

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
ASSETS					
1. Cash		25,035,477	23,325,843	35,497,665	31,665,082
2. Placements with Bank Indonesia		121,560,988	99,451,907	161,521,616	154,720,202
3. Placements with other banks		52,036,259	56,710,365	58,172,620	63,234,365
4. Spot and other receivables/forward		8,118,430	7,741,609	9,198,417	7,786,617
5. Securities ¹⁾		243,619,651	174,284,731	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. Acceptance receivables		8,047,481	7,166,266	10,929,319	8,290,138
9. Loans		7,850,526	9,161,722	7,396,522	9,311,863
10. Share financing		1,305,266,541	1,310,779,462	1,625,368,579	1,633,216,612
11. Investment in shares		-	-	41,652,494	41,573,306
12. Investment in shares		15,016,495	15,016,495	2,420,476	2,418,734
13. Other financial assets		42,132,164	40,676,978	48,864,088	42,689,706
14. Allowance for impairment on financial assets -/-		-	-	-	-
a. Securities		(8,363)	(8,390)	(50,590)	(50,598)
b. Loans and share financing ²⁾		(39,032,937)	(38,257,611)	(51,438,639)	(50,392,333)
c. Other		(11,423,225)	(11,426,490)	(11,407,299)	(11,400,146)
15. Intangible assets		11,452,763	11,425,335	15,990,448	15,743,152
16. Accumulated amortization for intangible assets -/-		(7,414,135)	(7,217,467)	(8,983,793)	(8,698,409)
17. Premises and equipment ³⁾		74,413,386	73,956,584	91,023,195	90,458,680
18. Accumulated depreciation for premises and equipment -/-		(20,953,299)	(20,415,920)	(28,014,299)	(27,427,833)
19. Other assets		-	-	5,531	9,403
a. Abandoned properties - net		-	-	-	-
b. Repossessed assets - net		-	-	-	-
c. Suspense account - net		4,327,093	4,557,985	4,355,756	4,574,940
d. Interface assets		162,824	-	163,082	-
20. Lease financing		-	-	5,490,389	5,577,076
21. Other assets		29,292,977	20,155,477	47,907,108	35,219,855
TOTAL ASSETS		1,919,663,923	1,877,321,726	2,463,658,076	2,427,223,262
LIABILITIES AND EQUITY					
LIABILITIES					
1. Demand deposits ⁴⁾		533,796,568	551,033,679	990,295,241	605,764,528
2. Saving deposits ⁵⁾		323,416,731	314,539,393	679,416,409	665,445,945
3. Time deposits ⁶⁾		312,577,404	281,214,782	479,007,021	427,686,443
4. Electronic money		2,191,495	1,979,101	2,191,495	1,979,101
5. Fund from Bank Indonesia		-	-	-	-
6. Fund from other banks ⁷⁾		13,064,499	25,207,387	14,525,958	18,417,864
7. Spot and derivative liabilities/forward		8,775,215	7,339,930	8,775,329	7,352,584
8. Securities sold under agreement to repurchase (Repo)		-	-	-	-
9. Acceptance liabilities		45,278,874	50,156,012	45,278,874	50,256,225
10. Securities issued		7,850,526	9,161,222	7,396,522	8,311,863
11. Fund borrowings		42,789,080	271,103,865	57,881,748	181,381,325
12. Margin deposits received		105,280,107	97,593,015	138,627,883	129,802,293
13. Other liabilities		1,415,351	1,350,106	1,415,351	1,350,106
14. Interoffice liabilities		-	-	-	-
15. Liability to Bank Link policyholders		-	-	-	-
16. Other liabilities		80,356,615	33,378,343	108,500,615	59,663,693
17. Minority interest		-	-	-	-
TOTAL LIABILITIES		1,693,792,475	1,620,156,793	2,209,495,192	2,143,424,833
EQUITY					
17. 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. Unpaid-in capital -/-		-	-	-	-
c. Treasury stock		-	-	-	-
18. Additional paid-in capital		19,661,550	19,661,550	18,095,274	18,095,274
a. A股		-	-	-	-
b. B股		-	-	-	-
c. Funds for paid-in capital		-	-	-	-
