

Consolidated Financial Statements

(In Millions of Rupiah)

For the (In Milli

As of 31 December 2024 and 2023

Statements of Calculation of Capital Adequacy Ratio for Commercial Bank

PT Bank Mandiri (Persero) Tbk & Its Subsidiaries

	10	DESCRIPTION	(Au	dited)		(Audited)		NO	DESCR	IPTION		INDIVI (Audi	ted)	CONSOL (Aud	ited)
											SES				
	2.	Placements with Bank Indonesia	99,451,907	129,212,6	53 154,72	0,202 16	5,227,484								-
	4. 1	Spot and derivative receivables/forward	7,741,609	1,968,8	93 7,78	6,617	1,997,826	2. Interest	and Sharia Expe	enses					36,65
		Securities sold under agreement to						(Expe	enses)	Sharia Incor	ne	75,829,984	71,226,722		95,88
	7. !	Securities purchased under agreement to resell (Reverse Repo)											-		13,72 11,59
												-	-	2,520,813	2,12
					- 41,57	3,306 3	2,749,796	and N	let Premium Inc	ome (Claim E	xpenses)	75,829,984	71,226,722	104,277,733	98,00
								1. Gain (lo	ss) from increase			1 994 065	1 210 075	2 106 992	1.5
		assets -/-						2. Gain (lo	ss) from decrease	e (increase) in	fair value	1,00%,005	1,219,975	2,100,082	1,5.
	- 1	b. Loans and sharia financing **)	(38,257,611) (42,323,5	22) (50,392	(53	3,881,833)	3. Gain (lo	ss) from sale of fir			- 1,703,075	- 1,228,656	- 2,330,725	1,6
	5.	Intangible assets						forwa	rd (realised)			83,658	190,280	133,536	2
		assets -/-						equity	y method				-	-	
		Accumulated depreciation for premises								urrencies tran	slation	- 1,517,424	- 1,083,443	-	
		Non earning assets	(20,415,920) (18,194,5						es and admini	strative				20,4
	1	b. Repossessed assets - net			-	-	-	10. Impairm	nent for financial a			7,134,515	5,366,942	11,777,957	10,2
		d. Interoffice assets	4,557,985		98	-	36,498								24,4
District for Control District for Contro District for Control District f	9. (Other assets			25 35,21	9,855 3	8,006,550	13. Promoti	ion expenses			1,334,315	1,235,868		2,2
			1,877,321,726	5 1,688,850,3	85 2,427,223	3,262 2,17	4,219,449			e (Expenses)	(1				
Image: Marcine Market	1	LIABILITIES	551,033,679	532,532,5	81 605,76	4,528 58	34,713,021					62,683,533	62,689,115	76,059,595	74,64
Description Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	2. ! 3. ⁻	Saving deposits ****) Time deposits ****)						1. Gain (los	s) from sale of pre	mises and equ	ipment				
 			1,979,101	l 1,868,7											4
	6. I	Fund from other banks ****)			86 27,72	0,211 1	8,464,180	PROFIT	(LOSS) CURRENT						
Aussert Aussert <t< td=""><td></td><td>Securities sold under agreement to</td><td></td><td></td><td></td><td></td><td></td><td>a. Estima</td><td>ated current tax</td><td></td><td></td><td>(9,742,944)</td><td></td><td></td><td></td></t<>		Securities sold under agreement to						a. Estima	ated current tax			(9,742,944)			
		Acceptance liabilities	9,161,722	14,462,9	41 9,13	6,013 1	4,793,888								(1,72
	1.	Fund borrowings	97,593,015	5 57,931,8	77 129,80	2,935 8	3,661,943	PROFIT	(LOSS) MINORIT	Y INTEREST	5		- 1,090,878		60,05 4,99
Substration Substration <thsubstration< th=""> <thsubstration< th=""></thsubstration<></thsubstration<>	3.	Interoffice liabilities			- (21	,278)	-	1. Items th	nat will not be re		profit				
Different manual manu	5. (Other liabilities	33,378,343	37,289,1	02 59,66	3,693 5	9,536,956	or los	is					108 911	
		TOTAL LIABILITIES	1,620,195,783	3 1,450,442,1				b. Gain	(loss) from remea		defined				
	7. !	Share capital						ben	efits program			1,728	33,234	150,960	(1
		b. Unpaid-in capital-/-						2. Items th	nat will be reclass						
b Display Display <thdisplay< th=""> <thdisplay< th=""> <thdisplay< td=""><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td>-</td><td></td><td></td><td></td><td>cial</td><td>103,771</td><td>(72,683)</td><td>156,589</td><td>(8</td></thdisplay<></thdisplay<></thdisplay<>					-	-	-				cial	103,771	(72,683)	156,589	(8
			19,661,550) 18,941,5 -	50 18,09	5,274 1	7,643,264	of fi	nancial assets me	easured at fair	r value				
L March MARLIN MARLIN MARLIN MARLIN The finame test The finame test TO CARD TABLE AND ADD ADD ADD ADD ADD ADD ADD ADD ADD		 Funds for paid-in capital 			1	1	1			rehensive inco	ome	(207,699) -	810,574		9
International Control Output 200 Output 200 <thoutput 200<="" th=""> Output 200 <</thoutput>	9. (Other comprehensive income	36.063.836	36.062.1	08 37.46	9.742 3	6.861.679	Other co	omprehensive in	come curren	t year	(102 200)	771 125		00
		b. Losses -/-						TOTAL C	COMPREHENSIV	E INCOME CU					
		a. General reserve	2,333,333	3 2,333,3	33 2,33	3,333	2,333,333			attributable		51,033,763	51,868,003	61,146,765	60,95
Company Display Strategy by Stra	1. 1	Retained earning	171 740 053	145 249 2	- 52 104 07	- 16	-			REST		51,135,963	51,096,878		
Dist. Source 2012/LSD		b. Current year	51,135,963	51,096,8	78 55,78	2,742 5	5,060,057	TOTAL P	PROFIT (LOSS) C	URRENT YEA			51,096,878		
UNINE UNINE <t< td=""><td></td><td></td><td>(33,036,034</td><td>/ (24,/02,3</td><td>.2) (33,036</td><td>(24</td><td>T,/ UZ,382)</td><td>Total co</td><td>morebensive in</td><td>come current</td><td>voar attribu</td><td></td><td></td><td></td><td></td></t<>			(33,036,034	/ (24,/02,3	.2) (33,036	(24	T,/ UZ,382)	Total co	morebensive in	come current	voar attribu				
Control Description Status S			257 125 0	320 400 -	10 202 70			PARENT	ENTITY			51,033,763	51,868,003		
International and section of the control of		OWNER TOTAL EQUITY	257,125,943	238,408,2	10 283,796	5,429 26 5,429 26	0,852,784 0,852,784	PARENT NON-CO	ENTITY INTROLLING INTER	REST		51,033,763	51,868,003		
Submembers of Assets' Quality and Other Informations of 31 December 2024 and 2023 Notice Submembers of Assets' Quality and Other Informations Notice Submembers of Assets' Quality and Other Informations Submembers of Assets' Quality and Other Informations Submembers of Assets' Quality and Other Informations Notice Submembers of Assets' Quality and Other Informations Submembers of Assets' Quality and Other Informations Submembers of Assets' Quality and Other Informations Submembers of Assets' Quality and Other Information		OWNER TOTAL EQUITY TOTAL LIABILITIES DAN EQUITY Consolidated balance includes Securities owned by Subs which has effective since 1 January 2012.	257,125,943 1,877,321,726 idiary which classified	238,408,2 1,688,850,3 At Cost" in accord	10 283,796 85 2,427,223 ance with SFAS No.	5,429 26 5,429 26 3,262 2,174 410 "Accounting	0,852,784 0,852,784 4,219,449	PARENT NON-CO TOTAL C YEAR TRANSF	ENTITY INTROLLING INTER COMPREHENSIVE ER PROFIT (LOSS	REST INCOME CUI	RRENT			5,406,364	5,0
P DescriptionCorrer More 	• • • • •	OWNER TOTAL LEQUITY TOTAL LIABILITIES DAN EQUITY Consolidated balance includes Securities owned by Subs witch has effective since 1 January 2012. Consolidated balance includes allowance for impairment riculary gript of use assets. Consolidated balance includes temporary syirkah funds (ccumulated losses of Rp 162,874,901 had been eliminat tements of Assets' Quality	257,125,943 1,877,321,720 idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth	238,408,2 1,688,850,3 "At Cost" in accord ng receivables and paid-in capital/agic	10 283,796 85 2,427,223 ance with SFAS No. lease financing from through quasi-reo	5,429 26 5,429 26 3,262 2,174 410 "Accounting n Subsidiaries.	0,852,784 0,852,784 4,219,449 g for Sukuk"	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN	ENTITY INTROLLING INTEL COMPREHENSIVE EER PROFIT (LOSS ND	REST E INCOME CUI 5) TO HEAD O	RRENT	51,033,763 - -	51,868,003 - -	5,406,364 61,146,765 - -	5,0 60,9
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Accepting reneables	o	OWNER TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES DAN EQUITY Consolidated balance includes Securities owned by Subs Which has effective since 1 January 2012. Which has effective since 1 January 2012. Total Consolidated balance includes temporary syntah funds for any security of the securi	257,125,943 1,877,321,724 (diday which classified ed against address of a gainst addre	3 238,408,2 5 1,688,850,3 1%Cost ¹¹ nacoti ng receivables and paid-in capital/agic current 1,325,822	10 283,796 85 2,427,223 ance with SFAS No. lease financing from through quasi-reo nation 31 Special	5,429 266 5,429 267 5,262 2,177 410 [°] Accounting In Subsidiaries. rganisation on 3	0,852,784 0,852,784 4,219,449 ofor Sukuk ² 0 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY INTROLLING INTEI COMPREHENSIVE FER PROFIT (LOS: ND GS PER SHARE (INDIVIE Total 1,325,822	REST INCOME CUI 5) TO HEAD O in Rupiah) DUAL Current 22 966,553 - -	FFICE 5	51,033,763 - - 547.89 31 Decemb Sub	51,868,003 - 547.47	5,406,364 61,146,765 - - - 597.67	5,0, 60,95 5 Tot: 9
b. Micro, small and medium bans (UMKM) I. Ropiah I. Ropiah <thi. ropiah<="" th=""> I. Ropiah <</thi.>	o	OWNER OWNER TOTAL LABUTTS DAN EQUITY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES DAN EQUITY Consolidated balance includes Securities owned by subsi- which has effective since 1 anaury 20: particulated balance includes temporary syntha funds for an endowner of the security of the securities owned for management to report of the securities owned for management to report of the securities of RD securities securities sold with agreement to resorch a. Rupiah 0. Foreign currencies Securities sold with agreement to resorch a. Rupiah 0. Foreign currencies Securities sold with agreement to resorch a. Rupiah 0. Foreign currencies Securities sold with agreement to resorch a. Rupiah 0. Foreign currencies Securities purchased with agreement to resorch a. Rupiah 0. Foreign currencies Securities purchased with agreement to resorch a. Rupiah 0. Foreign currencies Securities purchased with agreement to resorch a. Rupiah 0. Foreign currencies Securities purchased with agreement to resorch a. Rupiah 0. Foreign currencies Securities purchased with agreement to resorch a. Rupiah 0. Foreign currencies Securities purchased with agreement to resorch and the securities purchased with agreement to resorc	257,125,943 1,877,321,724 (diday which classified ed against address of a gainst addre	3 238,408,2 5 1,688,850,3 1%Cost ¹¹ nacoti ng receivables and paid-in capital/agic current 1,325,822	10 283,796 85 2,427,223 ance with SFAS No. lease financing from through quasi-reo nation 31 Special	5,429 266 5,429 267 5,262 2,177 410 [°] Accounting In Subsidiaries. rganisation on 3	0,852,784 0,852,784 4,219,449 ofor Sukuk ² 0 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY INTROLLING INTEI COMPREHENSIVE FER PROFIT (LOS: ND GS PER SHARE (INDIVIE Total 1,325,822	REST INCOME CUI 5) TO HEAD O in Rupiah) DUAL Current 22 966,553 - -	FFICE 5	51,033,763 - - 547.89 31 Decemb Sub	51,868,003 - 547.47	5,406,364 61,146,765 - - - 597.67	5,0, 60,95 5 Tot: 9
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i. Ropish 9,338,367 384 - - 9,83,8951 5,718,521 2,282 - - - 5,718,521 2,282 - - - 5,728,55 - - - 5,718,521 2,282 - - - 5,728,56 -	· · · · · · · · · · · · · · · · · · ·	OWNER TOTAL LEQUITY TOTAL LABILITIES DAN EQUITY TOTAL LABILITIES DAN EQUITY Consolidated balance includes Securities owned by Subs which has effective since 1 anaury 2012 Total Links of the security of the	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	1 238,408,2 5 1,686,50,3 1,476,247 in account paid-in capital/agic Deer Inform 1,325,822 - 745,890 - - - - - - - - -	10 283,796 85 2,427,223 ance with SFAS No. lease financing from through quasi-reo nation 31 Special	5,429 266 5,429 267 5,262 2,177 410 [°] Accounting In Subsidiaries. rganisation on 3	0,852,784 0,852,784 4,219,449 ofor Sukuk ² 0 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY INTROLLING INTEI COMPREHENSIVE IFER PROFIT (LOSS VD IGS PER SHARE (1,325,822 745,890 - - -	REST EINCOME CUI 5) TO HEAD O in Rupiah) DUAL 22 966,553 - - - 72,010 - - - - - - - - - - - - - - - - - -	FFICE 5	51,033,763 - - 547.89 31 Decemb Sub	51,868,003 - 547.47	5,406,364 61,146,765 - - - 597.67	5,0, 60,95 5 Tot: 9
