

Statements of Financial Position

As of 31 December 2023 and 2022

(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL (Audited)		CONSOLIDATED (Audited)	
		31 December 2023	31 December 2022	31 December 2023	31 December 2022
ASSETS					
1.	Cash	20,862,586	20,852,885	26,431,740	27,212,759
2.	Placements with Bank Indonesia	129,212,653	147,516,206	165,227,484	183,931,076
3.	Placements with other banks	48,623,958	63,963,932	53,872,085	66,552,179
4.	Spot and derivative receivables/forward	1,968,893	2,250,716	1,997,826	2,275,250
5.	Securities *)	241,972,173	280,079,709	363,162,174	385,062,705
6.	Securities sold under agreement to repurchase (Repo)	39,705,735	26,016,689	40,002,906	26,127,217
7.	Securities purchased under agreement to resell (Reverse Repo)	16,205,580	6,312,523	22,692,928	11,705,989
8.	Acceptance receivables	14,462,941	11,357,879	14,793,888	11,781,581
9.	Loans	1,085,787,427	932,639,051	1,359,832,195	1,172,599,882
10.	Consumer financing receivables	-	-	32,749,796	23,577,727
11.	Sharia financing	-	-	-	-
12.	Investment in shares	14,999,632	15,068,650	18,614,87	27,579,594
13.	Others financial assets	35,662,501	43,883,587	37,473,559	45,339,316
14.	Allowance for impairment on financial assets -/	-	-	-	-
a.	Securities	(10,684)	(17,834)	(149,665)	(39,268)
b.	Loans and sharia financing **)	(42,323,522)	(54,267,417)	(53,881,833)	(65,362,179)
c.	Others	(1,624,303)	(1,714,720)	(1,684,760)	(1,761,117)
15.	Intangible assets	10,314,331	9,270,638	13,669,071	11,712,040
16.	Accumulated amortisation for intangible assets -/	(6,505,302)	(5,597,283)	(7,794,473)	(6,618,431)
17.	Premises and equipment ***)	69,640,803	66,392,486	82,315,031	77,969,898
18.	Accumulated depreciation for premises and equipment -/	(18,194,545)	(16,185,489)	(24,337,324)	(21,429,332)
19.	Other assets	-	-	-	-
a.	Abandoned properties - net	-	-	9,403	9,403
b.	Reposessed assets - net	-	-	-	-
c.	Suspense account - net	2,443,641	2,089,953	2,443,641	2,089,953
d.	Interface assets	36,498	-	36,498	-
e.	Lease financing	25,642,025	20,419,902	5,489,242	5,872,560
f.	Other assets	-	-	30,997,885	-
TOTAL ASSETS		1,688,850,385	1,570,332,063	2,174,219,449	1,992,544,687
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits ****)	532,532,581	497,991,237	584,713,021	541,801,050
2.	Saving deposits ****)	453,710,376	428,366,948	586,991,559	552,724,472
3.	Time deposits ****)	295,902,641	266,806,141	405,245,039	396,291,070
4.	Electronic money	1,868,790	1,754,492	1,868,790	1,754,492
5.	Fund from Bank Indonesia	-	-	11,900,055	-
6.	Fund from other banks ****)	16,322,586	13,419,651	18,464,180	15,781,347
7.	Spot and derivative liabilities/forward	2,119,306	2,119,306	2,119,306	2,150,170
8.	Securities sold under agreement to repurchase liabilities (Repo)	36,097,856	24,228,547	36,330,064	24,325,475
9.	Acceptance liabilities	14,462,941	11,357,879	14,793,888	11,781,581
10.	Securities issued	40,853,536	36,370,874	50,554,401	46,209,505
11.	Fund borrowings	57,931,877	41,862,329	83,661,943	62,973,682
12.	Margin deposits received	1,350,583	944,783	1,350,583	944,783
13.	Interface liabilities	124,781	-	124,781	-
14.	Liability to unit-link policyholders	-	-	29,194,702	29,710,227
15.	Other liabilities	37,289,102	33,711,642	59,536,956	53,698,597
16.	Minority interest	-	-	26,642,178	22,566,669
TOTAL LIABILITIES		1,450,442,175	1,359,089,474	1,913,366,665	1,762,865,901
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	-	-	-	-
a.	Funds	18,941,550	18,941,550	17,643,264	17,643,264
b.	Disagio -/	-	-	-	-
c.	Agio for paid-in capital	-	-	-	-
d.	Others	-	-	-	-
19.	Other comprehensive income	36,062,108	36,028,874	36,861,679	36,982,170
a.	Gain	(2,338,297)	(3,076,188)	(2,622,583)	(3,599,747)
b.	Losses -/	-	-	-	-
20.	Reserves	2,333,333	2,333,333	2,333,333	2,333,333
a.	General reserve	-	-	-	-
b.	Appropriated reserve	-	-	-	-
21.	Retained earning	-	-	-	-
a.	Previous years ****)	145,348,353	124,472,820	164,612,749	140,299,355
b.	Current year	51,096,878	37,692,426	55,060,057	41,170,637
c.	Paid dividend -/	(24,702,392)	(16,816,923)	(24,702,392)	(16,816,893)
TOTAL EQUITY ATTRIBUTABLE TO OWNER		238,408,210	211,242,589	260,852,784	229,678,786
TOTAL EQUITY		1,688,850,385	1,570,332,063	2,174,219,449	1,992,544,687

