

Statements of Financial Position

As of 31 March 2025 and 31 December 2024
(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2025	31 December 2024	31 March 2025	31 December 2024
I ASSETS					
1. Cash	25,033,477	23,235,483	35,497,665	31,665,082	
2. Placements with Bank Indonesia	12,066,988	99,417,007	161,521,616	154,720,202	
3. Placements with other banks	53,086,259	50,710,205	58,132,535	53,186,253	
4. Spot and derivative receivables/forward	8,118,420	7,741,609	9,198,517	7,786,617	
5. Securities**	243,619,651	174,244,231	351,894,164	290,842,385	
6. Securities sold under agreement to repurchase (Repo)	40,163,437	90,285,233	40,323,927	90,677,899	
7. Securities purchased under agreement to resell (Reverse Repo)	8,047,481	7,166,206	10,929,319	8,290,138	
8. Acceptance receivables	7,856,526	9,101,222	7,936,522	9,311,865	
9. Loans	1,302,266,541	1,310,779,462	1,625,268,579	1,631,216,612	
10. Consumer financing receivables	-	-	-	41,573,306	
11. Investments in shares	15,014,495	15,014,495	2,420,476	2,418,734	
12. Other financial assets	43,132,164	40,879,678	43,864,266	42,689,706	
13. Allowance for impairment on financial assets	-	-	-	-	
14. Intangible assets	(8,363)	(8,390)	(50,990)	(50,958)	
15. Loans and shares financing**	(39,032,937)	(88,237,811)	(51,438,639)	(50,392,333)	
16. Other assets	(11,423,225)	(11,426,980)	(11,497,259)	(11,480,742)	
17. Intangible assets	(11,423,225)	(11,423,225)	(15,996,448)	(15,743,152)	
18. Accumulated amortization for intangible assets	(7,414,133)	(7,217,467)	(8,083,970)	(8,698,409)	
19. Premises and equipment***	74,413,386	73,956,584	91,923,195	90,458,680	
20. Accumulated depreciation for premises and equipment	(20,953,299)	(20,415,920)	(28,014,299)	(27,427,833)	
21. Other assets	-	-	5,531	9,403	
22. Impaired assets - net	4,327,803	4,557,985	4,355,756	4,574,940	
23. Suspense account - net	16,829	-	163,082	-	
24. Other assets	5,490,289	5,757,976	-	-	
25. Other assets	29,292,977	20,155,427	47,907,108	35,219,855	
TOTAL ASSETS	1,919,663,923	1,877,321,726	2,460,608,976	2,427,223,262	
II LIABILITIES AND EQUITY					
1. Demand deposits****	533,796,568	511,033,679	990,294,231	605,764,528	
2. Saving deposits****	532,416,731	514,539,393	679,416,409	665,492,945	
3. Time deposits****	312,277,404	261,314,782	479,007,620	427,668,443	
4. Securities money	2,191,495	1,979,101	1,919,495	1,979,101	
5. Fund from Bank Indonesia	13,064,499	25,207,287	18,089,361	18,417,864	
6. Fund from other banks****	8,775,215	7,339,930	8,775,215	7,352,584	
7. Spot and derivative liabilities/forward	45,278,874	90,156,012	45,278,874	90,256,225	
8. Securities sold under agreement to repurchase (Repo)	7,856,526	9,101,222	7,936,522	9,310,813	
9. Securities issued	42,789,090	27,110,845	57,881,748	57,881,748	
10. Fund borrowings	105,286,107	97,503,015	138,672,883	129,802,295	
11. Margin deposits received	1,415,351	1,350,106	1,415,351	1,350,106	
12. Intangible assets	-	-	-	41,573,306	
13. Intangible liabilities	-	-	-	(21,278)	
14. Other liabilities	80,356,515	33,378,343	108,500,415	59,669,693	
15. Minority interest	-	-	31,013,981	29,678,252	
TOTAL LIABILITIES	1,693,792,475	1,620,175,783	2,209,495,192	2,145,428,833	
III EQUITY					
1. Share capital	16,000,000	16,000,000	16,000,000	16,000,000	
a. Authorized capital	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	
b. Issued stock	-	-	-	-	
2. Additional paid-in capital	19,661,550	19,661,550	18,095,274	18,095,274	
a. Reserves	-	-	-	-	
b. Diagonal	-	-	-	-	
c. Funds for paid-in capital	-	-	-	-	
d. Others	-	-	-	-	
3. Other comprehensive income	36,063,836	36,063,836	37,453,711	37,469,742	
a. Gain	(1,800,420)	(2,442,225)	(2,789,633)	(1,485,723)	
b. Losses	-	-	-	-	
20. Reserve	2,333,333	2,333,333	2,333,333	2,333,333	
a. Appropriated reserve	-	-	-	-	
b. Retained earnings	189,842,782	171,742,833	217,717,136	194,970,428	
c. Previous years****	51,135,803	13,197,259	51,135,803	13,197,259	
d. Current year	(43,510,539)	(33,036,034)	(43,510,539)	(33,036,034)	
e. Paid dividend	-	-	-	-	
TOTAL EQUITY ATTRIBUTABLE TO OWNER	225,871,448	257,125,943	254,163,784	283,796,429	
TOTAL EQUITY	1,919,663,923	1,877,321,726	2,460,608,976	2,427,223,262	

Statements of Assets' Quality and Other Information

As of 31 March 2025 and 2024
(In Millions of Rupiah)

