

Statements of Financial Position

As of 30 June 2024 and 31 December 2023

NO	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 June 2024	31 December 2023	30 June 2024	31 December 2023
(In Millions of Rupiah)					
ASSETS					
1.	Cash	19,085,493	20,866,568	24,063,481	26,431,740
2.	Placements with Bank Indonesia	88,322,823	129,212,653	119,774,257	165,227,484
3.	Placements with other banks	58,272,570	48,623,958	64,975,299	53,872,085
4.	Spot and derivative receivables/forward	4,102,284	1,968,893	4,193,780	1,997,826
5.	Securities (*)	225,668,432	241,972,173	339,539,675	363,162,174
6.	Securities sold under agreement to repurchase (Reverse Repo)	51,695,658	39,705,735	51,848,366	40,002,906
7.	Securities purchased under agreement to resell (Reverse Repo)	3,978,932	16,205,580	7,395,340	22,992,928
8.	Acceptance receivables	15,189,281	14,462,941	15,279,645	14,793,888
9.	Loans	1,196,095,333	1,085,787,427	1,487,438,239	1,359,832,195
10.	Consumer financing receivables	-	-	39,384,277	32,749,796
11.	Share financing	-	-	-	-
12.	Investment in shares	14,009,645	14,999,632	2,279,633	1,861,487
13.	Other financial assets	36,989,207	35,662,501	38,908,990	37,473,559
14.	Allowance for impairment on financial assets -/-	(10,881)	(10,684)	(53,805)	(149,665)
a.	Securities	(9,926,759)	(42,323,522)	(51,754,619)	(53,881,833)
b.	Loans and Sharia financing (**)	(1,640,224)	(1,624,303)	(1,718,254)	(1,684,760)
c.	Others	10,566,672	10,314,331	13,964,795	13,699,071
15.	Intangible assets	(8,847,677)	(6,505,920)	(8,216,550)	(7,794,327)
16.	Accumulated amortisation for intangible assets -/-	70,366,949	69,604,803	84,381,556	82,315,031
17.	Premises and equipment -/-	(19,241,842)	(18,194,545)	(25,707,896)	(24,337,324)
18.	Accumulated depreciation for premises and equipment -/-	-	-	9,403	9,403
19.	Other assets	26,304,797	25,642,025	21,765,428	38,006,550
20.	Other assets	1,757,619,177	1,688,850,385	2,257,801,434	2,174,219,449
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits (***)	588,225,342	532,532,581	612,071,026	584,713,021
2.	Saving deposits (***)	487,938,162	453,710,376	626,379,092	586,991,559
3.	Time deposits (***)	266,662,755	255,902,641	412,574,606	405,245,939
4.	Electronic money	1,944,603	1,868,790	1,944,603	1,868,790
5.	Fund from Bank Indonesia	-	-	11,953,631	11,900,055
6.	Fund from other banks (***)	22,222,751	16,322,586	23,426,905	18,464,180
7.	Spot and derivative liabilities/forward	3,403,738	2,119,306	3,403,738	2,119,306
8.	Securities sold under agreement to repurchase liabilities (Repo)	49,331,123	36,097,856	49,433,079	36,330,064
9.	Acceptance liabilities	15,189,281	14,462,941	15,150,494	14,793,888
10.	Securities issued	27,391,829	40,835,536	38,522,715	55,561,461
11.	Fund borrowings	59,073,049	57,931,877	92,417,192	80,863,943
12.	Margin deposits received	1,031,214	1,350,583	1,031,214	1,350,583
13.	Interoffice liabilities	10,344	-	10,344	-
14.	Liability to unit-link policyholders	230,037,274	238,408,210	254,353,493	260,852,784
15.	Other liabilities	35,057,712	37,289,102	58,974,419	59,536,956
16.	Minority interest	-	-	27,979,048	26,642,178
TOTAL LIABILITIES					
		1,527,481,903	1,450,442,175	2,003,447,941	1,913,366,665
EQUITY					
17.	Share capital	-	-	-	-
a.	Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
b.	Unpaid-in capital -/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c.	Treasury stock -/-	-	-	-	-
18.	Additional paid-in capital	19,661,550	18,941,550	18,095,274	17,643,264
a.	Agio	-	-	-	-
b.	Disagio -/-	-	-	-	-
c.	Funds for paid-in capital	-	-	-	-
d.	Others	-	-	-	-
19.	Other comprehensive income	36,062,108	36,062,108	37,245,034	36,861,679
a.	Gain	(3,042,320)	(2,338,297)	(3,471,845)	(2,622,583)
b.	Losses -/-	-	-	-	-
20.	Reserve	2,333,333	2,333,333	2,333,333	2,333,333
a.	General reserve	-	-	-	-
b.	Appropriated reserve	-	-	-	-
21.	Retained earnings	171,742,849	145,348,353	194,970,424	164,612,749
a.	Previous years (***)	24,649,121	51,096,878	26,550,640	55,060,057
b.	Current year	147,093,728	94,251,475	168,419,784	109,552,692
c.	Profit dividend -/-	(33,036,034)	(24,702,382)	(33,036,034)	(24,702,382)
TOTAL EQUITY ATTRIBUTABLE TO OWNER					
		230,037,274	238,408,210	254,353,493	260,852,784
TOTAL LIABILITIES DAN EQUITY					
		1,757,519,177	1,688,850,385	2,257,801,434	2,174,219,449

* Including Securities owned by Subsidiary which classified "At Cost" in accordance with SFAS No. 110 "Accounting for Sukuk" which has effective since January 2012.
 ** Consolidated balance includes allowance for impairment for consumer financing receivables and lease financing from Subsidiaries.
 *** Consolidated balance includes temporary syariah funds from Subsidiary.
 **** Accumulated losses of Rp162,874,901 had been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003.

