

in million Rupiah

ACCOUNTS	INDIVIDUAL 30 November 2025
ASSET	
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 ¹⁾	-
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 ²⁾	2,276,861
TOTAL ASSET	204,718,643

LIABILITIES AND EQUITY	
LIABILITIES	
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 ²⁾	-
14. Other liabilities	2,391,101
TOTAL LIABILITIES	161,681,561
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	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 ³⁾	1,361,195
c. Payable dividend -/-	562,597
TOTAL EQUITY	43,037,082
TOTAL LIABILITIES AND EQUITY	204,718,643

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 30 November 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	12,611,577
2.	Interest Expenses	(6,133,493)
	Net Interest Income	6,478,084
B. Other Operating Income and Expenses		
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)
	Net Other Operating (Expenses) Income	(4,874,004)
	NET OPERATING INCOME (EXPENSES)	1,604,080
NON-OPERATING INCOME AND EXPENSES		
1.	Gain (Loss) from sale of fixed assets and equipments	(58)
2.	Other non-operating income (expenses)	5,202
	NET NON OPERATING INCOME (EXPENSES)	5,144
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	1,609,224
	Income tax:	(248,029)
	a. Estimated current period tax	(232,418)
	b. Deferred tax income (expenses)	(15,611)
	NET INCOME FOR THE CURRENT PERIOD AFTER TAX	1,361,195
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	33,205
	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	-
	OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX	33,205
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		1,394,400
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾		-

Note :

¹⁾ : For foreign branch office, if applicable

in million Rupiah

ACCOUNTS		INDIVIDUAL 30 November 2025
I.	COMMITMENT RECEIVABLES	91,628,590
	1. Unused borrowing facilities	45,884,525
	2. Outstanding spot and derivative / forward purchased	45,744,065
	3. Others	-
II.	COMMITMENT LIABILITIES	198,415,244
	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	-
III.	CONTINGENT RECEIVABLES	39,438,138
	1. Guarantees received	39,438,138
	2. Others	-
IV.	CONTINGENT LIABILITIES	7,549,683
	1. Guarantees issued	7,549,683
	2. Others	-