

Statements of Financial Position
As of 30 September 2025 and 31 December 2024
(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED		NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 September 2025	31 December 2024	30 September 2025	31 December 2024			30 September 2025	31 December 2024	30 September 2025	31 December 2024
ASSETS											
1.	Cash	18,964,122	23,325,843	25,308,552	31,665,082	OPERATING INCOME AND EXPENSES A Interest and Sharia Income, Interest and Sharia Expenses, and Insurance Income - Net 90,026,416 82,163,916 122,561,460 110,636,512 B Other Operating Income and Expenses 33,208,903 26,434,355 44,038,590 36,031,401 Net Interest and Sharia Income 57,627,515 57,729,561 78,226,615 74,603,111 Net Interest, Net Interest and Insurance Income 57,627,515 57,729,561 78,226,615 75,905,087					
2.	Placements with Bank Indonesia	119,034,989	99,451,907	133,764,955	154,292,202						
3.	Placements with other banks	57,700,599	56,710,365	64,503,158	62,324,351						
4.	Spot and derivative receivables/forward	6,666,099	7,241,609	8,713,531	7,786,617						
5.	Securities**	260,857,569	174,244,731	378,904,294	290,842,385						
6.	Securities sold under agreement to repurchase (Repo)	41,747,526	90,285,233	42,015,776	89,677,899						
7.	Securities purchased under agreement to resell (Reverse Repo)	855,037	7,166,266	3,506,058	8,290,138						
8.	Acceptance receivables	6,789,520	9,314,722	6,983,285	9,311,865						
9.	Loans	1,384,539,056	1,310,779,402	1,270,262,637	1,623,216,612						
10.	Consumer financing receivables	-	-	39,443,243	41,573,306						
11.	Sharia financing	-	-	-	-						
12.	Investment in shares	15,016,495	15,016,495	23,258,258	24,178,734						
13.	Other financial assets	41,474,519	40,639,678	44,204,518	42,689,706						
14.	Allowance for impairment on financial assets	-	-	-	-						
15.	Other assets	17,649	8,390	16,090	26,958						
16.	Loans and Sharia financing**	(38,434,709)	(38,257,611)	(51,801,040)	(50,392,353)						
17.	Cash	1,425,483	1,436,458	1,504,890	1,481,188						
18.	Intangible assets	11,744,208	11,452,335	16,637,852	15,743,152						
19.	Accumulated amortization for intangible assets	(7,880,681)	(7,217,467)	(9,716,065)	(8,696,409)						
20.	Premises and equipment***	76,741,219	73,956,584	97,562,772	90,458,680						
21.	Accumulated depreciation for premises and equipment	(22,296,214)	(20,415,920)	(30,173,173)	(27,427,835)						
22.	Net earning assets	-	-	-	-						
23.	Other assets	-	-	-	-						
24.	Shareholders' properties - net	564,522,570	551,033,679	623,724,710	605,764,528						
25.	Reserve for share issues - net	522,760,746	514,539,393	681,212,333	665,445,945						
26.	Time deposits	399,651,937	261,134,782	579,252,103	427,686,443						
27.	Electronic money	2,115,323	1,599,101	2,115,323	1,599,101						
28.	Funds for paid-in capital	18,276,533	25,207,287	20,702,884	27,720,211						
29.	Fund from other banks***	115,216,785	97,593,015	140,578,637	129,802,935						
30.	Spot and derivative liabilities/forward	39,995,073	90,156,012	39,611,852	90,254,222						
31.	Securities sold under agreement to repurchase (Repo)	6,789,520	9,314,722	6,983,285	9,311,865						
32.	Securities issued	17,104,945	17,104,945	17,104,945	17,104,945						
33.	Fund borrowings	1,307,613	1,307,613	1,307,613	1,307,613						
34.	Margin deposits received	31,468	31,468	31,468	31,468						
35.	Insurance contract liabilities	34,551,390	33,378,343	34,551,390	33,378,343						
36.	Other liabilities	16,090,252	16,090,252	16,090,252	16,090,252						
37.	Dividends payable	-	-	-	-						
38.	Other assets	-	-	-	-						
39.	Total Assets	2,001,758,851	1,877,371,726	2,563,960,149	2,422,722,262						
LIABILITIES AND EQUITY											
LIABILITIES											
1.	Demand deposits	564,522,570	551,033,679	623,724,710	605,764,528						
2.	Savings deposits	522,760,746	514,539,393	681,212,333	665,445,945						
3.	Time deposits	399,651,937	261,134,782	579,252,103	427,686,443						
4.	Electronic money	2,115,323	1,599,101	2,115,323	1,599,101						
5.	Funds for paid-in capital	18,276,533	25,207,287	20,702,884	27,720,211						
6.	Fund from other banks	115,216,785	97,593,015	140,578,637	129,802,935						
7.	Spot and derivative liabilities/forward	39,995,073	90,156,012	39,611,852	90,254,222						
8.	Securities sold under agreement to repurchase (Repo)	6,789,520	9,314,722	6,983,285	9,311,865						
9.	Securities issued	17,104,945	17,104,945	17,104,945	17,104,945						
10.	Fund borrowings	1,307,613	1,307,613	1,307,613	1,307,613						
11.	Margin deposits received	31,468	31,468	31,468	31,468						
12.	Insurance contract liabilities	34,551,390	33,378,343	34,551,390	33,378,343						
13.	Other liabilities	16,090,252	16,090,252	16,090,252	16,090,252						
14.	Dividends payable	-	-	-	-						
15.	Other assets	-	-	-	-						
16.	Total Liabilities	1,750,040,318	1,620,195,783	2,281,729,141	2,143,426,833						
EQUITY											
1.	Share capital	16,000,000	16,000,000	16,000,000	16,000,000						
2.	Authorized capital	16,000,000	16,000,000	16,000,000	16,000,000						
3.	Treasury stock	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)						
4.	Additional paid-in capital	19,661,550	19,661,550	18,095,274	18,095,274						
5.	Disagio	-	-	-	-						
6.	Funds for paid-in capital	-	-	-	-						
7.	Other	-	-	-	-						
8.	Other comprehensive income	37,184,015	36,063,836	38,422,791	37,469,742						
9.	Losses	(255,451)	(2,442,225)	(82,796)	(3,485,723)						
10.	Retained earnings	2,333,333	2,333,333	2,333,333	2,333,333						
11.	General reserve	189,948,782	171,742,853	217,712,136	194,970,428						
12.	Current year	31,155,983	37,280,142	37,280,142	37,280,142						
13.	Previous years	(45,510,339)	(33,036,034)	(45,510,339)	(33,036,034)						
14.	Total Equity	251,718,313	257,125,943	281,631,008	288,796,429						
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16.	Total Equity	2,001,758,851	1,877,371,726	2,563,960,149	2,422,722,262						
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90.	Total Equity	2,001,758,851	1,877,371,726	2,563,960,149	2,422,722,262						
91.	Total Equity	2,001,758,851	1,877,371,721								