c Reprint -	· · · · · · · · · · · · · · · · · · ·	OWNER TOTAL LABUTTIES DAN EQUITY TOTAL LABUITTES DAN EQUITY TOTAL LABUTTIES DAN EQUITY Consolidated balance includes securities owned by subs which has effective since 1 annuy 201 communication of the securities of the securities owned by subs temments of Assects' Quality tements of Assects' Quality of 31 December 2024 and 20 Atillions of Rupiah) DESCRIPTION RELATED PARTIES Placements with other banks a. Rupiah b. Foreign currencies Securities sold with agreement to repurcha a. Rupiah b. Foreign currencies Securities sold with agreement to res Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to res Repo) a. Rupiah b. Foreign currencies Securities process Repo) a. Rupiah b. Foreign currencies Acceptances receivables Communication b. Foreign currencies Carcenter and the agreement to res Repo) a. Rupiah b. Foreign currencies Carcentes Cannes and financing a. Micro, small and medium loans (UMKK i. Rupiah	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	238,408,2 1,688,50,3,3 1,476,051 in account paid-in-capital/agic paid-in-capital/agi	10 283,796 283 2427,223 283 2427,223 284 2427,223 284 2427,223 184 2427,223 184 244 184 247,223 184 247,224 184 247,224 184 247,224 184 247,224 184 247,224 184 247,224 184 247,224 184 247,225 184 247,255 184 2	5,429 266 5,429 267 5,262 2,177 410 [°] Accounting In Subsidiaries. rganisation on 3	0,852,784 0,852,784 4,219,449 ofor Sukuk ² 0 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY INTROLLING INTEI OMPREHENSIVE IER PROFIT (LOS: ND GS PER SHARE (1,325,822 745,890 745,890 - - - 1,437 -	REST INCOME CUI S) TO HEAD O IN Rupiah) DUAL Current 22 966,553 - - - - - - - - - - - - -	Special Mention	51,033,763 - - 547.89 31 Decemb Sub Standard	51,868,003 - 547.47	5,406,364 61,146,765 - - - 597.67	5,0 60,95 5 5 7 0 1 9
L. Rupiah -	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	OWNER TOTAL LABUTY TOTAL LABUTTES DAN EQUITY Toracidated balance includes sequence for impairment including right of use assets. Tements of Assets' Qualit tements of Assets' Qualit Dif 31 December 2024 and 20 Allilions of Rupiah) DESCRIPTION RELATED PARTIES Placements with other banks a. Rupiah b. Foreign currencies Securities sold with agreement to repurcha b. Rupiah b. Foreign currencies Securities purchased with agreement to res Repo) correncies Securities purchased with agreement to res Repo) b. Foreign currencies Securities purchased with agreement to res Repo) b. Foreign currencies Securities purchased with agreement to res Repo) b. Foreign currencies Securities purchased with agreement to res Repo) coms and financing b. Moreign currencies Coms and financing b. Non UMKM i. Rogiah b. Rupiah b. Rogiah b. Ro	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	238,408,2 5 1,68,850,3 1,476,54 ¹¹ accel pad-in-capital/agic current 1,325,822 - 745,890 - 1,437 - 1,437 - 10,141,851 9,338,367	10 283,794 85 2,427,223 85 2,427,223 14 200 14 1000 14 10000 14 10000 14 1000 14 1000 14 10000 14 10000 14 10000 14 1	5,429 266 5,429 267 5,262 2,177 410 [°] Accounting In Subsidiaries. rganisation on 3	0,852,784 0,852,784 4,219,449 ofor Sukuk ² 0 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY INTROLLING INTEI COMPREHENSIVE FER PROFIT (LOS: ND INDIVIC Total 1,325,822 745,890 745,890 - - - 1,437 - - - 10,142,235 9,338,751	REST INCOME CUI S) TO HEAD O IN Rupiah) UUAL Current 22 966,553 - - - - - - - - - - - - -	Special Mention	51,033,763 - - 547.89 31 Decemb Sub Standard	51,868,003 - 547.47	5,406,364 61,146,765 - - - 597.67	5,0- 60,955 5 5 70tz 9 9
i. hvestmetis in shares 14,555,122 414,227 25,191 414,227	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES DAN EQUITY Consolidated balance includes securities owned by subs which has effective since 1 annuy 201 communication of the security	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	238,408,2 5 1,68,850,3 1,476,54 ¹¹ accel pad-in-capital/agic current 1,325,822 - 745,890 - 1,437 - 1,437 - 10,141,851 9,338,367	10 283,794 85 2,427,223 85 2,427,223 14 200 14 1000 14 10000 14 10000 14 1000 14 1000 14 10000 14 10000 14 10000 14 1	5,429 266 5,429 267 5,262 2,177 410 [°] Accounting In Subsidiaries. rganisation on 3	0,852,784 0,852,784 4,219,449 ofor Sukuk ² 0 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY INTROLLING INTEI COMPREHENSIVE FER PROFIT (LOS: ND INDIVIC Total 1,325,822 745,890 745,890 - - - 1,437 - - - 10,142,235 9,338,751	REST INCOME CUI S) TO HEAD O IN Rupiah) UUAL Current 22 966,553 - - - - - - - - - - - - -	Special Mention	51,033,763 - - 547.89 31 Decemb Sub Standard	51,868,003 - 547.47	5,406,364 61,146,765 - - - 597.67	5,0 60,95 5 5 70ta 9 9
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Placements with other banks 565,924 - - 565,924 - - 565,924 - - 565,924 - - 66,085,059 61,782,892 - - 661,782,892 - - 661,782,892 - - 661,782,892 - - 61,782,892 - - 61,782,892 - - 10,752,9084 182,552 132,374 - - 10,752,9084 182,552 132,374 - - 10,752,9084 182,6519 - - 30,906 191,0 - - 10,752,9084 182,6519 - - - 10,9065,202 - - 30,906 191,0 - - 20,906,202 - - - 20,906,202 - - - 20,906,202 - - - 20,006,202 - - - 20,727 10,906,202 - - 20,727 10,906,202 - - 20,727 10,706,266 - - -	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABULTIES DAN EQUITY TOTAL LABULTIES DAN EQUITY Consolidated balance includes Securities owned by Subs which has effective since 1 anauy 2012 consolidated balance includes temporary syntah funds for an experiment of the security of the securities of the securities owned the securities of the securities owned the securities of the securities of the securities of the securities of the securities and the securities and the securities and the securities of the securities and the securi	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	238,408,2 5 1,68,450,3 1,476,451 in accel paid-in capital/agic 1,325,820 745,890 - 1,325,820 - 1,325,820 - 1,325,820 - - - - - - - - - - - - -	10 283,796 85 2,427,223 85 2,427,223 14 200 14 1002 14 1002 14 1002 14 1002 14 1002 14 102 14 102 1	5,429 266 5,429 266 5,262 2,177 410 *Accounting 5 Sub 5 Sub	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY NTROLLING INTEI OMPREHENSIVE IER PROFIT (LOS: ND IGS PER SHARE (1,325,822 1,325,822 1,325,820 - 1,325,820 - 1,325,820 - 1,325,820 - 1,325,820 - - - - - - - - - - - - -	REST INCOME CUI S) TO HEAD O IN Rupiah) UUAL Current 22 966,553 - 22 966,553 - - 3,017 - - - - - - - - - - - - -	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67	5,0 60,95 9 9 9 9 14,9
a. Rupiah 565,924 6,61,85,059 - - 555,924 26,61,1,841 - - - 26,01,1,841 b. Foreign currencies 66,085,059 - - 7,559,084 1,836,519 - - - 61,73 a. Rupiah 122,845,700 - - - 182,225 122,347 - - - 39,496 191,40 b. Foreign currencies 50,684,467 - - - 50,684,467 - - - 50,684,467 - - - 50,684,467 - - - 50,684,467 - - - 50,684,467 - - - 50,684,467 - - 27,164,767 - - - 27,164,767 - - 27,164,767 - - 27,164,767 - - 27,164,767 - - 27,164,767 - - 27,164,767 - - 27,164,767 - - 27,164,767 - - 27,164,767 - - 27,164,767 - - - 27,16		OWNER TOTAL LABULTIES DAN EQUITY TOTAL LABULTIES DAN EQUITY Consolidated balance includes Securities owned by Subs which has effective since 1 anauy 201. Description of the security of the s	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	238,408,2 5 1,68,450,3 1,476,451 in accel paid-in capital/agic 1,325,820 745,890 - 1,325,820 - 1,325,820 - 1,325,820 - - - - - - - - - - - - -	10 283,796 85 2,427,223 85 2,427,223 14 200 14 1002 14 1002 14 1002 14 1002 14 1002 14 102 14 102 1	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY NTROLLING INTEI OMPREHENSIVE IER PROFIT (LOS: ND IGS PER SHARE (1,325,822 1,325,822 1,325,820 - 1,325,820 - 1,325,820 - 1,325,820 - 1,325,820 - - - - - - - - - - - - -	REST INCOME CUI S) TO HEAD O IN Rupiah) UUAL Current 22 966,553 - 22 966,553 - - 3,017 - - - - - - - - - - - - -	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67	5,0 60,95 9 9 9 9 14,9
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b. Foreign currencies 122,285,700 - 6 8,67 122,854,374 190,965,202 - 7 39496 191,0 b. Foreign currencies 50,684,67 - 7 50,684,67 50,895,65 - 7 7 5 50,684,67 50,895,65 - 7 7 5 50,684,67 50,895,65 - 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTT TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES DAN EQUITY Consolidated balance includes securities owned by subs which has effective since 1 annuy 2012 The securities of the security and the security of the security and the security of the secure of the security	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	238,408,2 3 1,88,408,2 3 1,88,408,2 1,41,41,41,41,41,41,41,41,41,41,41,41,41	10 283,796 85 2,427,223 85 2,427,223 14 200 14 1002 14 1002 14 1002 14 1002 14 1002 14 102 14 102 1	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY INTROLLING INTEL INDIVIC ISS PER SHARE (1,325,822 1,325,822 745,890 - - 1,437 - 10,142,235 9,336,751 803,484 - 14,994,540 - 980,679 - - - - - - - - - - - - -	REST INCOME CUI S) TO HEAD O IN Rupiah) UAL Current 22 966,553 - 22 966,553 - 14,526,121 - 14,526,121 - 687,397 - 26,641,841	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67	5,0 60,95 5 5 7 7 14,9 6 26,6
a. Rupiah 122,845,700 - - 8,674 122,845,374 190,965,202 - - 39,496 191,4 b. Foreign currencies 50,684,467 - - 50,684,467 50,985,465 - - 27,1 a. Rupiah 80,499,885 - - - 80,499,885 27,164,767 - - 27,1 b. Foreign currencies 9,785,348 - - - 9,785,348 12,540,968 - - 12,2 Securities purchased with agreement to result (Reverse Repo) - - - - 7,166,266 16,205,580 - - 14,4 A. Cceptances recelvables 9,154,828 5,457 - - 9,160,285 1,452,865 7,059 - - 14,4 Loans and financing - - - 1,048,087 716,943 3,0466,821 1,09,408 1,70,92,920 42,66,91 438,406 716,981 531,957 12,49 J. Micro, small and medium loans (UMKM) 112,808,66,29 3,643,861 357,927 497,332 962,727 133,548,476	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES OF Assects' Qualit tements of Assects' Qualit Data December 2024 and 20 Attilions of Rupiah) DESCRIPTION RELATED PARTIES Placements with other banks B. Aupiah D. Foreign currencies Securities sold with agreement to repurcha Securities sold with agreement to resurcha B. Rupiah D. Foreign currencies Securities sold with agreement to res Repo) D. Foreign currencies Securities sold with agreement to res Repo) D. Foreign currencies Commitments and contingencies D. Non UMKM I. Foreign currencies D. Non UMKM I. Foreign currencies C. Restructured loans") I. Rupiah D. Foreign currencies C. Restructured loans") I. Rupiah D. Foreign currencies C. Restructured loans") I. Rupiah D. Foreign currencies D. Non UMKM I. Foreign currencies D. Non UMKM I. Foreign currencies D. Non UMKM I. Foreign currencies D. Poreign currencies D.	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	238,408,2 3 238,408,2 3 1,688,50,3 arrived and a second and a secon	10 283,796 85 2,427,223 85 2,427,223 14 200 14 1002 14 1002 14 1002 14 1002 14 1002 14 102 14 102 1	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY NTROLLING INTEI COMPREHENSIVE ER PROFIT (LOS: ND INDIVIC Total 1,325,822 - - 745,890 - - 1,325,822 - - 1,325,822 - - - - - - - - - - - - -	REST INCOME CUI S) TO HEAD O IN Rupiah) UUAL Current 22 966,553 - - - - - - - - - - - - -	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67	5,0 60,9 : : : : : : : : : : : : : : : : : : :