d. Other		-	-	-	-
19. Other comprehensive income		36,063,836	36,063,836	37,453,711	37,469,742
a. Gains		-	-	-	-
b. Losses -/-		(2,442,223)	(2,442,223)	(2,889,633)	(3,485,723)
20. Reserve		2,333,333	2,333,333	2,333,333	2,333,333
a. General reserve		-	-	-	-
b. Appropriated reserve		-	-	-	-
21. Retained earnings		189,842,782	171,742,853	217,717,136	194,970,428
a. Previous years ⁸⁾		51,155,363	51,155,363	51,155,363	51,155,363
b. Current year		(43,519,539)	(33,036,043)	(43,519,539)	(33,036,043)
c. Paid dividend -/-		-	-	-	-
TOTAL EQUITY ATTRIBUTABLE TO OWNER		225,871,448	257,125,943	254,163,784	283,798,429
TOTAL LIABILITIES AND EQUITY		1,919,663,923	1,877,321,726	2,463,658,076	2,427,223,262

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		31 March 2025	31 December 2024	31 March 2025	31 December 2024
OPERATING INCOME AND EXPENSES					
A. Interest and Share Income, Interest and Share Expenses, and Premium Income and Claim Expenses					
1. Interest and Share Income					
		29,738,236	26,207,191	39,626,254	35,535,295
2. Interest and Share Expenses					
		19,439,531	8,242,599	14,121,544	11,349,428
Net Interest and Share Income (Expenses)					
		10,508,705	17,964,592	25,504,820	24,185,867
3. Premium Income					
		-	-	2,910,915	3,918,575
4. Claim Expenses					
		-	-	(1,462,481)	(2,706,966)
Net Premium Income (Claim Expenses)					
		-	-	1,448,434	1,211,609
Net Interest and Share Income (Expenses) and Net Premium Income (Claim Expenses)					
		10,508,705	17,964,592	25,953,257	24,528,881
Other Operating Income and Expenses					
1. Gain (loss) from increase (decrease) in fair value of financial liabilities		488,112	446,364	66,700	576,462
2. Gain (loss) from decrease (increase) in fair value of financial liabilities		-	-	-	-
3. Gain (loss) from sale of financial assets		593,614	476,665	798,369	631,233
4. Gain (loss) from spot and derivative transaction/forward		-	-	-	-
5. Gain (loss) from investment in shares under equity method		26,526	52,950	27,017	59,731
6. Gain (loss) from foreign currencies translation		-	-	-	-
7. Dividend income		-	-	-	-
8. Commissions/premiums/fees and administrative		4,575,047	4,015,392	6,261,630	5,134,965
9. Other income		1,978,712	1,903,012	3,300,388	3,202,948
10. Impairment for financial assets		(2,246,953)	(2,072,733)	(3,636,535)	(3,591,596)
11. Losses related to operational risk		-	-	3,330	1,294
12. Salaries and employee benefits		(4,988,487)	(3,990,351)	(7,177,736)	(6,045,981)
13. Promotion expenses		218,823	130,495	455,445	314,721
14. Other expenses		5,000,348	4,440,233	7,811,917	7,665,528
Other Operating Income (Expenses)		(4,602,446)	(4,186,831)	(7,819,437)	(7,223,900)
PROFIT (LOSS) FROM OPERATIONS		14,846,239	13,777,619	18,180,128	17,605,258
NON OPERATING INCOME AND EXPENSES					
1. Gain (loss) from non operating income		167	109	1,094	243
2. Other non operating income (expenses)		63,591	18,820	63,746	(2,894)
PROFIT (LOSS) FROM NON OPERATING		63,758	18,929	64,840	(2,651)
PROFIT (LOSS) CURRENT PERIOD BEFORE TAX		14,469,997	13,796,648	18,178,660	17,602,607
Income tax expenses					
a. Estimated current tax		(1,044,024)	(1,526,707)	(2,602,931)	(2,453,310)
b. Deferred tax income (expenses)		(893,704)	(11,146)	145,959	(1,335,848)
PROFIT (LOSS) CURRENT PERIOD		12,532,269	10,258,795	15,721,688	13,812,449
PROFIT (LOSS) MINORITY INTEREST					
