

in million Rupiah

ACCOUNTS	INDIVIDUAL 31 October 2025
ASSET	
1. Cash	597,131
2. Placements with Bank Indonesia	15,137,053
3. Placements with other banks	744,577
4. Spot and derivative / <i>forward</i> receivables	1,042,007
5. Securities	14,431,919
6. Securities sold under repurchase agreements (repo)	5,033
7. Claims from securities purchased under resale agreements (reverse repo)	2,669,893
8. Acceptance receivables	3,088,958
9. Loans	154,821,490
10. Sharia financing ¹⁾	-
11. Equity Investments	7,859,227
12. Other financial asset	1,148,813
13. Impairment on financial assets -/-	(2,823,377)
a. Securities	(63)
b. Loans and Sharia Financing	(2,822,598)
c. Others	(716)
14. Intangible assets	3,353,284
Accumulated amortization of intangible assets -/-	(2,649,270)
15. Fixed assets and equipment	3,913,597
Accumulated depreciation on fixed assets and equipment -/-	(2,340,729)
16. Non-productive assets	107,018
a. Abandoned properties	-
b. Foreclosed assets	107,017
c. Suspense accounts	1
d. Interbranch assets	-
17. Other assets ²⁾	2,754,654
TOTAL ASSET	203,861,278

LIABILITIES AND EQUITY		
LIABILITIES		
1.	Demand deposits	36,988,910
2.	Saving deposits	19,391,159
3.	Time deposits	63,759,185
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Liabilities to other banks	2,162,420
7.	Spot and derivative / <i>forward</i> liabilities	967,402
8.	Securities sold under repurchase agreements (repo)	5,007
9.	Acceptance liabilities	2,612,068
10.	Securities issued	2,557,665
11.	Borrowings	30,053,469
12.	Margin deposits	1,249
13.	Interbranch liabilities ²⁾	-
14.	Other liabilities	2,572,677
TOTAL LIABILITIES		161,071,211
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	928,047
a.	Profit	1,008,110
b.	Loss -/-	(80,063)
18.	Reserves	42,953
a.	General reserves	42,953
b.	Appropriate reserves	-
19.	Profit/loss	23,779,420
a.	Previous years	23,268,559
b.	Current year ³⁾	1,073,458
c.	Payable dividend -/-	562,597
TOTAL EQUITY		42,790,067
TOTAL LIABILITIES AND EQUITY		203,861,278

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 October 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1. Interest Income		11,496,914
2. Interest Expenses		(5,594,146)
Net Interest Income		5,902,768
B. Other Operating Income and Expenses		
1. Gain (Loss) from increase (decrease) in fair value of financial assets		(19,769)
2. Gain (Loss) from increase (decrease) in fair value of financial liabilities		-
3. Gain (Loss) from sale of financial assets		67,530
4. Gain (Loss) from spot and derivative / forward transactions (realised)		313,680
5. Gain (Loss) from investment under equity method		-
6. Gain (Loss) from foreign exchange translation		51,121
7. Dividend revenue		271,538
8. Commissions/provisions/fees and administration		802,160
9. Other income		335,593
10. Impairment losses on financial assets expenses		(1,758,998)
11. Losses related to operational risks		(1,649)
12. Personnel expenses		(2,239,670)
13. Promotion expenses		(141,719)
14. Other expenses		(2,286,880)
Net Other Operating (Expenses) Income		(4,607,063)
NET OPERATING INCOME (EXPENSES)		1,295,705
NON-OPERATING INCOME AND EXPENSES		
1. Gain (Loss) from sale of fixed assets and equipments		(111)
2. Other non-operating income (expenses)		4,608
NET NON OPERATING INCOME (EXPENSES)		4,497
INCOME BEFORE TAX FOR THE CURRENT PERIOD		1,300,202
Income tax:		(226,744)
a. Estimated current period tax		(207,132)
b. Deferred tax income (expenses)		(19,612)
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		1,073,458
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		73,927
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		73,927
c. Others		-
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		
- NET OFF TAX		73,927
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		1,147,385
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE ¹⁾		-

Note :

¹⁾ For foreign branch office, if applicable

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ACCOUNTS		INDIVIDUAL 31 October 2025
I. COMMITMENT RECEIVABLES		97,918,984
1. Unused borrowing facilities		45,815,650
2. Outstanding spot and derivative / forward purchased		52,103,334
3. Others		-
II. COMMITMENT LIABILITIES		203,406,746
1. Unused loans facilities granted to customers		146,897,798
i. Committed		11,765,747
ii. Uncommitted		135,132,051
2. Outstanding irrevocable L/C		1,779,012
3. Outstanding spot and derivative / forward sold		54,729,936
4. Others		-
III. CONTINGENT RECEIVABLES		35,868,377
1. Guarantees received		35,868,377
2. Others		-
IV. CONTINGENT LIABILITIES		7,636,119
1. Guarantees issued		7,636,119
2. Others		-