b. Foreign currencies 50,684,467 - - 50,684,467 50,895,465 - - - 50,40,407 A.Rupiah 80,499,885 - - - 80,499,885 2,7,164,767 - - 2,7,1 b. Foreign currencies 9,785,348 - - - 9,785,348 12,540,968 - - 2,7,1 a. Rupiah 7,166,266 - - - 7,166,266 16,205,580 - - - 16,7 b. Foreign currencies 9,734,2828 5,457 - - - - - 16,70 - - - 16,70 - - - 16,70 - - - 16,70 - - - 16,70 - - - 16,70 - - - 16,70 - - - 16,70 - - - 16,70 - - - 16,70 - - - 16,70 - - - 50,40 30,403,61 357,927 497,322 962,727 <td></td> <td>OWNER TOTAL LABUTY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES TOTAL CURRENCES TOTAL LABUTTES TOTAL LABU</td> <td>257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23</td> <td>238,408,2 3 1,88,408,2 3 1,68,450,3 1,41,41,41,414,414,414,414,414,414,414,</td> <td>10 283,796 85 2,427,223 85 2,427,223 14 200 14 1002 14 1002 14 1002 14 1002 14 1002 14 102 14 102 1</td> <td>5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -</td> <td>0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -</td> <td>PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN</td> <td>ENTITY NTROLLING INTEI OMPREHENSIVE ER PROFIT (LOS) ND IGS PER SHARE (1,325,822 1,325,822 745,890 - 1,325,820 - 1,437 - 10,142,235 9,338,751 803,484 - 14,994,540 - 14,994,540 - 980,679 - 565,924 66,085,059 7,559,084</td> <td>REST INCOME CUI S) TO HEAD O UAL Current 22 966,553 - 22 966,553 - - - - - - - - - - - - -</td> <td>Special Mention</td> <td>31 Decemb Sub Standard</td> <td>51,868,003 547,47</td> <td>5,406,364 61,146,765 - - - 597.67</td> <td>5,0 60,95 9 7 7 14,9 6 6,4 5,7 7 14,9 6 6,1,7 1,8</td>		OWNER TOTAL LABUTY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES TOTAL CURRENCES TOTAL LABUTTES TOTAL LABU	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	238,408,2 3 1,88,408,2 3 1,68,450,3 1,41,41,41,414,414,414,414,414,414,414,	10 283,796 85 2,427,223 85 2,427,223 14 200 14 1002 14 1002 14 1002 14 1002 14 1002 14 102 14 102 1	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN	ENTITY NTROLLING INTEI OMPREHENSIVE ER PROFIT (LOS) ND IGS PER SHARE (1,325,822 1,325,822 745,890 - 1,325,820 - 1,437 - 10,142,235 9,338,751 803,484 - 14,994,540 - 14,994,540 - 980,679 - 565,924 66,085,059 7,559,084	REST INCOME CUI S) TO HEAD O UAL Current 22 966,553 - 22 966,553 - - - - - - - - - - - - -	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67	5,0 60,95 9 7 7 14,9 6 6,4 5,7 7 14,9 6 6,1,7 1,8
a. Rupiah 80,499,885 - - - 80,499,885 27,164,767 - - 27,1 b. Foreign currencies 9,785,348 - - - 9,785,348 12,540,968 - - 12,5 a. Rupiah 7,166,266 - - - 7,166,266 16,205,580 - - - 16,20 b. Foreign currencies 9,154,828 5,457 - - 9,785,348 14,452,865 7,059 - - 14,42 Loans and financing - - - 9,160,285 14,452,865 7,059 - - 14,42 i. Rupiah 127,038,542 3,543,861 357,927 497,332 962,727 133,548,476 119,504,357 4,266,991 438,406 716,981 531,957 124,9 i. Rupiah 127,038,542 3,643,861 357,927 497,332 962,727 133,548,476 19,040,857 4,266,991 438,406 716,981 531,957 124,9 i. Inorgin currencies 1,048,087 - - 1,044,087 511,028 -<	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTT TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES TOT	257,125,943 1,877,321,722 (idiary which classified for consumer financi from Subsidiary. ed against additional y and Oth D23	238,408,2 3,286,408,2 3,286,408,20,3 1,414,414,414,414,414,414,414,414,414,4	10 283,796 85 2,427,223 85 2,427,223 14 200 14 1002 14 1002 14 1002 14 1002 14 1002 14 102 14 102 1	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDER EARNIN - - - - - - - - - - - - - - - - - -	ENTITY INTROLLING INTEL SOMPREHENSIVE ER PROFIT (LOS) IGS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,820 1,437 1,559,084 1,82,555 1,447 1,559,084 1,82,555 1,456 1,559,084 1,82,555 1,456 1,559,084 1,82,555 1,559,084 1,82,555 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,525 1,559,084 1,555,095 1,559,084 1,555,095 1,559,084 1,555,095 1,559,084 1,555,095 1,555,095 1,555,095 1,555,095 1,555,095 1,555,095 1,555,095 1,555,095 1,555,095 1,555,095 1,555,095 1,555,095 1,555,095 1,	REST INCOME CUI S) TO HEAD O IN Rupiah) UAL Current 22 966,553 - 22 966,553 - 14,526,121 767,866 14,526,121 - 687,397 - 26,641,841 61,782,892 1,836,519 132,374	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67 Coss -	5,0- 60,955 5 5 5 5 5 5 5 7 7 14,9 6 6 61,7 7 14,9 6 14,9 14,9 14,9
Securities purchased with agreement to resell (Reverse Repo) 7,166,266 - - 7,7,66,266 16,205,580 - - - 16,7 a. Rupiah 7,166,266 - - - - - - 16,7 b. Foreign currencies - - - - - - - - 14,4 Loans and financing -	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTY TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES TOTAL LAB	257,125,943 1,877,321,722 (diay which classified for consumer financi from Subsidiary. asse (Repo) ell (Reverse (M)	238,408,2 3 1,88,408,2 3 1,88,450,3 14,4624 ¹¹ accel accelvables and paid-in-capital/agice 1,325,820 - 1,325,890 - 1,325,890 - 1,325,890 - 1,325,890 - 1,325,890 - - - - - - - - - - - - -	10 283,796 85 2,427,223 85 2,427,223 14 200 14 1002 14 1002 14 1002 14 1002 14 1002 14 102 14 102 1	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDER EARNIN - - - - - - - - - - - - - - - - - -	ENTITY INTROLLING INTEL INDIVIE ICOMPREHENSIVE ICOMPREHENSIVE ICOMPREHENSIVE INDIVIE I	REST INCOME CUI S) TO HEAD O UAL Current 22 966,553 - 22 966,553 - 72,010 - 72,010 - 72,010 - - 72,010 - - - - - - - - - - - - -	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67 Coss -	55,9' 5,0' 60,95 5 5 5 5 5 5 5 5 7 7 14,9' 6 6 1,7' 14,9' 6 6 1,7' 14,9' 6 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
a. Rupiah 7,166,266 - - 7,166,266 16,205,580 - - 16,2 b. Foreign currencies 9,154,828 5,457 - - 9,160,285 14,452,865 7,059 - - 14,4 Loans and financing 128,086,629 3,643,861 357,927 497,332 962,727 133,548,476 119,540,357 4,266,991 438,406 71,6981 531,957 124,9 i. Rupiah 127,038,542 3,643,861 357,927 497,332 962,727 133,540,708,91 90,329,82 4,266,991 438,406 71,6981 531,957 124,9 i. Rupiah 1,048,087 - - - - - 55 b. Non UMKM 1,114,857,115 41,440,323 1,090,408 1,709,200 6,202,705 889,065,558 63,887,555 91,857,505 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,710 3,857,71	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUITY TOTAL LABUITES DAN EQUITY TOTAL LABUITIES ON EQUITY TOTAL LABUATES TOTAL TOT	257,125,943 1,877,321,722 (diay which classified for consumer financi from Subsidiary. asse (Repo) ell (Reverse (M)	238,408,2 3 1,88,850,3 14/4063*in accel accelvables and paid-in-capital/agic 1,325,822 1,325,820 1,325,890 1,325,890 1,325,890 1,325,890 1,335,890 1,435,890 1,335,	10 283,796 85 2,427,223 85 2,427,223 14 200 14 1002 14 1002 14 1002 14 1002 14 1002 14 102 14 102 1	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDER EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI INDIVIE ICOMPREHENSIVE ICOMPREHENSIVE ICOMPREHENSIVE INDIVIE IN	REST INCOME CUI S) TO HEAD O UUAL Current 22 966,553 - 22 966,553 - 72,010 - 72,010 - - 72,010 - - - - - - - - - - - - -	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67 Coss -	5,04 60,95 5 5 5 6,4,7 7 14,9 6 6 14,9 6 6 1,7 1 14,9 6 6 1,7 1 14,9 6 26,6 6 1,7 1 14,9 1 2,0,8 5
b. Foreign currencies 9,154,828 5,457 - - 9,160,285 14,452,865 7,059 - - 14,4 Loans and financing 128,086,629 3,643,861 357,927 497,332 962,727 133,548,476 119,540,357 4266,991 438,406 716,981 531,957 124,98 ii. Kropiah 127,038,542 3,643,861 357,927 497,332 962,727 132,500,389 119,540,357 4266,991 438,406 716,981 531,957 124,95 14,40,917 14,91 14,40,917 14,40,917 14,91,918 14,44,913,913 14,91,918 34,912,913	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUITTES DAN EQUITY TOTAL LABUITTES DAN EQUITY TOTAL LABUITTES DAN EQUITY Consolidated balance includes securities owned by Subs which has effective since 1 annuy 202. Description of the assets. Total characteristic and the assets. Total characteristic	257,125,943 1,877,121,720 1,877,921,720 (from Subsidiary, from Subsidiary asse (Repo) ell (Reverse im) asse (Repo) asse (Repo) asse (Repo)	238,408,2 3 1,88,850,3 14/4063*in accel accelvables and paid-in-capital/agic 1,325,822 1,325,820 1,325,890 1,325,890 1,325,890 1,325,890 1,335,890 1,435,890 1,335,	10 283,796 85 2,427,223 85 2,427,223 14 200 14 100	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDER EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI INDIVIE ICOMPREHENSIVE ICOMPREHENSIVE ICOMPREHENSIVE INDIVIE IN	REST INCOME CUI S) TO HEAD O UUAL Current 22 966,553 - 22 966,553 - 72,010 - 72,010 - - 72,010 - - - - - - - - - - - - -	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67 Coss -	5,0- 60,955 5 5 5 5 5 5 5 7 7 14,9 6 6 61,7 7 14,9 6 6 61,7 7 14,9 6 19,0 5 0,8
I. Loars and financing 128,086,629 3,643,861 357,927 497,332 962,727 132,500,389 119,029,329 4,266,91 438,406 716,981 531,957 124,9 i. Ropiah 122,038,542 3,643,861 357,927 497,332 962,727 132,500,389 119,029,329 4,266,91 438,406 716,981 531,957 124,9 b. Non UMKM 1,114,857,115 41,440,323 1,090,408 1,709,920 5,090,255 16,167,088,619 01,379,800 43,112,073 1,850,904 3,055,571 3,855,710 953,85 15,01,018 2,262,315 1,850,904 3,035,62 2,282,353 700,9 1,11,857,115 41,403,232 1,090,408 1,709,920 6,602,705 889,63,658 663,887,055 2,92,63,150 1,850,904 3,035,62 2,282,353 700,9 1,11,857,115 41,403,232 1,090,408 2,780,25,033 23,749,745 13,848,923 - 512,217 1,032,857 2,823,157 3,848,172 2,079,933,841 - - 1,388,124 18,748,681 8,126,535 13,388,126 - 512,217 1,026,421 2,00,776 3,495,486 <t< td=""><td>• • • • • • • • • • • • • • • • • • •</td><td>OWNER TOTAL LABUITY TOTAL LABUITES DAN EQUITY TOTAL LABUITIES DAN EQUITY Total characterized and the securities owned by subs which has effective since language of the securities sold with agreement to resurch as Rupiah D. Foreign currencies Securities point of the securities on the securities of the securit</td><td>257,125,943 1,877,121,720 1,877,921,720 (from Subsidiary, from Subsidiary asse (Repo) ell (Reverse im) asse (Repo) asse (Repo) asse (Repo)</td><td>238,408,2 3 1,88,850,3 3 1,86,850,3 14/40541 in accel accelvables and paid-in capital/agic 1,325,822 1,325,822 1,325,890 1,437 10,141,851 9,338,367 803,484 14,555,122 979,613 979,613 9,7559,084 182,525 122,845,700 50,684,467 80,499,885 9,785,348</td><td>10 283,796 85 2,427,223 85 2,427,223 14 200 14 100 200 14 100</td><td>5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -</td><td>0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -</td><td>PARENT NON-CO TOTAL C YEAR TRANSF DIVIDER EARNIN - - - - - - - - - - - - - - - - - -</td><td>ENTITY NTROLLING INTEI VID (INDIVIC GS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,822 1,325,822 1,325,820 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920</td><td>REST INCOME CUI S) TO HEAD O IN Rupiah) UUAL Current 22 966,553 - - 72,010 - - 72,010 - - 72,010 - - - - - - - - - - - - -</td><td>Special Mention</td><td>31 Decemb Sub Standard</td><td>51,868,003 547,47</td><td>5,406,364 61,146,765 - - - 597.67 Coss -</td><td>5,0- 60,955 5 5 5 5 5 5 5 5 5 5 7 7 14,9 6 6 4 5,7 7 7 14,9 6 6 1,7 7 14,9 6 26,6 6 1,7 7 14,9 5 8 27,1 1</td></t<>	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUITY TOTAL LABUITES DAN EQUITY TOTAL LABUITIES DAN EQUITY Total characterized and the securities owned by subs which has effective since language of the securities sold with agreement to resurch as Rupiah D. Foreign currencies Securities point of the securities on the securities of the securit	257,125,943 1,877,121,720 1,877,921,720 (from Subsidiary, from Subsidiary asse (Repo) ell (Reverse im) asse (Repo) asse (Repo) asse (Repo)	238,408,2 3 1,88,850,3 3 1,86,850,3 14/40541 in accel accelvables and paid-in capital/agic 1,325,822 1,325,822 1,325,890 1,437 10,141,851 9,338,367 803,484 14,555,122 979,613 979,613 9,7559,084 182,525 122,845,700 50,684,467 80,499,885 9,785,348	10 283,796 85 2,427,223 85 2,427,223 14 200 14 100	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDER EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI VID (INDIVIC GS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,822 1,325,822 1,325,820 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920 1,325,920	REST INCOME CUI S) TO HEAD O IN Rupiah) UUAL Current 22 966,553 - - 72,010 - - 72,010 - - 72,010 - - - - - - - - - - - - -	Special Mention	31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67 Coss -	5,0- 60,955 5 5 5 5 5 5 5 5 5 5 7 7 14,9 6 6 4 5,7 7 7 14,9 6 6 1,7 7 14,9 6 26,6 6 1,7 7 14,9 5 8 27,1 1