*) 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 Subsidiaries.
***) 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 31 December 2023 and 2022

(In %)

NO	RATIOS	31 December 2023 (Audited)		31 December 2022 (Audited)		NO	RATIOS	31 December 2023 (Audited)		31 December 2022 (Audited)	
		Individual	Consolidated	Individual	Consolidated			Individual	Consolidated		
PERFORMANCE RATIOS											
1.	Capital Adequacy Ratio (CAR)	21.48%	19.46%	1. a. Percentage violation of Legal Lending Limit	-	1.	a. Percentage violation of Legal Lending Limit	0.00%	0.00%	-	-
2.	Non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets	0.70%	1.11%	b. Percentage of excess of Legal Lending Limit	0.00%	2.	b. Percentage of excess of Legal Lending Limit	0.00%	0.00%	-	-
3.	Non-performing earning assets to total earning assets	0.68%	1.09%	i. Related parties	0.00%	3.	i. Related parties	0.00%	0.00%	-	-
4.	Allowance for impairment on financial assets to earning assets	2.87%	3.91%	ii. Third parties	0.00%	4.	ii. Third parties	0.00%	0.00%	-	-
5.	Gross NPL	1.02%	1.88%	Reserve requirement	7.32%	5.	a. Primary reserve requirement Rupiah	7.32%	8.53%	-	-
6.	Net NPL	0.29%	0.26%	i. Daily	0.00%	6.	i. Daily	0.00%	0.00%	-	-
7.	Return on Asset (ROA)	4.03%	3.30%	ii. Average	7.32%	7.	ii. Average	7.32%	8.53%	-	-
8.	Return on Equity (ROE)	27.31%	22.62%	Reserve requirement foreign currencies	4.10%	8.	a. Primary reserve requirement foreign currencies	4.10%	4.10%	-	-
9.	Net Interest Margin (NIM)	5.25%	5.16%	i. Daily	2.00%	9.	i. Daily	2.00%	2.00%	-	-
10.	Operating Expenses to Operating Income	51.88%	57.53%	ii. Average	2.10%	10.	ii. Average	2.10%	2.10%	-	-
11.	Cost to Income Ratio (CIR)	34.36%	38.19%	3. Net Open Position-overall	1.28%	11.	3. Net Open Position-overall	1.28%	0.98%	-	-
12.	Loan to Deposit Ratio (LDR)	86.75%	77.61%								

Statements of Assets' Quality and Other Information

As of 31 December 2023 and 2022

(In Millions of Rupiah)

NO	DESCRIPTION	31 December 2023 (Audited)					31 December 2022 (Audited)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss
I RELATED PARTIES												
1.	Placements with other banks	-	-	-	-	22	250,022	-	-	-	-	250,022
a.	Rupiah	-	-	-	-	22	250,022	-	-	-	-	250,022
b.	Foreign currencies	966,553	-	-	-	966,553	942,939	-	-	-	-	942,939
2.	Spot and derivative receivables/forward	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	72,010	-	-	-	72,010	10,401	-	-	-	-	10,401
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	3,017	-	-	-	3,017	2,180	-	-	-	-	2,180
7.	Loans and financing provided	-	-	-	-	-	-	-	-	-	-	-
a.	Micro, Small and Medium (UMKM)	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
b.	Non-UMKM	6,486,387	2,282	-	-	6,488,669	3,934,801	558	-	-	-	3,935,599
i.	Rupiah	5,718,521	2,282	-	-	5,720,803	3,467,716	558	-	-	-	3,468,334
ii.	Foreign currencies	767,866	-	-	-	767,866	467,025	-	-	-	-	467,025
c.	Restructured loans *)	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	14,526,121	-	414,227	25,191	14,965,539	14,526,122	414,227	94,191	-	-	15,034,540
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	687,397	25	-	-	687,422	528,902	153	-	-	-	529,055
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
II THIRD PARTIES												
1.	Placements with other banks	26,641,841	-	-	-	26,641,841	17,639,395	-	-	-	-	17,639,395
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	61,782,892	-	-	-	61,782,892	106,048,785	-	-	-	-	106,048,785
2.	Spot and derivative receivables/forward	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	1,835,519	-	-	-	1,835,519	2,125,393	-	-	-	-	2,125,393
b.	Foreign currencies	132,374	-	-	-	132,374	125,323	-	-	-	-	125,323
3.	Securities	190,965,202	-	-	39,496	191,004,698	214,425,713	-	-	-	-	214,425,713
a.	Rupiah	50,895,465	-	-	-	50,895,465	65,643,595	-	-	-	-	65,643,595
4.	Securities sold under agreement to repurchase (Repo)	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	27,164,767	-	-	-	27,164,767	19,566,295	-	-	-	-	19,566,295
b.	Foreign currencies	1										