OTHER COMPREHENSIVE INCOME		14,350,150	14,350,150	14,350,150	14,350,150
Items that will not be reclassified to profit or loss					
a. Gain on fair valued securities		-	-	-	-
b. Gain (loss) from revaluation of defined benefits program		-	-	-	(7)
c. Others		-	-	-	-
Items that will be reclassified to profit or loss					
a. Gains (loss) from translation of financial statements in foreign currencies		(28,167)	27,418	10,294	58,883
b. Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income		649,972	88,209	667,532	151,345
c. Others		-	-	5,604	(1,647)
Other comprehensive income current period before income tax					
		621,805	115,647	683,475	203,565
TOTAL COMPREHENSIVE INCOME CURRENT PERIOD					
Parent (less) current period attributable to:		12,566,044	11,224,463	15,713,623	14,324,954
PARENT ENTITY		11,634,239	11,251,305	15,219,629	12,702,718
NON-CONTROLLING INTEREST		931,805	973,158	1,328,811	1,491,445
TOTAL PROFIT (LOSS) CURRENT PERIOD		11,634,239	11,255,756	14,530,150	14,121,499
TOTAL COMPREHENSIVE INCOME CURRENT PERIOD attributable to:					
PARENT ENTITY		12,566,044	11,241,403	13,877,894	12,870,027
NON-CONTROLLING INTEREST		-	-	-	1,454,924

¹⁾ Consolidated interest receivables include allowance for impairment for commercial financing receivables and lease financing from subsidiaries.
²⁾ Including interest receivables from subsidiaries.
³⁾ Consolidated premises and equipment include allowance for impairment for premises and equipment from subsidiaries.
⁴⁾ Consolidated demand deposits include allowance for impairment for demand deposits from subsidiaries.
⁵⁾ Consolidated saving deposits include allowance for impairment for saving deposits from subsidiaries.
⁶⁾ Consolidated time deposits include allowance for impairment for time deposits from subsidiaries.
⁷⁾ Consolidated fund from Bank Indonesia include allowance for impairment for fund from Bank Indonesia from subsidiaries.
⁸⁾ Consolidated retained earnings include allowance for impairment for retained earnings from subsidiaries.

Statements of Assets' Quality and Other Information

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

NO	DESCRIPTION	31 March 2025						INDIVIDUAL						31 March 2024					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities																			
a. Rupiah		60,981	-	-	-	-	60,981	234,896	-	-	-	-	-	-	-	-	-	-	234,896
b. Foreign currencies		497,302	-	-	-	-	497,302	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold with agreement to repurchase (Repo)																			
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. Securities purchased with agreement to resell (Reverse Repo)																			
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables																			
a. Rupiah		1,437	-	-	-	-	1,437	2,664	-	-	-	-	-	-	-	-	-	-	2,664
7. Loans and financing																			
a. Micro, small and medium loans (UMKM)																			
i. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Non-UMKM		10,265,548	172	-	-	-	10,265,720	7,939,078	1,090	-	-	-	-	-	-	-	-	-	7,940,168
i. Rupiah		9,438,644	172	-	-	-	9,438,816	7,148,173	1,090	-	-	-	-	-	-	-	-	-	7,149,263
ii. Foreign currencies		826,904	-	-	-	-	826,904	790,905	-	-	-	-	-	-	-	-	-	-	790,905
c. Restructured loans ¹⁾																			
i. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Investments in shares																			