i. Rupiah 127,038,542 3,643,861 357,927 497,332 962,727 132,500,389 119,029,329 4,266,991 438,406 716,981 531,957 124,95 ii. Foreign currencies 1,048,087 -<	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUITY TOTAL LABUITES DAN EQUITY TOTAL LABUITIES DAN EQUITY Total consent of the sector of t	257,125,943 1,877,121,720 1,877,921,720 (from Subsidiary, from Subsidiary asse (Repo) ell (Reverse im) asse (Repo) asse (Repo) asse (Repo)	238,408,2 3 1,88,850,3 14/4063*in accel accelvables and paid-in-capital/agic 1,325,822 1,325,820 1,325,890 1,325,890 1,325,890 1,325,890 1,325,890 1,335,	10 283,794 85 2,427,223 24,27,223 14,000 14,00000 14,00000 14,00000 14,00000 14,00000	5,429 266 5,429 266 5,262 2,177 410 *Accounting 1 Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDER EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI NTROLLING INTEI INDIVIE IGS PER SHARE (1,325,822 1,325,822 1,325,820 1,325,820 1,325,820 1,325,820 1,42,35 9,338,751 803,484 14,994,540 980,679 980,679 980,679 14,994,540 14,994,540 122,854,374 50,684,467 80,499,885 9,785,348 7,166,266	REST INCOME CUI S) TO HEAD O UUAL Current 22 966,553 - - 72,010 - 72,010 - 72,010 - - - - - - - - - - - - -	Special Mention FFICE	31 Decemb 547.89 31 Decemb Sub Standard	51,868,003 547,47	5,406,364 61,146,765 - - - 597.67 Coss -	5,0 60,95 5 5 7 7 14,9 6 6 7,7 7 14,9 6 6 1,7 7 7 14,9 6 8 226,6 61,7 7 14,9 6 12,5 18,2 12,5 16,2
b. Non UMKM 1,114,857,115 41,440,323 1,090,408 1,709,920 7,909,925 1,167,088,691 901,379,800 43,112,073 1,850,904 3,605,579 3,855,710 953,8 i. Rupiah 849,013,943 30,646,682 1,090,408 1,709,920 6,602,705 889,063,558 663,887,055 29,263,150 1,850,904 3,093,362 282,353 700,922 78,066,347 36,548,105 29,263,150 1,850,904 3,093,362 282,353 700,922 78,066,347 36,548,105 34,776,121 1,044,617 2,677,60 3,153,725 35,036,854 420,576 388,192 4,700,876 54,717,666 28,421,570 21,887,955 1,044,617 2,165,53 3,138,102 - 1,215,541 1,214,542 1,21,553 2,122,721 1,023,272 23,0 1. Investments in shares 20,000 - - - 1,216,503 3,388,122 2,524,523 24,978,33 - - - 3,4093 - 3,4093 - 1,215,601 2,122,72 2,30 - - - 3,4093 - - 3,4093 - - 3,4	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUITY TOTAL LABUITES DAN EQUITY TOTAL LABUITES DAN EQUITY TOTAL LABUITIES DAN EQUITY TOTAL LABUITIES DAN EQUITY Toracitable balance includes sequences or input of the sector. Totaling right of use asset. Totaling right of use right of use asset. Totaling right of use right of use right of use asset. Totaling right of use right of u	257,125,943 1,877,321,722 1,977,321,722 1,977,321,724 1,977,324	238,408,2 3 1,88,408,2 3 1,88,450,3 at in capital/agic are in capital/agic 1,325,820 - 1,325,890 - 1,325,890 - - 1,325,890 - - - - - - - - - - - - -	10 283,794 85 2,427,223 10 and with SFA Skot 10 and with SFA Sk	5,429 26 5,429 26 5,262 2,17 40 %ccounter subsidiaries. rganisation on 3 	0,852,784 0,852,784 4,219,449 9 for sukuk* 10 April 2003. 2024 (Audited Doubtful - - - - - - - - - - - - -	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEE EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI NTROLLING INTEI OMPREHENSIVE ER PROFIT (LOS) IGS PER SHARE (1,325,822 1,325,820 745,890 745,890 - 1,437 - 1,437 - 1,437 - 1,437 - - 1,437 - - - - - - - - - - - - -	REST INCOME CUI S) TO HEAD O UAL Current 22 966,553 - - - 22,010 - - - - - - - - - - - - -	Special Special Second Seco	31 Decemb Sub Standard 414,222	51,868,003 547,47	5,406,364 61,146,765 - 597.67 - - - - - - - - - - - - -	5,0° 60,955 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
i. Rupiah 849,013,943 30,646,682 1,090,408 1,709,920 6,602,75 889,063,658 663,887,055 29,263,150 1,850,904 3,093,362 2,823,353 700,9 ii. Foreign currencies 265,843,172 10,793,641 - - 1,388,202 278,025,033 237,492,745 13,848,923 - 512,217 1,032,316 78,01 i. Rupiah 24,964,809 24,243,213 420,576 388,192 6,088,105 347,76,121 1,044,617 2,675,03 3,12,17 55,10 78,01 1,044,617 2,155,543 2,123,759 55,1 1,046,617 2,155,543 2,123,759 55,1 1,044,617 2,675,633 2,123,759 55,1 1,046,617 2,675,633 2,123,759 55,1 1,046,617 2,65,643 3,548,142 18,748,681 8,126,555 13,388,126 - - - - - 3,049,555 2,123,759 55,1 1,046,617 2,155,633 2,123,759 55,1 2,123,759 51,217 1,026,421 23,06 - - - - - - - 3,08,931 0 2,62,632 <td>• • • • • • • • • • • • • • • • • • •</td> <td>OWNER TOTAL LABUTT TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES TOTAL L</td> <td>257,125,943 1,877,321,722 (abs)diary with classified end against additional asse (Repo) ell (Reverse (M) asse (Repo) esell (M) 1</td> <td>238,408,2 3 1,88,408,2 3 1,88,408,2 3 1,88,408,2 1,414,1821 1,325,822 - - 1,325,822 - - - 1,325,822 - - - - - - - - - - - - -</td> <td>10 283,794 85 2,427,223 85 2,427,223 85 2,427,223 14,0024 14,</td> <td>5,429 26 5,429 26 5,262 2,17 10 'Accounted r subsidiaries. transistion on 3 </td> <td>0.852.784 0.852.784 4.219.449 9.10 Sukuk¹ 10 April 2003. 10 April 2003.</td> <td>PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEP EARNIN - - - - - - - - - - - - - - - - - -</td> <td>ENTITY NTROLLING INTEL SOMPREHENSIVE ER PROFIT (LOS) ND IGS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,822 1,325,820 1,325,820 1,325,820 1,325,820 1,325,820 1,4,994,540 980,677 980,679 7,559,084 182,525 122,854,374 50,684,467 80,499,885 9,785,348 7,166,266 9,160,285 133,548,476 132,500,389</td> <td>REST INCOME CUI S) TO HEAD O IN RUPIAH Current 22 966,553 - 22,966,553 - 72,010 - 72,010 - 72,010 - - - - - - - - - - - - -</td> <td>Special - FFICE - - <td< td=""><td>31 Decemb Sub Standard 414,222</td><td>51,868,003 547,47</td><td>5,406,364 61,146,765 - - 597.67 - - - - - - - - - - - - -</td><td>5,0° 60,955 55 55 55 55 55 55 55 55 55 55 55 55</td></td<></td>	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTT TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES TOTAL L	257,125,943 1,877,321,722 (abs)diary with classified end against additional asse (Repo) ell (Reverse (M) asse (Repo) esell (M) 1	238,408,2 3 1,88,408,2 3 1,88,408,2 3 1,88,408,2 1,414,1821 1,325,822 - - 1,325,822 - - - 1,325,822 - - - - - - - - - - - - -	10 283,794 85 2,427,223 85 2,427,223 85 2,427,223 14,0024 14,	5,429 26 5,429 26 5,262 2,17 10 'Accounted r subsidiaries. transistion on 3 	0.852.784 0.852.784 4.219.449 9.10 Sukuk ¹ 10 April 2003. 10 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEP EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEL SOMPREHENSIVE ER PROFIT (LOS) ND IGS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,822 1,325,820 1,325,820 1,325,820 1,325,820 1,325,820 1,4,994,540 980,677 980,679 7,559,084 182,525 122,854,374 50,684,467 80,499,885 9,785,348 7,166,266 9,160,285 133,548,476 132,500,389	REST INCOME CUI S) TO HEAD O IN RUPIAH Current 22 966,553 - 22,966,553 - 72,010 - 72,010 - 72,010 - - - - - - - - - - - - -	Special - FFICE - - <td< td=""><td>31 Decemb Sub Standard 414,222</td><td>51,868,003 547,47</td><td>5,406,364 61,146,765 - - 597.67 - - - - - - - - - - - - -</td><td>5,0° 60,955 55 55 55 55 55 55 55 55 55 55 55 55</td></td<>	31 Decemb Sub Standard 414,222	51,868,003 547,47	5,406,364 61,146,765 - - 597.67 - - - - - - - - - - - - -	5,0° 60,955 55 55 55 55 55 55 55 55 55 55 55 55
c. Restructured loans*) 31,531,725 35,036,854 420,576 388,192 6,089,000 73,466,347 36,548,105 34,776,121 1,044,617 2,677,760 3,150,180 78,1 i. Rupiah 24,964,009 24,243,213 420,576 388,192 4,700,876 54,717,666 28,421,570 21,387,995 1,044,617 2,165,543 21,22,729 53, 25,217 1,22,475 23,000 - - 1,388,122 18,748,681 8,126,555 13,388,126 - 51,217 1,024,617 2,165,543 2,122,729 23,0 . Investments in shares 20,000 - - 1,155 21,955 - - - 34,093 . Other receivables 29,528,032 101,066 - - 1,264,092 30,893,190 25,024,252 245,783 - - 1,215,601 26,403 0. Commitments and contingencies 267,619,804 1,460,912 506 1,609 7,083 269,089,914 23,477,3,930 1,155,346 4,184 51,879 36,315 236,00 0. THER INFORMATION Value of bank's assets pledged as collateral:	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUITTES DAN EQUITY TOTAL LABUITTES DAN EQUITY TOTAL LABUITTES DAN EQUITY Consolidated balance includes securities owned by Subs which has effective since 1 annuy 2012 commitments of Assects' Quality tements of Assects' Quality and the securities of the securities owned by Subs Commitments of Rupiah) DESCRIPTION RELATED PARTIES Placements with other banks a. Rupiah b. Foreign currencies Securities sold with agreement to repurchase a. Rupiah b. Foreign currencies Securities sold with agreement to resurchase Repo) a. Rupiah b. Foreign currencies Securities sold with agreement to resurchase a. Rupiah b. Foreign currencies Carective Securities commitments and contingencies b. Non UMKM i. Rupiah i. Foreign currencies Commitments and contingencies commitments and conti	237,125,943 1,877,231,722 1,977,321,322 1,977,322 1,977,322 1,977,322 1,977,322 1,977,	238,408,2 3 1,88,408,2 3 1,88,408,2 3 1,88,450,3 2 1,41,41,41 1,325,822 2 1,325,890 1,325,890 2 1,325,890 2 1,325,890 2 1,325,890 2 1,325,890 2 1,325,890 2 1,335,367 3 10,141,851 9,338,367 8 0,3484 2 1,4555,122 2 1,335,367 3 1,4555,122 3 1,4555,122 3 1,655,924 4 66,085,059 7,559,084 3 1,255,500 5 0,584,467 8 0,499,885 9,785,348 7,166,266 9,715,328 2 8,086,629 1,27,038,542 1,048,087 2 1,048,087 3 1	10 283,794 85 2,427,223 247,223 14,000 14,00000 14,00000 14,00000 14,00000 14,00000 14,000000	5,429 26 5,429 26 5,429 26 5,262 2,17 40 % countering n Subsidiaries. rganisation on 3 	0.852,784 0.852,784 3.219,449 9.for Sukuk ¹ 10 April 2003. 10 April 2003	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEP EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI VD IGS PER SHARE (1,325,822 1,325,822 1,325,820 1,325,800	REST INCOME CUI S) TO HEAD O UUAL Current 22 966,553 - 22 966,553 - 72,010 - 72,010 - 72,010 - 72,010 - 14,526,5121 - 64,748,387 5,718,521 767,866 - - - - - - - - - - - - -	Special - Special - Special - Special - Special - - - <t< td=""><td>31 Decemb Sub Sub Standard 414,227</td><td>51,868,003 547,47</td><td>5,406,364 61,146,765 -</td><td>5,0 60,95 5 5 7 7 14,9 6 6 6,4,7 7 7 14,9 6 6 61,7 7 14,9 6 6 125,4 125,4 125,4 125,4 125,4 9 5</td></t<>	31 Decemb Sub Sub Standard 414,227	51,868,003 547,47	5,406,364 61,146,765 -	5,0 60,95 5 5 7 7 14,9 6 6 6,4,7 7 7 14,9 6 6 61,7 7 14,9 6 6 125,4 125,4 125,4 125,4 125,4 9 5
ii. Foreign currencies 6,566,916 10,793,641 - - 1,388,124 18,748,681 8,126,535 13,388,126 - 512,217 1,026,421 23,003 Investments in shares 20,000 - - 1,955 21,955 - - - 3,4093 Other receivables 29,528,032 101,066 - 1,264,092 30,693,190 25,024,252 245,783 - - 1,215,601 26,40 Commitments and contingencies - - 1,609 7,083 269,089,914 23,4773,930 1,155,346 4,184 51,879 36,315 236,415 b. Foreign currencies 166,998,266 1,129,953 - - - 168,128,219 120,707,932 5,865,049 1,978 330 126,953 OTHER INFORMATION - - - 168,128,219 120,707,932 5,865,049 1,978 330 126,953 Value of bank's assets pledged as collateral: - - 1000,7932 5,865,049 - 1,978 330 126,953	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTT TOTAL LABUTTES DAN EQUITY Toracitated balance includes sequences of the second sec	257,125,943 1,877,321,722 1,277,321,724 1,677,321,724 1,678,134,145,145 1,677,145,145,145 1,677,145,145,145 1,677,145,145,145 1,677,145,145,145,145,1451,145,145,145,145,145,145,145,145,145,14	238,408,2 3 1,88,408,2 3 1,88,450,3 1,41,41,41,41 1,325,820 1,325,820 1,325,820 1,325,890 1,325,890 1,325,890 1,335,890 1	10 283,794 85 2,427,223 anacwth 5745 kb. lease financing from through quasi-reco 1 Special Special Special - - - - - - - - - - - - -	5,429 26 5,429 26 5,262 2,17 10 %ccounter subsidiaries. transistion on 3 	0.852,784 0.852,784 4.219,449 9 for Sukuk ¹ 10 April 2003. 10 April 2003. 10 April 2003. 1 2024 (Audited Doubtful 1 1 2 2 1,709,920 1 1 2 1 1 2 1 2 1 2 2 1 2 2 1 2 2 1 2 2 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEP EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI OMPREHENSIVE ER PROFIT (LOS) IGS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,822 1,325,820 1,325,820 1,325,820 1,4,994,540 14,994,540 14,994,540 14,994,540 14,994,540 14,994,540 14,994,540 14,994,540 122,803,814 182,525 122,854,374 50,684,467 80,499,885 9,785,348,476 80,499,885 133,548,476 80,499,885 133,548,476 80,499,885 133,548,476 80,499,885 133,548,476 132,500,389 1,048,087 1,166,286 9,160,285	REST INCOME CUI S) TO HEAD O IN RUPIAN Current 22 966,553 - 22,966,553 - 12,2010 - - 22,966,553 - - - - - - - - - - - - -	Special Mention - -	31 Decemb Sub Sub Standard 414,227	51,868,003	5,406,364 61,146,765 -	5,0° 60,955 55 55 55 55 55 55 55 55 55 55 55 55
