16. Non-productive assets	108,948
a. Abandoned properties	-
b. Foreclosed assets	108,948
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	2,541,866
TOTAL ASSET	197,284,819

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	26,393,214
2. Saving deposits	18,968,084
3. Time deposits	61,380,292
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	4,838,633
7. Spot and derivative / <i>forward</i> liabilities	1,001,541
8. Securities sold under repurchase agreements (repo)	10,416
9. Acceptance liabilities	2,519,956
10. Securities issued	1,744,032
11. Borrowings	35,534,418
12. Margin deposits	1,249
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,473,645
TOTAL LIABILITIES	154,865,480
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	880,372
a. Profit	960,435
b. Loss -/-	(80,063)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	23,456,367
a. Previous years	23,268,559
b. Current year ³⁾	750,405
c. Payable dividend -/-	562,597
TOTAL EQUITY	42,419,339
TOTAL LIABILITIES AND EQUITY	197,284,819

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 31 July 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1. Interest Income		8,146,448
2. Interest Expenses		(3,975,091)
Net Interest Income		4,171,357
B. Other Operating Income and Expenses		
1. Gain (Loss) from increase (decrease) in fair value of financial assets		(53,283)
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities		-
3. Gain (Loss) from sale of financial assets		33,270
4. Gain (Loss) from spot and derivative / forward transactions (realised)		371,095
5. Gain (Loss) from investment under equity method		-
6. Gain (Loss) from foreign exchange translation		(87,101)
7. Dividend revenue		271,538
8. Commissions/provisions/fees and administration		551,763
9. Other income		197,032
10. Impairment losses on financial assets expenses		(1,308,253)
11. Losses related to operational risks		(1,196)
12. Personnel expenses		(1,582,702)
13. Promotion expenses		(98,743)
14. Other expenses		(1,581,310)
Net Other Operating (Expenses) Income		(3,287,890)
NET OPERATING INCOME (EXPENSES)		883,467
NON-OPERATING INCOME AND EXPENSES		
1. Gain (Loss) from sale of fixed assets and equipments		(246)
2. Other non-operating income (expenses)		2,670
NET NON OPERATING INCOME (EXPENSES)		2,424
INCOME BEFORE TAX FOR THE CURRENT PERIOD		885,891
Income tax:		(135,486)
a. Estimated current period tax		(98,456)
b. Deferred tax income (expenses)		(37,030)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		750,405
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		26,252
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		26,252
c. Others		-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		26,252
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		776,657
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾		-

Note :

¹⁾ : For foreign branch office, if applicable

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ACCOUNTS		INDIVIDUAL 31 July 2025
I.	COMMITMENT RECEIVABLES	81,588,896
	1. Unused borrowing facilities	39,574,275
	2. Outstanding spot and derivative / forward purchased	42,014,621
	3. Others	-
II.	COMMITMENT LIABILITIES	185,034,030
	1. Unused loans facilities granted to customers	139,288,585
	i. Committed	11,172,878
	ii. Uncommitted	128,115,707
	2. Outstanding irrevocable L/C	1,153,184
	3. Outstanding spot and derivative / forward sold	44,592,261
	4. Others	-
III.	CONTINGENT RECEIVABLES	30,387,841
	1. Guarantees received	30,387,841
	2. Others	-
IV.	CONTINGENT LIABILITIES	7,900,246
	1. Guarantees issued	7,900,246
	2. Others	-