NO	DESCRIPTION	31 March 2025				31 March 2024			
		Current	Special	Standard	Doubtful	Current	Special	Standard	Doubtful
I RELATED PARTIES									
1. Placements with other banks									
a. Rupiah									
b. Foreign currencies	1,237,434	-	-	-	1,237,434	1,157,161	-	-	1,157,161
2. Spot and derivative receivables/forward									
a. Rupiah									
b. Foreign currencies	60,981	-	-	-	60,981	234,896	-	-	234,896
3. Securities									
a. Rupiah	40,382	-	-	-	40,382	-	-	-	-
b. Foreign currencies	69,384	-	-	-	69,384	-	-	-	-
4. Securities sold with agreement to repurchase (Repo)									
a. Rupiah	21,966,144	-	-	-	21,966,144	27,154,190	-	-	27,154,190
b. Foreign currencies	18,197,293	-	-	-	18,197,293	12,784,327	-	-	12,784,327
5. Securities purchased with agreement to resell (Reverse Repo)									
a. Rupiah	8,047,481	-	-	-	8,047,481	545,896	-	-	545,896
b. Foreign currencies	7,843,523	5,566	-	-	7,849,089	13,273,368	-	-	13,273,368
6. Acceptance receivables									
a. Rupiah	1,437	-	-	-	1,437	2,664	-	-	2,664
b. Foreign currencies	-	-	-	-	-	-	-	-	-
7. Loans and financing									
a. Micro, small and medium loans (UMKM)									
i. Rupiah	10,265,548	172	-	-	10,265,720	7,939,078	1,090	-	7,940,166
ii. Non-UMKM	9,438,644	172	-	-	9,438,816	7,148,173	1,090	-	7,149,263
b. Foreign currencies	826,904	-	-	-	826,904	790,905	-	-	790,905
8. Investments in shares									
a. Rupiah	14,555,122	-	-	-	14,994,540	14,526,121	-	-	14,965,539
b. Foreign currencies	453,163	128	-	-	453,291	347,918	64,222	-	412,140
9. Other receivables									
a. Rupiah	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-
10. Commitments and contingencies									
a. Rupiah	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-
II THIRD PARTIES									
1. Placements with other banks									
a. Rupiah	478,313	-	-	-	478,313	34,297,758	-	-	34,297,758
b. Foreign currencies	87,552,512	-	-	-	87,552,512	76,681,172	-	-	76,681,172
2. Spot and derivative receivables/forward									
a. Rupiah	8,979,538	-	-	-	8,979,538	2,801,913	-	-	2,801,913
b. Foreign currencies	13,882	-	-	-	13,882	171,366	-	-	171,366
3. Securities									
a. Rupiah	179,317,326	-	-	-	179,317,326	183,299,590	-	-	183,327,420
b. Foreign currencies	63,733,844	-	-	-	63,733,844	50,165,150	-	-	50,165,150
4. Securities sold with agreement to repurchase (Repo)									
a. Rupiah	21,966,144	-	-	-	21,966,144	27,154,190	-	-	27,154,190
b. Foreign currencies	18,197,293	-	-	-	18,197,293	12,784,327	-	-	12,784,327
5. Securities purchased with agreement to resell (Reverse Repo)									
a. Rupiah	8,047,481	-	-	-	8,047,481	545,896	-	-	545,896
b. Foreign currencies	7,843,523	5,566	-	-	7,849,089	13,273,368	-	-	13,273,368
6. Acceptance receivables									
a. Rupiah	1,437	-	-	-	1,437	2,664	-	-	2,664
b. Foreign currencies	-	-	-	-	-	-	-	-	-
7. Loans and financing									
a. Micro, small and medium loans (UMKM)									
i. Rupiah	10,265,548	172	-	-	10,265,720	7,939,078	1,090	-	7,940,166
ii. Non-UMKM	9,438,644	172	-	-	9,438,816	7,148,173	1,090	-	7,149,263
b. Foreign currencies	826,904	-	-	-	826,904	790,905	-	-	790,905
8. Investments in shares									
a. Rupiah	14,555,122	-	-	-	14,994,540	14,526,121	-	-	14,965,539
b. Foreign currencies	453,163	128	-	-	453,291	347,918	64,222	-	412,140
9. Other receivables									
a. Rupiah	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-
10. Commitments and contingencies									
a. Rupiah	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-
III OTHER INFORMATION									
1. Value of Bank assets pledged as collateral:									
a. To Bank Indonesia									
b. To others									
2. Repossessed assets**									

Allowance for Impairment (CKPN) and Allowance for Asset Quality Assessment (PPKA)

As of 31 March 2025 and 2024
(In Millions of Rupiah)

NO	DESCRIPTION	31 March 2025				31 March 2024										
		Stage 1	Stage 2	Stage 3	Total Allowance for Impairment	Stage 1	Stage 2	Stage 3	Total Allowance for Impairment							
1. Placements with other banks	16,364	-	-	16,364	530,363	-	-	530,363	15,166	-	-	15,166	569,603	-	-	569,603
2. Spot and derivative receivables/forward	-	-	-	-	84,932	-	-	84,932	-	-	-	-	26,521	-	-	26,521
3. Securities**	11,257	-	-	11,257	529,963	10,198	540,611	14,827	-	-	-	16,359	31,366	337,875	22,420	369,295
4. Securities sold under agreement to repurchase (Repo)	-	-	-	-	13,863	-	-	13,863	-	-	-	-	7,995	-	-	7,995
5. Securities purchased under agreement to resell (Reverse Repo)	-	-	-	-	79,976	-										