Investments in shares 20,000 - - 1,955 21,955 - - - 34,093 Other receivables 29,528,032 101,066 - - 1,264,092 30,893,190 25,024,252 245,783 - - 1,215,601 26,40 0. Commitments and contingencies - - 1,609,912 506 1,609 7,083 269,089,914 234,773,930 1,155,346 4,184 51,879 36,315 236,000 166,998,266 1,129,953 - - 168,128,219 120,707,932 5,865,049 - 1,978 330 126,953 I OTHER INFORMATION - - 168,128,219 120,707,932 5,865,049 - 1,978 330 126,953 Value of bank's assets pledged as collateral: - - - 168,128,219 120,707,932 5,865,049 - 1,978 330 126,953	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES	257,125,943 1,877,321,722 1,977,321,724 1,977,321,724 1,675,321,724 1,675,321,724 1,675,321,724 1,675,321,724 1,755,324,324,3241,755,324 1,755,324,324,3241,755,324 1,755,324,324,3241,	238,408,2 3 1,88,408,2 3 1,88,408,2 3 1,88,408,2 14/4041 in acetual/agic 1,325,822 - - - - - - - - - - - - -	10 283,794 5 2,427,223 anacwsh 5436 kas isteough quasi-reco a constraints Special Special Special Constraints Con	5,429 26 5,429 26 5,262 2,17 10 *Accounting in Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0.652,784 0.652,784 4,219,449 0 April 2003. 10 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEN EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI MTROLLING INTEI MTROLLING INTEI COMPREHENSIVE ER PROFIT (LOS: ND INDIVIE Total 1,325,822 1,325,822 1,325,822 1,325,829 1,325,84,467 80,499,885 9,7166,266 9,160,285 132,500,389 1,325,83,476 132,500,389 1,325,83,476 132,500,389 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,404,085 1,405,085 1	REST INCOME CUI S) TO HEAD O IN RUPIAH CUITENT 22 966,553 22 72,010 22 966,553 2 72,010 2 72,710,020 2 74,852 1 9,045,520 2 7,18,521 7 7 7 7 7 7 7 7 7 7 7 7 7	Special	31 Decemb Sub Sub Standard 414,227 414,227 414,227 1,850,904 1,850,904	51,868,003	5,406,364 61,146,765 597.67 597.67 61,146,765	5,0° 60,955 55 55 55 55 55 55 55 55 55 55 55 55
0. Commitments and contingencies 267,619,804 1,460,912 506 1,609 7,083 269,089,914 234,773,930 1,155,346 4,184 51,879 36,315 236,015 b. Foreign currencies 166,998,266 1,129,953 - - 168,128,219 120,707,932 5,865,049 - 1,978 330 126,976 10 OTHER INFORMATION . <td>• • • • • • • • • • • • • • • • • • •</td> <td>OWNER TOTAL LABUTT TOTAL LABUTTES DAN EQUITY Total character includes temporary sorta funda- tements of Assets' Qualit tements of Assets' Qualit total and the sense of the se</td> <td>257,125,943 1,877,321,722 1,977,321,724 1,977,321,724 1,675,321,724 1,675,321,724 1,675,321,724 1,675,321,724 1,755,324,324,3241,755,324 1,755,324,324,3241,755,324 1,755,324,324,3241,</td> <td>238,408,2 3 1,68,450,3 a 1,68,450,3 a 1,48,450,4 a 1,42,51 1,325,820 - 1,325,820 - 1,325,890 - 1,325,890 - - - - - - - - - - - - -</td> <td>10 283,794 283,794 283,794 283,794 283,794 283,794 283,794 293,694 293,794 294,294 293,794 293,794 294,294 293,794 293,794 294,294 293,794 294,294 293,794 293,794 294,294 293,794 294,294 293,794 294,294 293,294 293,294 294,294 293,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294 294,294 294 294,294 294 294 294 29</td> <td>5,429 26 5,429 26 5,262 2,17 10 *Accounting in Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -</td> <td>0.652,784 0.652,784 4,219,449 0 April 2003. 10 April 2003.</td> <td>PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEP EARNIN - - - - - - - - - - - - - - - - - -</td> <td>ENTITY NTROLLING INTEI NTROLLING INTEI INDIVIE IGS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,820 1,325,820 1,325,820 1,325,820 1,325,820 1,325,827 1,437 1,448 1,4</td> <td>REST INCOME CUI S) TO HEAD O IN Rupiah) UAL Current 22 966,553 - 22,966,553 - 12,2010 - 22,966,553 - 14,526,121 - 14,526,121 - - - - - - - - - - - - -</td> <td>Special Mention - -</td> <td>31 Decemb Sub Sub Standard 414,227 414,227 414,227 1,850,904 1,850,904</td> <td>51,868,003</td> <td>(d) (d) (d)</td> <td>5,0° 60,955 55 55 55 55 55 55 55 55 55 10,05 50,8 26,6,6 57,7 7 7 14,9 6 6 50,8 50,8 27,1 12,5 50,8 22,1 12,5 50,8 11,2 55,7 11,2 55,8 11,2 55,7 11,2 55,8 11,2 55,7 12,5 12,5 12,5 12,5 12,5 12,5 12,5 12,5</td>	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTT TOTAL LABUTTES DAN EQUITY Total character includes temporary sorta funda- tements of Assets' Qualit tements of Assets' Qualit total and the sense of the se	257,125,943 1,877,321,722 1,977,321,724 1,977,321,724 1,675,321,724 1,675,321,724 1,675,321,724 1,675,321,724 1,755,324,324,3241,755,324 1,755,324,324,3241,755,324 1,755,324,324,3241,	238,408,2 3 1,68,450,3 a 1,68,450,3 a 1,48,450,4 a 1,42,51 1,325,820 - 1,325,820 - 1,325,890 - 1,325,890 - - - - - - - - - - - - -	10 283,794 283,794 283,794 283,794 283,794 283,794 283,794 293,694 293,794 294,294 293,794 293,794 294,294 293,794 293,794 294,294 293,794 294,294 293,794 293,794 294,294 293,794 294,294 293,794 294,294 293,294 293,294 294,294 293,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294,294 293,294 294 294,294 294 294,294 294 294 294 29	5,429 26 5,429 26 5,262 2,17 10 *Accounting in Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0.652,784 0.652,784 4,219,449 0 April 2003. 10 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEP EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI NTROLLING INTEI INDIVIE IGS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,820 1,325,820 1,325,820 1,325,820 1,325,820 1,325,827 1,437 1,448 1,4	REST INCOME CUI S) TO HEAD O IN Rupiah) UAL Current 22 966,553 - 22,966,553 - 12,2010 - 22,966,553 - 14,526,121 - 14,526,121 - - - - - - - - - - - - -	Special Mention - -	31 Decemb Sub Sub Standard 414,227 414,227 414,227 1,850,904 1,850,904	51,868,003	(d)	5,0° 60,955 55 55 55 55 55 55 55 55 55 10,05 50,8 26,6,6 57,7 7 7 14,9 6 6 50,8 50,8 27,1 12,5 50,8 22,1 12,5 50,8 11,2 55,7 11,2 55,8 11,2 55,7 11,2 55,8 11,2 55,7 12,5 12,5 12,5 12,5 12,5 12,5 12,5 12,5
b. Foreign currencies 166,998,266 1,129,953 168,128,219 120,707,932 5,865,049 - 1,978 330 126,4 I OTHER INFORMATION Value of bank's assets pledged as collateral:	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTT TOTAL LABUTTES DAN EQUITY Total characterized and the securities owned by subside and the securities of the 12.874,901 had been eliminate tements of Assets' Qualit tements of Assets' Qualit total and the securities of the 12.874,901 had been eliminate tements with other banks DESCRIPTION TELATED PARTIES Placements with other banks Deforing currencies Securities and the securities of	257,125,943 1,877,321,722 1,977,321,724 1,977,321,724 1,675,321,724 1,675,321,724 1,675,321,724 1,675,321,724 1,755,324,324,3241,755,324 1,755,324,324,3241,755,324 1,755,324,324,3241,	238,408,2 3 1,88,408,2 3 1,88,408,2 3 1,88,408,2 1,414,12 1,325,822 - - 1,325,822 - - - 1,325,822 - - - - - - - - - - - - -	10 283,794 85 2,427,223 anacwst 5434 kost according to a set through quasi-recording to a set through quasi-recording to a set according to	5,429 26 5,429 26 5,262 2,17 10 *Accounting in Subsidiaries. rganisation on 3 Sub Standard - - - - - - - - - - - - - - - - - - -	0.652,784 0.652,784 4,219,449 0 April 2003. 10 April 2003.	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEF EARNIN EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEL NTROLLING INTEL SOMPREHENSIVE ER PROFIT (LOS) IGS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,822 1,325,822 1,325,822 1,325,822 1,325,820 1,325,820 1,325,820 1,4,994,540 9,80,679 9,80,679 9,80,679 9,7559,084 182,525 122,854,374 50,684,467 80,499,885 133,548,476 80,499,885 133,548,476 81,21,955 133,548,476 132,500,389 1,0498,851 132,500,389 1,0498,851 132,500,389 1,0498,851 132,500,389 1,0498,851 132,500,389 1,0498,851 132,500,389 1,0498,851 132,500,389 1,0498,851 132,500,389 1,0498,851 132,500,389 1,047,088,671 1,0488,788 1,0488,788 1,0488,788 1,0488,788 1,0488,788 1,0488,788 1,0488,788 1,	REST INCOME CUI S) TO HEAD O IN RUPIAH CUITENT 22 966,553 - 22,966,553 - 72,010 - 72,010 - 72,010 - 72,010 - - 72,010 - - 72,010 - - - - - - - - - - - - -	Special Mention - -	31 Decemb Sub Sub Standard 414,227 414,227 414,227 1,850,904 1,850,904	51,868,003	(d) (d) (d) (d) (d) (1) (1) (2) (3) (4)	5,0° 60,955 55 55 55 55 55 55 55 55 55 55 55 55
Value of bank's assets pledged as collateral:	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUTT TOTAL LABUTTES DAN EQUITY TOTAL LABUTTES TOTAL CHARGES TOTAL CHARGES TOTAL	257,125,943 1,877,321,722 (abs)diary with classified end against additional asse (Repo) ell (Reverse ell (Reverse (M) asse (Repo) esell (M) 1 1,	238,408,2 3 1,68,450,3 3 1,68,450,3 24,141,451 24,546,455 24,546,457 24,546,457 24,546,457 24,546,457 24,546,457 24,546,457 24,	10 283,794 28 2,427,223 29 2,427,223 20 20 20 20 20 20 20 20 20 20 20 20 20 2	5,429 26 5,429 26 5,262 2,17 10 "Accounting" 10 "Accounting" rganisation on 3 3 rganisation on 3 - rganisation on 3 - - -	0.652,784 0.652,784 4.219,449 9 for sukuk ¹ 10 April 2003. 10 April 2003	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEP EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI WTROLLING INTEI WTROLLING INTEI INDIVIE ISPER SHARE (INDIVIE I	REST INCOME CUI S) TO HEAD O IN RUPIAH CUITENT 22 966,553 - 22 966,553 - 12 72,010 - - 72,010 - - - - - - - - - - - - -	Special	31 Decemb Sub Sub Standard 414,227 414,227 1,044,617 1,044,617	51,868,003 547,47	5,406,364 61,146,765 597.67 597.67 61,146,765 1 597.67 6 6 6 6 6 7 7 8,855,710 2,223,557 3,150,180 2,123,759 1,223,757 3,150,180 2,123,759 1,23,759 1,23,751 3,4093 1,215,601	5,0° 60,955 5 5 5 5 5 5 5 5 5 5 7 7 14,9 6 6 6,1,7 7 7 14,9 6 6 12,5,4 12,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5,5
	• • • • • • • • • • • • • • • • • • •	OWNER TOTAL LABUITY TOTAL LABUITES DAN EQUITY TOTAL LABUITIES ON EQUITY TOTAL LABUATES TOTAL TOT	257,125,943 1,877,321,722 (abs)diary with classified end against additional asse (Repo) ell (Reverse ell (Reverse (M) asse (Repo) esell (M) 1 1,	238,408,2 3 1,88,408,2 3 1,88,450,3 14/4041 in aceital/agic agic environment 1,325,822 1,325,822 1,325,820 1,325,	10 283,794 85 2,427,223 anacwith 543 kbc lease financing for through quasi-rec 1 Special Special Special Special C C C C C C C C C C C C C	5,429 26 5,429 26 5,262 2,17 10 "Accounting" 10 "Accounting" rganisation on 3 3 rganisation on 3 - rganisation on 3 - - -	0.652,784 0.652,784 4.219,449 9 for sukuk ¹ 10 April 2003. 10 April 2003	PARENT NON-CO TOTAL C YEAR TRANSF DIVIDEP EARNIN - - - - - - - - - - - - - - - - - -	ENTITY NTROLLING INTEI VD IGS PER SHARE (1,325,822 1,325,822 1,325,822 1,325,822 1,325,822 1,325,822 1,325,820 1,325,820 1,325,820 1,325,820 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,994,540 1,4,99,855 1,22,854,374 50,684,467 80,499,885 9,785,348,476 80,499,885 1,122,803,384 1,122,803,384 1,122,803,384 1,122,803,384 1,122,803,856 1,122,503,389 1,048,087 1,166,266 1,122,503,389 1,048,087 1,124,503,568 2,746,63,47 5,47,71,666 1,746,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,47,71,666 1,745,63,47 5,46,347 5,47,71,666 1,745,63,47 5,47,71,666 1,745,634 5,47,71,766 1,755 1,75	REST INCOME CUI S) TO HEAD O IN RUPIAN CUITENT CUITENT 22 966,553 - 22 966,553 - 12,2010 - 22 966,553 - 14,526,121 - 14,526,121 - - - - - - - - - - - - -	Special Mention - -	31 Decemb 31 Decemb Sub Sub Standard 414,227 414,227 1,850,904 1,850,904 1,044,617 1,044,617 1,044,617 1,044,617	51,868,003	(d)	5,0 60,95 5 5 5 5 5 5 5 5 5 5 5 5 5

