

in million Rupiah

ACCOUNTS	INDIVIDUAL 31 May 2025
ASSET	
1. Cash	841,918
2. Placements with Bank Indonesia	12,518,620
3. Placements with other banks	1,044,588
4. Spot and derivative / <i>forward</i> receivables	1,108,835
5. Securities	13,769,695
6. Securities sold under repurchase agreements (repo)	239,094
7. Claims from securities purchased under resale agreements (reverse repo)	181,267
8. Acceptance receivables	3,246,652
9. Loans	153,610,423
10. Sharia financing ¹⁾	-
11. Equity Investments	7,859,227
12. Other financial asset	1,133,011
13. Impairment on financial assets -/-	(3,056,386)
a. Securities	(92)
b. Loans and Sharia Financing	(3,052,893)
c. Others	(3,401)
14. Intangible assets	3,275,634
Accumulated amortization of intangible assets -/-	(2,546,181)
15. Fixed assets and equipment	3,931,855
Accumulated depreciation on fixed assets and equipment -/-	(2,357,881)
16. Non-productive assets	108,948
a. Abandoned properties	-
b. Foreclosed assets	108,948
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets ²⁾	3,393,897
TOTAL ASSET	198,303,216

LIABILITIES AND EQUITY	
LIABILITIES	
1. Demand deposits	22,000,726
2. Saving deposits	20,283,745
3. Time deposits	61,066,902
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	9,519,554
7. Spot and derivative / <i>forward</i> liabilities	1,013,155
8. Securities sold under repurchase agreements (repo)	229,526
9. Acceptance liabilities	2,790,787
10. Securities issued	1,743,699
11. Borrowings	35,215,484
12. Margin deposits	1,249
13. Interbranch liabilities ²⁾	-
14. Other liabilities	2,280,990
TOTAL LIABILITIES	156,145,817
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	869,971
a. Profit	950,034
b. Loss -/-	(80,063)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	23,204,828
a. Previous years	23,268,559
b. Current year ³⁾	498,866
c. Payable dividend -/-	562,597
TOTAL EQUITY	42,157,399
TOTAL LIABILITIES AND EQUITY	198,303,216

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 May 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1. Interest Income		5,892,708
2. Interest Expenses		(2,869,477)
Net Interest Income		3,023,231
B. Other Operating Income and Expenses		
1. Gain (Loss) from increase (decrease) in fair value of financial assets		1,781
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities		-
3. Gain (Loss) from sale of financial assets		22,236
4. Gain (Loss) from spot and derivative / forward transactions (realised)		293,604
5. Gain (Loss) from investment under equity method		-
6. Gain (Loss) from foreign exchange translation		(156,316)
7. Dividend revenue		186,047
8. Commissions/provisions/fees and administration		380,224
9. Other income		104,231
10. Impairment losses on financial assets expenses		(937,098)
11. Losses related to operational risks		(743)
12. Personnel expenses		(1,139,333)
13. Promotion expenses		(68,409)
14. Other expenses		(1,123,704)
Net Other Operating (Expenses) Income		(2,437,480)
NET OPERATING INCOME (EXPENSES)		585,751
NON-OPERATING INCOME AND EXPENSES		
1. Gain (Loss) from sale of fixed assets and equipments		206
2. Other non-operating income (expenses)		1,430
NET NON OPERATING INCOME (EXPENSES)		1,636
INCOME BEFORE TAX FOR THE CURRENT PERIOD		587,387
Income tax:		(88,521)
a. Estimated current period tax		(44,713)
b. Deferred tax income (expenses)		(43,808)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		498,866
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		15,851
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		15,851
c. Others		-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		15,851
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		514,717
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾		-

Note :

¹⁾ : For foreign branch office, if applicable

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ACCOUNTS		INDIVIDUAL 31 May 2025
I.	COMMITMENT RECEIVABLES	82,226,580
	1. Unused borrowing facilities	39,177,450
	2. Outstanding spot and derivative / forward purchased	43,049,130
	3. Others	-
II.	COMMITMENT LIABILITIES	176,276,432
	1. Unused loans facilities granted to customers	131,044,241
	i. Committed	12,520,978
	ii. Uncommitted	118,523,263
	2. Outstanding irrevocable L/C	1,686,673
	3. Outstanding spot and derivative / forward sold	43,545,518
	4. Others	-
III.	CONTINGENT RECEIVABLES	37,292,274
	1. Guarantees received	37,292,274
	2. Others	-
IV.	CONTINGENT LIABILITIES	7,716,938
	1. Guarantees issued	7,716,938
	2. Others	-