a. Rupiah		14,555,122	-	414,227	25,191	-	14,994,540	14,526,121	-	414,227	25,191	-	-	-	-	-	-	-	14,965,539
9. Other receivables																			
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies		453,163	128	-	-	-	453,291	347,918	64,222	-	-	-	-	-	-	-	-	-	412,140
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		87,525,512	-	-	-	-	87,525,512	76,683,172	-	-	-	-	-	-	-	-	-	-	76,683,172
2. Spot and derivative receivables/forward																			
a. Rupiah		8,979,538	-	-	-	-	8,979,538	2,801,913	-	-	-	-	-	-	-	-	-	-	2,801,913
b. Foreign currencies		138,882	-	-	-	-	138,882	171,366	-	-	-	-	-	-	-	-	-	-	171,366
3. Securities																			
a. Rupiah		179,317,326	-	-	-	10,198	179,327,524	183,299,950	-	-	22,420	-	-	-	-	-	-	-	183,322,370
b. Foreign currencies		67,333,844	-	-	-	-	67,333,844	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	54,896	-	-	-	-	-	-	-	-	-	-	54,896
b. Foreign currencies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptances receivables																			
a. Rupiah		7,843,523	5,566	-	-	-	7,849,089	13,273,368	-	-	-	-	-	-	-	-	-	-	13,273,368
7. Loans and financing																			
a. Micro, small and medium loans (UMKM)																			
i. Rupiah		130,573,838	3,747,002	355,021	458,135	1,099,194	136,233,190	118,669,564	4,522,327	526,977	924,618	470,664	-	-	-	-	-	-	125,119,530
ii. Foreign currencies		129,651,651	3,747,002	355,021	458,135	1,099,194	135,091,003	118,044,133	4,522,327	526,977	924,618	470,664	-	-	-	-	-	-	124,648,319
b. Non-UMKM		1,104,889,936	40,738,365	994,660	1,430,321	8,522,309	1,156,767,031	926,475,806	45,008,755	1,911,596	2,479,623	4,956,528	980,832,527	-	-	-	-	-	981,812,387
i. Rupiah		856,933,320	29,608,554	983,391	1,050,321	7,095,105	876,270,692	689,106,303	5,007,714	1,911,596	2,000,039	3,566,558	731,446,741	-	-	-	-	-	731,446,741
ii. Foreign currencies		247,956,616	11,127,811	11,269	1,427,203	280,696,939	237,369,053	9,951,561	472,693	1,589,770	249,385,527	20,869,327	249,385,527	-	-	-	-	-	249,385,527
c. Restructured loans ¹⁾		38,518,681	34,708,572	483,808	397,153	6,147,544	80,255,758	35,163,787	36,162,179	1,131,808	686,296	4,076,803	77,220,873	97,405,608	-	-	-	-	175,626,481
i. Rupiah		29,446,988	25,580,741	472,519	397,153	4,720,449	58,817,861	26,877,721	26,167,678	1,131,808	686,296	2,492,927	57,405,608	97,405,608	-	-	-	-	154,811,215
ii. Foreign currencies		9,071,693	11,127,831	11,269	1,427,104	21,637,897	8,286,066	9,945,301	1,583,876	-	-	1,583,876	19,815,243	25,983,324	-	-	-	-	25,983,324
8. Investments in shares																			
a. Rupiah		20,000	-	-	-	-	20,000	34,125	-	-	-	-	-	-	-	-	-	-	34,125
b. Foreign currencies		29,963,470	39,348	-	-	-	29,992,818	24,756,181	20,139	-	-	-	-	-	-	-	-	-	25,001,323
9. Other receivables																			
a. Rupiah		238,914,023	1,578,251	636	8,856	6,944	240,508,716	229,005,883	1,212,292	1,652	1,054	50,289	236,271,074	-	-	-	-	-	236,271,074
b. Foreign currencies		183,184,331	1,119,062	-	-	-	184,303,393	123,000,107	4,956,127	-	-	-	127,956,264	-	-	-	-	-	127,956,264
III. OTHER INFORMATION																			
1. Value of bank's assets pledged as collateral:																			
a. To Bank Indonesia		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. To others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Reimbursement receivables:																			