Allowance for Impairment (CKPN) and Allowance for Asset Quality Assessment (PPKA)

As of 31 December 2024 and 2023 (In Millions of Rupiah)

								IN	IDIVIDUAL						
		31 December 2024 (Audited)							31 December 2023 (Audited)						
NO	DESCRIPTION			pairment (<i>Ck</i>	KPN) Allowance for Asset Quality Assessment (PPKA)			Allowance for Impairment (CKPN)				Allowance for Asset Quality Assessment (PPKA)			
NU	DESCRIPTION				Total Allowance for Impairment			Total Allowance for Asset Quality Assessment				Total Allowance for Impairment			Total Allowance for Asset Quality Assessment
1.	Placements with other banks	17,537	-	-	17,537	567,103	-	567,103	12,329	-	-	12,329	486,240	-	486,240
2.	Spot and derivative receivables/forward	-	-	-	-	74,915	-	74,915	-	-	-	-	19,501	-	19,501
3.	Securities *)	12,102	-	6,921	19,023	320,716	8,674	329,390	14,614	-	24,850	39,464	334,859	39,496	374,355
4.	Securities sold under agreement to repurchase (Repo)					8,635		8,635					7,425		7,425
5.	Securities purchased under agreement to resell (Reverse Repo)	-	-			71,086		71,086	-				47,804	-	47,804
6.	Acceptance receivables	25,737	3,751	-	29,488	91,563	273	91,836	29,916	87,984	-	117,900	144,559	353	144,912
7.	Loans and financing *)	9,094,305	16,664,969	12,581,110	38,340,384	12,530,856	12,528,756	25,059,612	11,201,507	15,660,142	15,473,730	42,335,379	10,274,065	9,261,410	19,535,475
8.	Investments in shares	30	-	12,597	12,627	145,752	76,685	222,437	30	-	44,505	44,535	145,261	108,823	254,084
9.	Other receivables	44,397	68,290	1,264,119	1,376,806	295,280	1,269,145	1,564,425	55,293	178,637	1,215,609	1,449,539	250,243	1,227,890	1,478,133
10.	10. Commitments and contingencies		672,971	4,863	1,089,963	2,235,013	47,765	2,282,779	471,778	476,059	163,893	1,111,730	1,945,865	321,732	2,267,597
	TOTAL	9,606,235	17,409,980	13,869,610	40,885,828	16,340,919	13,931,298	30,272,218	11,785,467	16,402,822	16,922,587	45,110,876	13,655,822	10,959,704	24,615,526
*)	Allowance for impairment includes allowance for impairmen	t for financial asse	ets that are measu	red at fair value t	hrough other com	prehensive incom	e which is booked	d in equity.							

					31 Decem	ber 2024	31 <u>D</u> e	ecember 2023	
NO	сомра	DNENTS OF CA	PITAL		(Audi	ted)		(Audited)	
					Individual	Consolidated	Individual		_
I CORE CAPITAL (1. Common Equ		1)			229,932,670 229,932,670	286,910,930 286,910,930			
1.1 Paid-in		1)			11,666,667	11,666,667			
1.2 Disclose	d Reserves				243,295,646	269,544,562			
1.2.1 Addition					246,404,152	273,337,976			
	comprehensiv	e income ences arising fro	om translation (34,566,487	35,192,233	34,582,6	523 34,811,	,362	
1.2.1.1	statement		om translation o	ormanciai	47,779	388,734	27,2	284 27	7,284
1.2.1.1	.2 Potential gair	n from the incre	ase in the fair va	alue of					
	comprehei	ssets measured a nsive income	at fair value thro	bugn other	30,754	30,754	67,3	385 67	7,385
		ed assets revalua	tion		34,487,954	34,772,745		954 34,716	6,693
	disclosed reser	rves			211,837,665	238,145,743			
1.2.1.2	.1 Agio .2 General reserv	100			19,661,550 2,333,333	18,095,274 2,333,333			
	.3 Previous years				138,706,819	161,934,394			
	.4 Current year p	•			51,135,963	55,782,742			
	.5 Funds for paid	l-in capital			-			-	-
1.2.1.2 1.2.2 Deducti	.6 Others				- (3,108,506)	(3,793,414)	(2,907,5	- 09) (3,378,3	-
	comprehensive	e income			(2,520,758)	(2,464,896)			
	Negative differ	rences arising fro	om translation o	of financial					
1.2.2.1.2	statements Potential losse	s from the decre	ease in the fair v	alue of	(378,445)	(378,445)	(461,7	21) (173,	,583)
	financial ass	ets measured at			(2.1.12.212)	(2.006.451)	(1.071.2	(1 700	020)
1 2 2 20ther	comprehens disclosed reser				(2,142,313) (587,748)	(2,086,451) (1,328,518)			
1.2.2.201161		ves			(387,748)	(1,520,510)		- (1,400,7	-
	Previous years I	oss						-	-
	Current year los							-	-
1.2.2.2.4		rences in allowa or impairment o							
1.2.2.25		ences in adjustm							
1.2.2.2.3	instruments	based on valuat	ion results in tra	ding book					
	and adjusme standards	ent amounts bas	eu on financial a	accounting					-
	Required allow	ance for non ear	ning assets		(587,748)	(1,328,518)	(474,5	43) (1,406,	,709)
1.2.2.2.7									-
	ntrolling Intere				- (25,029,643)	25,425,527 (19,725,826)		- 21,864, 39) (20,955,1	
1.4 Deduct					(25,029,643) (5,840,877)	(19,725,826) (8,342,819)			
1.4.2 Goodwi					-	(482,091)		- (482,	
1.4.3 Intangib					(4,207,868)	(6,525,458)			
		alculated as ded			(14,980,898)	(4,375,458)	(14,952,1	28) (5,303,	,550)
	ation exposure	urance subsidia	lies						
	eduction of CET	1			-				-
1.4.7.1 Placem	nent of funds in	Tier 2 instrume	ent to other ban	iks	-			-	-
		other entity acqu	uired by the tran	sfer due to law,					
	ts, or grants will ires that give rise	e to credit risk du	ue the settlemer	nt risk -					
Non	Delivery Versus	Payment			-				-
	ires in subsidia ia principles (if	ries that conduc	ct business activ	vity based on					
2. Additional Tie		available)			-			-	-
2.1 Instrum	ent which com	ply with AT 1 re	equirements		-			-	-
2.2 Agio/di					-			•	-
	on factor of AT	T ■ 1 and/or Tier 2	instrument to of	ther banks				-	
		ther entity acqu							
grants	, or grants will			,	-			-	-
II SUPPLEMENTAL					14,325,962	17,374,792	12,264,0	005 14,966,	i,831
1. Capital instru Tier 2 requ		orm of stock of	r others which	comply with	173,562	333,562	205,1	71 405,	5,171
2. Agio/disagio					-		,	•	-
3. General provi assets)	sion on earnin	g assets (max. 1	1.25% credit ris	sk - weighted	14,152,400	17,041,230	12,058,8	34 14,561,	660
4. Deduction Su	pplemental Ca	pital							-
4.1 Sinking F					-			-	-
		ier 2 instrumen						-	-
	nership in anot or grants will	her entity acquir	ed by the transf	er due to law,					
TOTAL CAPITAL					244,258,632	304,285,722	221,988,2	279 273,922,	,880
		2024 (Audited)		2023 (Audited)		31 December 202	4 (Audited) 31 D	ecember 2023 (Aud	idited)
		Consolidated	Individual	Consolidated		Individual Con	solidated Ind	lividual Consolid	dated
RISK WEIGHTED ASS Credit Risk -	ETS				CAR				
Weighted Assets	1,132,192,033	1,363,298,397	964,706,719	1,164,932,800	CET 1 Ratio (%)	18.92%	19.63% 2	20.29% 20.7	.79%
Market Risk -									
Weighted Assets Operational Risk	20,289,449	22,445,193	9,980,215	12,359,269	Tier 1 Ratio (%)	18.92%	19.63% 2	20.29% 20.7	.79%
- Weighted Assets	62,675,961	75,849,894	58,720,278	68,332,364	Tier 2 Ratio (%)	1.18%	1.19%	1.19% 1.2	.20 %
Total Risk Weighted					Capital Adequacy				
Assets	1,215,157,443	1,461,593,484	1,033,407,212	1,245,624,433	Ratio (%)	20.10%	20.82% 2	21.48% 21.9	.99 %
CAR BASED ON RISK PROFILE (%)	9.69%	9.73%	9.76 %	9.82%	CET 1 FOR BUFFER (%)	10.41%	11.09% 1	11.72% 12.1	.17%
CAPITAL ALLOCATIO				2.02 /0	PERCENTAGE OF				
					Capital Conservation				
From CET 1 (%)	8.51%	8.54%	8.57%	8.62%	Buffer (%)	2.50%	2.50%	2.50% 2.5	.50%
From AT 1 (%)					Countercyclical Buffer (%)	0.00%	0.00%	0.00% 0.0	.00%
. Tom AT 1 (70)					Capital	0.00%	0.0070	0.0070 0.1	.00%
					Surcharge				
From Tier 2 (%)	1.18%	1.19%	1.19%	1.20%	for Systemic Bank (%)	2.50%	2.50%	2.50% 2.	.50%
Statements o									
For the Years E	nded 31 De	ecember 20	024 and 20	23					
(In Millions of Rup	iah)								
-							NSOLIDATE		
		DESCRIPTIO	N				NSOLIDATED		
					31 Dec	:ember 2024 (Au	dited) 31 Dec	e mber 2023 (Aud	dited)
CASH FLOWS FROM	OPERATING AG	CTIVITIES							
							1045		
Receipts from interest						126,30		109,977	
Receipts from sharia ir	ncome	and premium inc	come			21,444	4,104	18,639	9,462
· · · · · · · · · · · · · · · · · · ·	ncome n, commission a	and premium inc	come				4,104 2,783		9,462 0,101

