

*in million Rupiah*

ACCOUNTS	INDIVIDUAL 31 January 2026
<b>ASSET</b>	
1. Cash	612,583
2. Placements with Bank Indonesia	17,709,590
3. Placements with other banks	3,019,881
4. Spot and derivative / <i>forward</i> receivables	1,008,029
5. Securities	19,458,732
6. Securities sold under repurchase agreements (repo)	-
7. Claims from securities purchased under resale agreements (reverse repo)	2,710,777
8. Acceptance receivables	3,557,488
9. Loans	144,084,803
10. Sharia financing <sup>1)</sup>	-
11. Equity Investments	7,859,227
12. Other financial asset	1,280,268
13. Impairment on financial assets -/-	(2,641,917)
a. Securities	(75)
b. Loans and Sharia Financing	(2,640,706)
c. Others	(1,136)
14. Intangible assets	3,390,217
Accumulated amortization of intangible assets -/-	(2,709,541)
15. Fixed assets and equipment	3,939,617
Accumulated depreciation on fixed assets and equipment -/-	(2,345,244)
16. Non-productive assets	134,087
a. Abandoned properties	27,070
b. Foreclosed assets	107,017
c. Suspense accounts	-
d. Interbranch assets	-
17. Other assets <sup>2)</sup>	2,517,484
<b>TOTAL ASSET</b>	<b>203,586,081</b>

<b>LIABILITIES AND EQUITY</b>	
<b>LIABILITIES</b>	
1. Demand deposits	28,731,682
2. Saving deposits	21,960,935
3. Time deposits	68,840,539
4. Electronic money	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	1,843,602
7. Spot and derivative / <i>forward</i> liabilities	911,754
8. Securities sold under repurchase agreements (repo)	-
9. Acceptance liabilities	3,136,628
10. Securities issued	2,558,399
11. Borrowings	29,964,828
12. Margin deposits	178
13. Interbranch liabilities <sup>2)</sup>	-
14. Other liabilities	2,415,987
<b>TOTAL LIABILITIES</b>	<b>160,364,532</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	889,351
a. Profit	969,414
b. Loss -/-	(80,063)
18. Reserves	42,953
a. General reserves	42,953
b. Appropriate reserves	-
19. Profit/loss	24,249,598
a. Previous years	24,151,855
b. Current year <sup>3)</sup>	97,743
c. Payable dividend -/-	-
<b>TOTAL EQUITY</b>	<b>43,221,549</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>203,586,081</b>

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 January 2026
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	1,087,616
2.	Interest Expenses	(527,420)
	<b>Net Interest Income</b>	<b>560,196</b>
<b>B. Other Operating Income and Expenses</b>		
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	31,341
2.	Gain (Loss) from increase (decrease) in fair value of financial liabilities	-
3.	Gain (Loss) from sale of financial assets	2,809
4.	Gain (Loss) from spot and derivative / forward transactions (realised)	13,817
5.	Gain (Loss) from investment under equity method	-
6.	Gain (Loss) from foreign exchange translation	(13,869)
7.	Dividend revenue	-
8.	Commissions/provisions/fees and administration	84,541
9.	Other income	21,130
10.	Impairment losses on financial assets expenses	(114,187)
11.	Losses related to operational risks	(50)
12.	Personnel expenses	(218,141)
13.	Promotion expenses	(12,938)
14.	Other expenses	(229,805)
	<b>Net Other Operating (Expenses) Income</b>	<b>(435,352)</b>
	<b>NET OPERATING INCOME (EXPENSES)</b>	<b>124,844</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>		
1.	Gain (Loss) from sale of fixed assets and equipments	-
2.	Other non-operating income (expenses)	521
	<b>NET NON OPERATING INCOME (EXPENSES)</b>	<b>521</b>
	<b>INCOME BEFORE TAX FOR THE CURRENT PERIOD</b>	<b>125,365</b>
	Income tax:	(27,622)
	a. Estimated current period tax	(34,270)
	b. Deferred tax income (expenses)	6,648
	<b>NET INCOME FOR THE CURRENT PERIOD AFTER TAX</b>	<b>97,743</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>25,665</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	25,665
	c. Others	-
	<b>OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>	
	<b>- NET OFF TAX</b>	<b>25,665</b>
<b>TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD</b>		<b>123,408</b>
<b>PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE <sup>1)</sup></b>		-

Note :

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

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ACCOUNTS		INDIVIDUAL 31 January 2026
<b>I.</b>	<b>COMMITMENT RECEIVABLES</b>	<b>103,073,556</b>
	1. Unused borrowing facilities	50,256,875
	2. Outstanding spot and derivative / forward purchased	52,816,681
	3. Others	-
<b>II.</b>	<b>COMMITMENT LIABILITIES</b>	<b>212,666,887</b>
	1. Unused loans facilities granted to customers	157,905,465
	i. Committed	14,184,233
	ii. Uncommitted	143,721,232
	2. Outstanding irrevocable L/C	2,402,117
	3. Outstanding spot and derivative / forward sold	52,359,305
	4. Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	<b>33,575,628</b>
	1. Guarantees received	33,575,628
	2. Others	-
<b>IV.</b>	<b>CONTINGENT LIABILITIES</b>	<b>7,289,270</b>
	1. Guarantees issued	7,289,270
	2. Others	-