

STATEMENTS OF FINANCIAL POSITION As of 30 September 2024 and 31 December 2023 (in million Rupiah)		
ACCOUNTS	BANK	
	30 Sep 2024 Unaudited	31 Dec 2023 Audited
ASSETS		
1. Cash	15,042	8,863
2. Placements with Bank Indonesia	3,704,090	2,412,742
3. Placements with other banks	159,153	532,817
4. Spot and derivative/forward receivables	-	-
5. Marketable securities	2,855,391	2,805,099
6. Securities sold under repurchase agreements (Repo)	510,589	151,897
7. Claims on securities purchased under resale agreements (Reverse Repo)	-	530,795
8. Acceptance receivables	-	-
9. Loans	17,853,384	12,591,500
10. Share financing	72,532	428,551
11. Capital investments	-	-
12. Other financial assets	213,957	144,655
13. Allowance for impairment losses on financial assets -/-	(179,587)	(242,174)
a. Marketable securities	-	-
b. Loans and share financing	(179,309)	(242,174)
c. Others	(278)	(57)
14. Intangible assets	2,196,490	1,640,080
Accumulated amortization of intangible assets -/-	(400,337)	(246,674)
15. Fixed assets	215,050	203,860
Accumulated depreciation of fixed assets -/-	(105,412)	(84,729)
16. Non-productive assets	119,428	126,460
a. Abandoned properties	-	-
b. Foreclosed assets	119,428	126,460
c. Suspense accounts	-	-
d. Interbranch assets	-	-
Other assets	287,706	292,098
TOTAL ASSETS	26,849,496	21,295,840
LIABILITIES & EQUITY		
LIABILITIES		
1. Demand deposits	5,091,839	4,105,558
2. Saving deposits	4,507,964	3,774,885
3. Time deposits	7,343,214	4,166,752
4. Electronic money	-	-
5. Liabilities to Bank Indonesia	-	-
6. Liabilities to other banks	24	24
7. Spot and derivative/forward payables	-	-
8. Securities sold under repurchase agreements (Repo)	498,049	149,211
9. Acceptance liabilities	-	-
10. Marketable securities issued	-	-
11. Borrowings	-	-
12. Margin deposits	-	-
13. Interbranch liabilities	940,562	722,618
14. Other liabilities	-	-
15. Minority interests	-	-
TOTAL LIABILITIES	18,381,652	12,929,048
EQUITY		
16. Issued and fully paid-in capital	1,385,701	1,385,425
a. Authorized capital	4,000,000	4,000,000
b. Unpaid capital -/-	(2,644,299)	(2,644,375)
c. Treasury stock -/-	-	-
17. Additional paid-in capital	7,145,586	7,120,425
a. Agio	7,013,328	7,099,768
b. Disagio -/-	-	-
c. Capital paid in advance	-	-
d. Others	44,258	20,657
18. Other comprehensive income	6,429	6,450
a. Gains	9,026	9,047
b. Losses -/-	(2,597)	(2,597)
19. Reserves	9,000	9,000
a. General reserves	9,000	9,000
b. Statutory reserves	-	-
20. Profit/loss	(78,872)	(164,708)
a. Previous years	(164,708)	(237,070)
b. Current year	85,836	72,362
c. Paid dividends -/-	-	-
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	8,467,844	8,356,792
TOTAL EQUITY	8,467,844	8,356,792
TOTAL LIABILITIES AND EQUITY	26,849,496	21,295,840

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the periods ended 30 September 2024 and 2023 (in million Rupiah)		
ACCOUNTS	BANK	
	30 Sep 2024 Unaudited	30 Sep 2023 Unaudited
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1. Interest Income	1,412,148	1,436,637
2. Interest Expenses	(335,012)	(227,395)
Net Interest Income	1,077,136	1,209,242
B. Other Operating Income and Expenses		
1. Gain (loss) from increase (decrease) in fair value of financial assets	-	-
2. Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3. Gain (loss) from sale of financial assets	-	-
4. Gain (loss) from spot and derivative / forward transactions (realized)	-	-
5. Gain (loss) from investment using the equity method	-	-
6. Gain (loss) from translation of foreign currency transactions	-	-
7. Dividend income	-	-
8. Commission/provision/fee and administration	5,487	17,879
9. Other income	205,504	117,706
10. Impairment losses on financial assets	(169,547)	(348,440)
11. Losses related to operational risk	(14)	-
12. Personnel expenses	(383,489)	(328,922)
13. Promotion expenses	(87,957)	(128,529)
14. Other expenses	(536,027)	(476,201)
Other Operating Income (Expenses)	(966,043)	(134,507)
OPERATING INCOME (LOSS)	111,093	62,735
NON-OPERATING INCOME AND EXPENSES		
1. Loss from sale of fixed assets and equipments	384	48
2. Other non operating income (expenses)	(1,418)	7,214
NON OPERATING INCOME (LOSS)	(1,034)	7,262
INCOME (LOSS) FOR THE YEAR BEFORE TAX	110,059	69,997
Income tax	-	-
a. Estimated current period tax	-	-
b. Deferred tax (expenses)/income	(24,233)	(19,703)
NET INCOME (LOSS) FOR THE YEAR	85,836	50,294
MINORITY INTEREST INCOME (LOSS)		
OTHER COMPREHENSIVE INCOME/(EXPENSES)		
1. Items that will not be reclassified to profit or loss	652	-
a. Gain/(loss) from fixed assets revaluation	-	-
b. Gain (loss) from remeasurement of defined benefit pension plans	-	652
c. Others	-	-
2. Items that will be reclassified to profit or loss	(21)	87
a. Gain (loss) arising from adjustments from translation of financial statements in foreign currency	-	-
b. Gain (loss) from changes in fair value of financial assets of debt instruments at fair value through other comprehensive income	(21)	87
c. Others	-	-
OTHER COMPREHENSIVE INCOME (EXPENSES) FOR THE CURRENT YEAR - NET OF TAX	(21)	87
TOTAL COMPREHENSIVE INCOME (LOSS) OF THE YEAR	85,815	51,033
Net income (loss) of the year attributable to:		
EQUITY HOLDERS	85,836	50,294
NON-CONTROLLING INTERESTS	-	-
TOTAL NET LOSS IN CURRENT YEAR	85,836	50,294
Total comprehensive income (loss) of the year attributable to:		
EQUITY HOLDERS	85,815	51,033
NON-CONTROLLING INTERESTS	-	-
TOTAL COMPREHENSIVE LOSS IN CURRENT YEAR	85,815	51,033
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE		
DIVIDEND		
EARNINGS (LOSS) PER SHARE (Full amount Rupiah)		
- Basic	6.19	3.63
- Diluted	6.13	3.60

EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 September 2024 and 2023 (in million Rupiah)										
ACCOUNTS	BANK					BANK				
	30 Sep 2024 Unaudited					30 Sep 2023 Unaudited				
	Current	Special Mention	Substandard	Doubtful	Loss	Current	Special Mention	Substandard	Doubtful	Loss
I. RELATED PARTIES										
1. Placements with other banks	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
2. Spot and derivative/forward receivables	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
3. Marketable securities	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
5. Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	-	-	-	-	-	-	-	-	-	-
7. Loans and financing	-	-	-	-	-	-	-	-	-	-
a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-
i. Rupiah	55,648	-	-	-	-	55,648	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-
b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	-	-	-	-	-	-	-	-	-	-
i. Rupiah	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-
c. Restructured loans	-	-	-	-	-	-	-	-	-	-
i. Rupiah	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-
8. Investments	-	-	-	-	-	-	-	-	-	-
9. Other receivables	-	-	-	-	-	-	-	-	-	-
10. Commitment and contingencies	48,883	-	-	-	-	48,883	-	-	-	169,219
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES										
1. Placements with other banks	159,153	-	-	-	-	159,153	-	-	-	436,713
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
2. Spot and derivative/forward receivables	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
3. Marketable securities	2,855,391	-	-	-	-	2,855,391	-	-	-	2,276,298
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreements (Repo)	510,589	-	-	-	-	510,589	-	-	-	169,219
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
5. Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
6. Acceptance receivables	-	-	-	-	-	-	-	-	-	-
7. Loans and financing	1,088,637	91,580	6,342	10,675	1336	1,040,570	1,660,004	494,481	39,533	25,421
a. Micro, Small and Medium Enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-
i. Rupiah	108,637	91,580	6,342	10,675	1336	104,050	1,660,004	494,481	39,533	25,421
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-
b. Non-Micro, Small and Medium Enterprises (Non-UMKM)	15,088,107	4,007,000	6,072	15,336	869	15,697,498	8,082,499	278,786	12,364	10,793
i. Rupiah	15,088,107	4,007,000	6,072	15,336	869	15,697,498	8,082,499	278,786	12,364	10,793
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-
c. Restructured loans	5,402	5,465	44	38	93	11,420	22,506	82,377	683	666
i. Rupiah	-	-	-	-	-	-	-	-	-	-
ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-
8. Investments	-	-	-	-	-	-	-	-	-	-
9. Other receivables	-	-	-	-	-	-	-	-	-	-
10. Commitment and contingencies	353,761	-	-	-	-	353,761	3,078,866	9	-	3,078,956
a. Rupiah	-	-	-	-	-	-	-	-	-	-
b. Foreign currencies	-	-	-	-	-	-	-	-	-	-
III. OTHER INFORMATION										
1. Value of Bank's assets pledged as collateral	-	-	-	-	-	-	-	-	-	-
a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-
b. To other parties	-	-	-	-	-	-	-	-	-	-
2. Foreclosed assets	-	-	-	-	-	19,428	-	-	-	11,352

ALLOWANCE FOR IMPAIRMENT LOSSES As of 30 September 2024 and 2023 (in million Rupiah)										
ACCOUNTS	BANK					BANK				
	30 Sep 2024 Unaudited					30 Sep 2023 Unaudited				
	Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1. Placements with other banks	278	-	-	-	-	41	-	-	-	4,367
2. Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-
3. Marketable securities	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreements (Repo)	-	-	-</							