Receipts from interest income Receipts from sharia income Receipts from provision, commission and premium income		
Receipts from provision, commission and premium income	126,307,045	109,977,225
Receipts from provision, commission and premium income	21,444,104	18,639,462
	36,542,783	33,870,101
Payments of interest expenses	(41,137,244)	(29,551,232)
Payments of sharia expenses	(7,844,161)	(5,925,654)
Payment of insurance claims expenses	(10,574,450)	(11,598,645)
Receipts from the sale of government bonds measured at fair value through profit or loss	489,371,973	198,473,490
Acquisitions of government bonds measured at fair value through profit or loss		
	(498,026,362)	(207,265,229)
Income from fair value through profit of loss classification - net	4,473,622	4,371,516
Other operating income - others	4,927,284	5,527,300
Other operating expenses - others	(9,613,944)	(8,868,375)
Salaries and employee benefits expenses	(28,501,269)	(25,143,475)
General and administrative expenses	(20,406,171)	(18,165,992)
Non-operating (expenses)/income - net	335,917	34,694
Payment of corporate income tax	(13,438,576)	(13,729,286)
Cash Flows from Operating Activities Before Changes in Operating Assets and Liabilities	53,860,551	50,645,900
(Increase)/Decrease in Operating Assets:		
Placements with Bank Indonesia and other banks	(958,884)	1,300,258
Marketable securities measured at fair value through profit or loss	1,973,193	(4,523,193)
Other receivables - trade transactions	(3,929,564)	7,748,711
Loans	(237,605,954)	(173,772,763)
Sharia receivables/financing	(39,585,822)	(34,331,179)
Securities purchased under agreement to resell	14,402,790	(10,986,939)
Consumer financing receivables	(10,319,670)	(10,159,382)
Net investment in lease financing	(319,986)	307,195
Prepaid taxes	(302,483)	728,393
Prepaid expenses	(2,107,934)	(824,286)
Other assets	851,950	(8,474,655)
Recovery of written - off financial assets	9,312,913	12,159,217
Increase/(Decrease) in Operating Liabilities and Temporary Syirkah Funds:	10121713	12,133,217
Conventional Banking		
Demand deposits	18,549,199	34,079,545
Saving deposits	70,964,416	28,969,554
Time deposits	11,951,464	
		(7,185,303)
Interbank call money	2,679,658	2,845,795
Obligation due immediately	1,218,775	428,927
Liability to unit-link policyholders	(1,181,816)	(515,525)
Other taxes payable	488,808	(78,008)
Other liabilities	3,441,525	11,754,709
Sharia Banking - Temporary Syirkah Funds		
Demand deposits - restricted investment and mudharabah musytarakah demand deposits	4,818,540	9,662,291
Saving deposits - restricted investment and unrestricted investment - mudharabah	7,510,475	5,382,833
Mudharabah time deposits - unrestricted investment	14,729,578	15,033,947
Net Cash Used in Operating Activities	(79,558,278)	(69,803,958)
CASH FLOWS FROM INVESTING ACTIVITIES		
	(4.949.997)	
Increase in marketable securities - other than at fair value through profit or loss	(4.213.227)	(7.500.467)
Increase in marketable securities - other than at fair value through profit or loss	(4,213,227)	(7,500,467)
Decrease in government bonds - other than measured at fair value through profit or loss	29,535,716	30,052,757
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets	29,535,716 35,890	30,052,757 242,703
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets	29,535,716 35,890 (6,141,551)	30,052,757 242,703 (3,086,377)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets	29,535,716 35,890	30,052,757 242,703
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets	29,535,716 35,890 (6,141,551)	30,052,757 242,703 (3,086,377)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets	29,535,716 35,890 (6,141,551) (2,402,345)	30,052,757 242,703 (3,086,377) (1,934,659)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries	29,535,716 35,890 (6,141,551) (2,402,345) (15,072)	30,052,757 242,703 (3,086,377) (1,934,659) (29,770)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Increase of intangible assets Increase of investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000)	30,052,757 242,703 (3,086,377) (1,934,659) (29,770)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Acquisitions of intangible assets Increase of investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary	29,535,716 35,890 (6,141,551) (2,402,345) (15,072)	30,052,757 242,703 (3,086,377) (1,934,659) (29,770)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695	30,052,757 242,703 (3,0863,777) (1,934,659) (29,770) 140,000 17,884,187
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of fixed assets Increase of investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) <u>951,284</u> 17,730,695	30,052,757 242,703 (3,086,377) (1,934,659) (29,770 140,000 17,884,187 16,611,244
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of debt securities issued	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179)	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of debt securities issued Receipts from fund borrowings	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831	30,052,757 242,703 (3,086,377) (1,934,659 (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,159
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of debt securities issued	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179)	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of debt securities issued Receipts from fund borrowings	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) 	30,052,757 242,703 (3,086,377) (1,934,659 (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,159
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Frovided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of fund borrowings Payments of fund borrowings	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,155 (34,822,471]
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from fund borrowings Payments of fund borrowings Payments of fund borrowings Payments of subordinated Ioans and marketable securities Payments of subordinated Ioans and marketable securities	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) - (16,887)	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,155 (34,822,471) 300,000 (517,151)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Ret Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from fued borrowings Receipts from fund borrowings Receipts form fund borrowings Receipts form subordinated loans and marketable securities Increase in securities isold under agreements to repurchase liabilities	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) - (16,887) 53,371,351	30,052,757 242,703 (3,086,377) (1,934,659 (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,159 (34,822,471) 300,000 (517,151) 11,611,121
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Frovided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of fund borrowings Payments of fund borrowings Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Increase in securities isol dunder agreements to repurchase liabilities Payments of lease liabilities	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) - (16,687) 53,371,351 (1,651,500)	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,055,155 (34,822,471] 300,000 (517,151] 11,1611,121 (1,692,169)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in other entity Net Proceeds from contol transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from fund borrowings Payments of debt securities issued Receipts from subordinated loans and marketable securities Payments or lase liabilities Payments or lease liabilities Payments of lease liabilities Payments of lease liabilities Payments of dividends	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) - (16,887) 53,371,351 (1,651,500) (33,036,034)	30,052,757 242,703 (3,086,377) (1,934,659 (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,159 (34,822,471) 300,000 (517,151) 11,611,121
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from duebt securities issued Receipts from fund borrowings Payments of fund borrowings Receipts from subordinated loans and marketable securities Payments of sold under agreements to repurchase liabilities Payments of lease liabilities Payments of idvidends Acquisition of interest in a Subsidiary from non-controlling interest	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) (16,887) 53,371,351 (1,651,500) (33,036,034) (1,019,000)	30,052,757 242,703 (3,086,377) (1,934,659 (29,770) 140,000 17,884,18 7 16,611,244 (12,065,865) 67,056,159 (3,4822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of debt securities issued Receipts from fund borrowings Receipts from subordinated loans and marketable securities Increase in securities old under agreements to repurchase liabilities Payments of lease liabilities Payments of relase liabilities Payments of inserts in a Subsidiary from non-controlling interest Net Cash Provided by Financing Activities	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) - (16,887) 53,371,351 (1,651,500) (33,036,034) (1,019,000) 57,849,151	30,052,757 242,703 (3,086,377) (1,934,659 (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,159 (34,822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382) 21,778,486
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from duebt securities issued Payments of debt securities issued Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Increase in securities sold under agreements to repurchase liabilities Payments of leave liabilities Payments of Payments of Leave liabilities Payments of Leave liabilities Payments of Leave L	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) - (16,87,179) 39,255,831 (48,433,335) - (16,51,500) (33,036,034) (1,019,000) 57,849,151 (3,978,432)	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865) (34,822,471] 300,000 (517,151] 11,611,121 (1,692,169) (24,702,382) (24,702,382) (30,141,285)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of debt securities issued Receipts from fund borrowings Receipts from subordinated loans and marketable securities Increase in securities old under agreements to repurchase liabilities Payments of lease liabilities Payments of relase liabilities Payments of inserts in a Subsidiary from non-controlling interest Net Cash Provided by Financing Activities	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (2,0000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) (16,887) 53,371,351 (1,651,500) (33,036,034) (1,019,000) 57,849,151 (3,978,432) 4,214,862	30,052,757 242,703 (3,086,377) (1,934,659 (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,159 (34,822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382) 21,778,486
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from duebt securities issued Payments of debt securities issued Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Increase in securities sold under agreements to repurchase liabilities Payments of leave liabilities Payments of Payments of Leave liabilities Payments of Leave liabilities Payments of Leave L	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) - (16,87,179) 39,255,831 (48,433,335) - (16,51,500) (33,036,034) (1,019,000) 57,849,151 (3,978,432)	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865) (34,822,471] 300,000 (517,151] 11,611,121 (1,692,169) (24,702,382) (24,702,382) (30,141,285)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from due scurities issued Receipts from fund borrowings Payments of fund borrowings Receipts from subordinated loans and marketable securities Increase in securities sold under agreements to repurchase liabilities Payments of lease liabilities Payments of dividends Acquisition of interest in a Subsidiary from non-controlling interest Met Cash Provided by Financing Activities Effect of Exchange Rate Changes on Cash and Cash Equivalents Each Cash And Cash Equivalents at the Beginning of Year	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (2,0000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) (16,887) 53,371,351 (1,651,500) (33,036,034) (1,019,000) 57,849,151 (3,978,432) 4,214,862	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,155 (3,4822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382) 21,778,486 (30,141,285) (946,566) 274,889,544
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from duebt securities issued Payments of debt securities issued Receipts from fund borrowings Receipts from fund borrowings Receipts from subordinated loans and marketable securities Increase in scurities isolud under agreements to repurchase liabilities Payments of subordinated loans and marketable securities Increase in cash tabilities Payments of Idvidends Acquisition of interest in a Subsidiary from non-controlling interest Net Cash Provided by Financing Activities Receipts for of Eace Itabilities Effect of Exchange Rate Changes on Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the End of Year Cash and Cash Equivalents at the End of Year	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) (16,887) 53,371,351 (1,687) 53,371,351 (1,615,500) (33,036,034) (1,019,000) 57,849,151 (3,978,432) (4,214,862 243,801,693	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,155 (34,822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382 21,778,484 (30,141,285) (946,566)
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from fund borrowings Payments of fund borrowings Receipts from subordinated loans and marketable securities Increase in securities sold under agreements to repurchase liabilities Payments for lease liabilities Payments of ease liabilities Payments of lease liabilities Payments of a Subsidiary from non-controlling interest Net Cash Provided by Financing Activities Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the End of Year Cash and cash Equivalents at the end of year consist of :	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) (2,0000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) (16,887) 53,371,351 (1,651,500) (33,036,034) (1,019,000) 57,849,151 (3,978,452) 4,214,862 243,801,693 244,038,123	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 16,611,244 (12,065,865) 67,056,155 (34,822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382) (24,702,38
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of debt securities issued Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Increase in securities sold under agreements to repurchase liabilities Payments of dividends Acquisition of interest in a Subsidiary from non-controlling interest Net Decrease in Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Effect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the end of Year Cash and cash equivalents at the end of year consist of : Cash	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) (16,687) 53,371,351 (1,651,500) (33,036,034) (1,019,000) 57,849,151 (3,978,432) 4,214,862 243,801,693 244,038,123	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 (1,6611,244 (12,065,865) 67,056,155 (34,822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382) (14,778,486 (30,141,285) (946,566) 274,889,544 243,801,693
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intrangible assets Increase of investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from debt securities issued Payments of debt securities issued Receipts from fund borrowings Payments of fund borrowings Receipts from subordinated loans and marketable securities Increase in securities sold under agreements to repurchase liabilities Payments of subordinated loans and marketable securities Increase in securities sold under agreements to repurchase liabilities Payments of fuidends Acquisition of interest in a Subsidiary from non-controlling interest Net Cash Provided by Financing Activities Effect of Exchange Rate Changes on Cash and Cash Equivalents Effect of Exchange Rate the Bedjinning of Year Cash and Cash Equivalents at the End of Year Cash and Cash Equivalents at the end of year consist of : Cash Cash Marketable securities Cash and Cash Equivalents Current accounts with Bank Indonesia	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) - (16,887) 53,371,351 (1,651,500) (33,036,034) (1,019,000) 57,849,151 (3,978,432) 4,214,862 243,801,693 244,038,123	30,052,757 242,703 (3,086,377) (1,934,659 (29,770) 140,000 17,884,182 16,611,244 (12,065,865) 67,056,159 (3,4822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382) 21,778,486 (30,141,285) (946,566) 274,889,544 243,801,693 26,431,740 (108,605,322
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities Cash IFLOWS FROM FINANCING ACTIVITIES Receipts from fund borrowings Payments of debt securities issued Receipts from subordinated loans and marketable securities Payments of subordinated loans and marketable securities Payments for lease liabilities Payments for lease liabilities Payments for lease liabilities Payments for lease liabilities Payments for lease liabilities Net Cash Provided by Financing Activities Net Cash Provided by Financing Activities Steffect of Exchange Rate Changes on Cash and Cash Equivalents Cash and Cash Equivalents at the End of Year Cash and Cash Equivalents at the End of Year	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) (16,687) 53,371,351 (1,651,500) (33,036,034) (1,019,000) 57,849,151 (3,978,432) 4,214,862 243,801,693 244,038,123	30,052,757 242,703 (3,086,377) (1,934,659) (29,770) 140,000 17,884,187 (1,6611,244 (12,065,865) 67,056,155 (34,822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382) (14,778,486 (30,141,285) (946,566) 274,889,544 243,801,693
Decrease in government bonds - other than measured at fair value through profit or loss Proceeds from sale of fixed assets Acquisitions of intangible assets Increase of investment of Associate Entity Investment in Subsidiaries Receipts from divestment of Associate Entity Investment in other entity Net Proceeds from control transfer of a Subsidiary Net Cash Provided by Investing Activities CASH FLOWS FROM FINANCING ACTIVITIES Receipts from dolbt securities issued Payments of debt securities issued Receipts from fund borrowings Receipts from fund borrowings Receipts form	29,535,716 35,890 (6,141,551) (2,402,345) (15,072) - (20,000) 951,284 17,730,695 25,460,904 (36,082,179) 99,255,831 (48,433,335) - (16,887) 53,371,351 (1,651,500) (33,036,034) (1,019,000) 57,849,151 (3,978,432) 4,214,862 243,801,693 244,038,123	30,052,757 242,703 (3,086,377) (1,934,659 (29,770) 140,000 17,884,182 16,611,244 (12,065,865) 67,056,159 (3,4822,471) 300,000 (517,151) 11,611,121 (1,692,169) (24,702,382) 21,778,486 (30,141,285) (946,566) 274,889,544 243,801,693 26,431,740 (108,605,322