Statements of Financial Ratios

As of 30 June 2024 and 2023

NO	RATIOS	INDIVIDUAL		CONSOLIDATED	
		30 June 2024	30 June 2023	30 June 2024	30 June 2023
(In %)					
PERFORMANCE RATIOS					
1.	Capital Adequacy Ratio (CAR)	19.35%	19.96%	-	-
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	0.71%	0.98%	-	-
3.	Non-performing earning assets to total earning assets	0.69%	0.96%	-	-
4.	Allowance for impairment on financial assets to earning assets	2.60%	3.82%	-	-
5.	Gross NPL	1.01%	1.53%	-	-
6.	Net NPL	0.35%	0.29%	-	-
7.	Return on Asset (ROA)	3.58%	3.72%	-	-
8.	Return on Equity (ROE)	24.39%	25.78%	-	-
9.	Net Interest Margin (NIM)	4.92%	5.30%	-	-
10.	Operating Expenses to Operating Income	55.88%	54.09%	-	-
11.	Cost to Income Ratio (CIR)	32.43%	32.82%	-	-
12.	Loan to Deposit Ratio (LDR)	90.48%	85.68%	-	-
COMPLIANCE					
1.	a. Percentage violation of Legal Lending Limit	-	-	0.00%	0.00%
	i. Related parties	-	-	0.00%	0.00%
	ii. Third parties	-	-	0.00%	0.00%
	b. Percentage of excess of Legal Lending Limit	-	-	0.00%	0.00%
	i. Related parties	-	-	0.00%	0.00%
	ii. Third parties	-	-	0.00%	0.00%
2.	a. Reserve requirement	-	-	5.41%	7.69%
	i. Daily	-	-	0.00%	0.00%
	ii. Average	-	-	5.41%	7.69%
	b. Reserve requirement foreign currencies	-	-	4.10%	4.10%
	i. Daily	-	-	2.00%	2.00%
	ii. Average	-	-	2.10%	2.10%
	c. Net Open Position-overall	-	-	0.68%	1.34%

Statements of Assets' Quality and Other Information

As of 30 June 2024 and 2023

NO	DESCRIPTION	30 June 2024					30 June 2023				
		Current	Special Mention	Sub-Standard	Doubtful	Loss	Current	Special Mention	Sub-Standard	Doubtful	Loss
(In Millions of Rupiah)											
I RELATED PARTIES											
1.	Placements with other banks	-	-	-	-	-	-	-	-	-	22
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	1,232,773	-	-	-	1,232,773	1,091,035	-	-	-	1,091,035
2.	Spot and derivative receivables/forward	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
3.	Securities	177,669	-	-	-	177,669	64,459	-	-	-	64,459
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	765	-	-	-	765	256	-	-	-	256
7.	Loans and financing	-	-	-	-	-	-	-	-	-	-
a.	Micros, small and medium loans (UMKM)	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	8,124,913	151	-	-	8,125,064	5,383,436	1,329	-	-	5,384,765
b.	Non-UMKM	7,307,863	151	-	-	7,308,014	4,933,661	1,329	-	-	4,934,990
i.	Rupiah	817,050	-	-	-	817,050	499,715	-	-	-	499,715
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
c.	Restructured loans(*)	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	13,536,121	-	41,227	25,191	13,975,539	14,526,121	-	414,227	94,191	15,034,539
9.	Other receivables	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	473,658	38	-	-	473,696	395,605	1,307	-	-	396,912
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
II OTHER PARTIES											
1.	Placements with other banks	2,406,641	-	-	-	2,406,641	14,731,279	-	-	-	14,731,279
a.	Rupiah	64,424,157	-	-	-	64,424,157	53,667,215	-	-	-	53,667,215
2.	Spot and derivative receivables/forward	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	3,945,683	-	-	-	3,945,683	1,789,073	-	-	-	1,789,073
b.	Foreign currencies	156,601	-	-	-	156,601	137,074	-	-	-	137,074
3.	Securities	177,995,827	-	-	25,130	178,020,957	209,579,923	-	-	-	209,579,923
a.	Rupiah	47,409,806	-	-	-	47,409,806	52,872,590	-	-	-	52,872,590
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)	34,015,711	-	-	-	34,015,711	14,638,537	-	-	-	14,638,537
a.	Rupiah	17,679,947	-	-	-	17,679,947	9,167,927	-	-	-	9,167,927
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell	3,978,932	-	-	-	3,978,932	11,093,351	-	-	-	11,093,351
a.	Rupiah	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-
6.	Loans and financing	15,188,516	-	-	-	15,188,516	9,400,539	60,627	6,134	-	9,467,300
a.	Micros, small and medium loans (UMKM)	121,035,595	4,321,681	478,075	826,568	127,240,599	113,117,487	4,731,641	624,174		