

in million Rupiah

ACCOUNTS	INDIVIDUAL 30 November 2025
<b>ASSET</b>	
1. Cash	580,437
2. Placements with Bank Indonesia	16,094,952
3. Placements with other banks	1,058,611
4. Spot and derivative / <i>forward</i> receivables	963,208
5. Securities	16,139,501
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	1,954,250
8. Acceptance receivables	3,012,814
9. Loans	153,806,334
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	7,859,227
12. Other financial asset	1,216,421
13. Impairment on financial assets -/-	(2,621,554)
a. Securities	(69)
b. Loans and Sharia Financing	(2,620,709)
c. Others	(776)
14. Intangible assets	3,370,555
Accumulated amortization of intangible assets -/-	(2,669,500)
15. Fixed assets and equipment	3,877,168
Accumulated depreciation on fixed assets and equipment -/-	(2,334,743)
16. Non-productive assets	134,101
a. Abandoned properties	27,070
b. Foreclosed assets	107,017
c. Suspense accounts	14
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,276,861
<b>TOTAL ASSET</b>	<b>204,718,643</b>

<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	33,648,197
2.	Saving deposits	20,328,590
3.	Time deposits	66,092,201
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	3,136,268
7.	Spot and derivative / <i>forward</i> liabilities	896,672
8.	Securities sold under repurchase agreements (repo)	-
9.	Acceptance liabilities	2,536,000
10.	Securities issued	2,557,908
11.	Borrowings	30,094,004
12.	Margin deposits	620
13.	Interbranch liabilities <sup>2)</sup>	-
14.	Other liabilities	2,391,101
<b>TOTAL LIABILITIES</b>		<b>161,681,561</b>
<b>EQUITY</b>		
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	887,325
a.	Profit	967,388
b.	Loss -/-	(80,063)
18.	Reserves	42,953
a.	General reserves	42,953
b.	Appropriate reserves	-
19.	Profit/loss	24,067,157
a.	Previous years	23,268,559
b.	Current year <sup>3)</sup>	1,361,195
c.	Payable dividend -/-	562,597
<b>TOTAL EQUITY</b>		<b>43,037,082</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>204,718,643</b>

Note :

<sup>1)</sup> To be fill by Bank that owns sharia units

<sup>2)</sup> Interoffice assets and liabilities to be presented as net in Financial Reporting Position

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

in million Rupiah

ACCOUNTS		INDIVIDUAL 30 November 2025
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1. Interest Income		12,611,577
2. Interest Expenses		(6,133,493)
<b>Net Interest Income</b>		<b>6,478,084</b>
<b>B. Other Operating Income and Expenses</b>		
1. Gain (Loss) from increase (decrease) in fair value of financial assets		(37,478)
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities		-
3. Gain (Loss) from sale of financial assets		73,447
4. Gain (Loss) from spot and derivative / forward transactions (realised)		338,664
5. Gain (Loss) from investment under equity method		-
6. Gain (Loss) from foreign exchange translation		73,877
7. Dividend revenue		484,545
8. Commissions/provisions/fees and administration		877,785
9. Other income		356,989
10. Impairment losses on financial assets expenses		(1,877,121)
11. Losses related to operational risks		(1,657)
12. Personnel expenses		(2,459,791)
13. Promotion expenses		(171,196)
14. Other expenses		(2,532,068)
<b>Net Other Operating (Expenses) Income</b>		<b>(4,874,004)</b>
<b>NET OPERATING INCOME (EXPENSES)</b>		<b>1,604,080</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1. Gain (Loss) from sale of fixed assets and equipments		(58)
2. Other non-operating income (expenses)		5,202
<b>NET NON OPERATING INCOME (EXPENSES)</b>		<b>5,144</b>
<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>		<b>1,609,224</b>
Income tax:		(248,029)
a. Estimated current period tax		(232,418)
b. Deferred tax income (expenses)		(15,611)
<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>		<b>1,361,195</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
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		<b>33,205</b>
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		33,205
c. Others		-
<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		
<b>- NET OFF TAX</b>		<b>33,205</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>1,394,400</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE <sup>1)</sup></b>		-

Note :

<sup>1)</sup> For foreign branch office, if applicable

*in million Rupiah*

ACCOUNTS		INDIVIDUAL 30 November 2025
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>91,628,590</b>
	1. Unused borrowing facilities	45,884,525
	2. Outstanding spot and derivative / forward purchased	45,744,065
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>198,415,244</b>
	1. Unused loans facilities granted to customers	146,486,100
	i. Committed	11,615,412
	ii. Uncommitted	134,870,688
	2. Outstanding irrevocable L/C	1,815,916
	3. Outstanding spot and derivative / forward sold	50,113,228
	4. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>39,438,138</b>
	1. Guarantees received	39,438,138
	2. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>7,549,683</b>
	1. Guarantees issued	7,549,683
	2. Others	-