Statements of As of 31 Decemb (In %)						Statements of Commitments As of 31 December 2024 and 3 (In Millions of Rupiah)								
NO RATIOS		DIVIDUAL 024 31 December 20 (Audited)	23 NO RATIOS		VIDUAL 4 31 December 2023 (Audited)	NO DESCRIPTION	INDIV (Aud		CONSOL (Audi		NOTES			
PERFORMANCE	RATIOS	(Addited)	COMPLIANCE	(Audited)	(Audited)		31 December 2024	31 December 2023	31 December 2024	31 December 2023	1 The concelidated financia	Listermation above is bas	ed on the Consolidated Fina	a sial Statements of PT Bank
1. Capital Adequacy			1. a. Percentage			I COMMITMENT RECEIVABLES							the year ended 31 December 20	
Ratio (CAR) 2. Non-performing earning assets au non-performing		0% 21.48	% violation o Legal Lend Limit			 Unused fund borrowings/financing facilities Outstanding purchase position of spot and derivative/forward 	486,714,332	- 252,306,483	- 489,370,382	- 253,078,400	Management in accordance (a member firm of the Price	with Indonesian Accounting ewaterhouseCoopers netwo	g Standards and audited by KAP ork) with Lucy Luciana Suhend	Rintis, Jumadi, Rianto & Rekan a, S.E., Ak., CPA, as partner in
non-earning ass to total earning	sets		i. Related par			3. Others II COMMITMENT PAYABLES				-			Auditing Standards established opinion, as stated in the report of	
assets and non-		% 0.709	ii. Third partie b. Percentage o		0.00%	 Unused loan/financing facilities granted to customers 					•		to comply with the following re	
earning assets 3. Non-performing	0.00	70 0.705	excess of Legal Lend			i. Committed	53,409,662	52,804,931	53,211,283	52,498,506	a. Financial Services Author Transparency and Publica		o. 37/POJK.03/2019 dated 19	December 2019, regarding
earning assets to total earning	,		Limit			ii.Uncommitted	213,888,608 22,075,076	163,441,539 20,515,997	214,018,590 22,439,663	163,845,572 20,881,972			9/SEOJK.03/2020 dated 30 June	2020, regarding Transparency
assets 4. Allowance for	0.67	% 0.689	% i. Related part ii. Third partie			 Outstanding irrevocable letters of credit Outstanding sales position of spot and 					and Publication of Conver	ntional Commercial Bank Rep	ports.	
impairment on financial assets			2. Reserve	25 0.00%	0.00%	derivative/forward 4. Others	486,300,423	252,397,142	491,607,013	255,254,227			ncerning the Submission of Pe	riodic Financial Statements of
earning assets	2.32					III CONTINGENT RECEIVABLES		-		-	Issuers or Public Companie d Financial Services Authori) dated 20 January 2020, regard	ling Changes in the Format of
 Gross NPL Net NPL 	0.97			nt		1. Guarantees received	50,138,716	28,992,163		29,226,582	Published Reports.	ity Letter No. 5 2/1 0.11/2020	5 dated 20 January 2020, regule	
7. Return on Asset			Rupiah	5.21%		2. Others IV CONTINGENT PAYABLES	34,411	34,338	34,411	34,338			m and LK No. Kep-346/BL/2011	dated 5 July 2011, concerning
(ROA) 8. Return on Equity	3.59	% 4.039	% i. Daily ii. Average	0.00%		1. Guarantees issued	148,825,466	126,521,898	150,866,192	129,359,735		c Financial Statements of Issu		
(ROE) 9. Net Interest Margir	24.19	% 27.319	b. Reserve	5.2170	7.3270	2. Others	4,072,541	3,268,517	4,072,541	3,268,517			n the Published Financial State .7, Attachment to the Decree of 1	
(NIM)	4.93	% 5.25%	% requireme foreign	nt		Management of The Bank					LK No. Kep-347/BL/2012 da		, , Addenment to the Decice of	
 Operating Expense to Operating 	es 56.46	% 51.889	currencies			Board of Commissioners							d Other Information are prese	
Income 11. Cost to Income Rati			i. Daily	2.00%		President Commissioner/Independent	:	Muhamad Cha	atib Basri				anuary 2005 regarding the Ame cember 2019 regarding the Ame	
(CIR) 12. Loan to Deposit Ra	atio		2 Not Open Becit		2.10%	Deputy President Commissioner/Indeper		Zainudin Ama					The Legal Lending Limit and	
(LDR)	98.04	% 86.759	overall	1.00%	1.28%	Independent Commissioner	:	Loeke Larasati	i Agoestina		Commercial Banks.			-
			-			Independent Commissioner		Muliadi Raharo					e period ended December 2023 as done a generally good imple	
Statements of		Derivative	e Transactions			Independent Commissioner		Heru Kristiyan					ce with Good Corporate Gover	
As of 31 Decem						Commissioner Commissioner		Rionald Silaba Faried Utomo					e Governance principles, in gene	
(In Millions of Rupia	ah)					Commissioner		Arif Budimanta			significant and can be solved			
			INDIVID			Commissioner		Muhammad Yu			 Exchange rate of 1 US Dolla respectively. 	ar as at 31 December 2024 a	and 31 December 2023 were R	p16,095.00 and Rp15,397.00,
NO TRANSACTION	NOTIONAL			Derivative Receivab	les & Payables	Commissioner	:	Tedi Bharata						
	AMOUNT	Trading		Receivables	Payables	Board of Directors						Internet of Each		
A. Exchange Rate	Related					President Director Deputy President Director		Darmawan Jur Alexandra Ask				Jakarta, 5 Feb S. E 8	,	
1. Spot	12,214,185	12,214,185	-	25,109	15,586	Director of Compliance and HR		Agus Dwi Han				Board of D		
2. Forward	74,292,503	72,683,986	1,608,517	530,663	380,879	Director of Corporate Banking		Riduan	luuju			PT Bank Mandiri	i (Persero) Tbk.	
3. Option	75 5 41 000	75 5 41 000			1 65 1 00 6	Director of Network and Retail Banking	:	Aquarius Rudia	anto		Δ			
a. Written b. Purchased	75,541,883 75,541,883	75,541,883 75,541,883	-	- 4,692,354	4,654,926	Director of Operation		Toni Eko Boy S	Subari		, (b	` /		
4. Future			-	4,092,554		Director of Institutional Relations		Rohan Hafas			Kl	\checkmark		
	201,885,924	182,784,848	19,101,076	921,591	1,095,178	Director of Finance and Strategy Director of Information Technology		Sigit Prastowo Timothy Utam			N N	1		
6. Others	-	-	-			Director of Treasury and International Ba		Eka Fitria	ld			1		
B. Interest Rate Re	elated					Director of Risk Management	5	Danis Subyant	toro		Darmawan Ju	unaidi	Sigit Prast	owo
1. Forward	-	-	-	-	-	Director of Commercial Banking	:	Totok Priyamb	odo		President Dire	ector	Director of Finance	and Strategy
 Option a. Written 														
a. written b. Purchased			-			Shareholders								
3. Future	-		-	-		Ultimate Shareholder								
4. Swap	32,978,634	30,907,241	2,071,393	413,558	369,058	Republic of Indonesia				52.00%		Scan to downloa	d Bank Mandiri Financial	Statement
5. Others	28,293,238	28,293,238	-	1,000,409	815,227	Non Ultimate Shareholder throug	gh Capital Ma	rket (≥ 5%)		Nil		h	https://bmri.id/quarterly	financials
C. Others	7,970,000	7,970,000	-	157,925	9,076	Non Ultimate Shareholder through i	non Capital Ma	arket (≥ 5%)		8.00%				「「「「「「「「」」」
TOTAL 5	508,718,250	485,937,264	22,780,986	7,741,609	7,339,930	Indonesia Investment Authority				8.00%				LTHE WAY
Awards				Newsweek Most Trustw Companies 2 Best Rank Bank BUMN Fime World's Companies 2	8024 Best	Southeast Asia- Best Financial Institution Award 2024 • Best Digital Bank in Indonesia • Best Retail Bank Asia	is Indonesia ncial Award A) 2024 Best Perforn (Kategori Kl n Business R n Experience	s A R nance C BMI 4) F Review 1	Annual Repo Awards 2024 Rank 1 – Go Pi Companies Financial Secto The Asian Ba Fihe Stronges	ublic or nker	Global Retail Banking Innovation Award 2024 • Best Robotic Process Automation Initiative, • Most Outstanding	Global Finance The Best Bank in Indonesia 2024 17th Annual Alpha Southeast Asia— Treasury & FX Awards 2024	Asian Banking & Finance Awards 2024 Digital Transformation of the Year - Indonesia LinkedIn Top Companies 2024 Rank 1 Top	Bisnis Indonesia CSR (BISRA) Awards 2024 Gold Champion - Social Responsibility to Accelerate Stronger Recovery
	Y		L F	Best Sustaina Fransparency n Indonesia	bility	Bank in Indonesia Awa • Best Transactional Digit	rds 2024 tal Experien ne Year	, ii	n Indonesia :	2024	Implementation	Best FX Banks for Retail Clients	Companies 2024 in Indonesia	stronger necovery

Developing More Innovative Service Solutions and Providing Added Value to Customers

(Indonesia)