

### Statements of Financial Position

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

NO	DESCRIPTION	INDIVIDUAL (Audited)		CONSOLIDATED (Audited)	
		31 December 2024	31 December 2023	31 December 2024	31 December 2023
<b>ASSETS</b>					
1.	Placements with Bank Indonesia	23,325,843	20,866,568	31,655,802	26,431,740
2.	Placements with other banks	99,651,907	129,212,653	154,720,202	165,227,484
3.	Spot and derivative receivables/forward	56,710,205	48,623,958	60,244,335	53,872,805
4.	Securities purchased under agreement to repurchase (Repo)	7,741,609	1,968,893	7,766,617	1,997,826
5.	Securities sold under agreement to repurchase (Reverse Repo)	174,284,371	241,972,173	290,643,365	363,162,174
6.	Securities purchased under agreement to resell (Reverse Repo)	90,285,233	39,705,735	90,677,899	40,002,906
7.	Acceptance receivables	7,166,266	16,205,580	8,290,138	22,692,928
8.	Consumer financing receivables	9,161,722	14,462,941	9,313,865	14,462,941
9.	Loans	1,310,779,402	1,085,797,447	1,632,164,612	1,359,832,195
10.	Investment in shares	15,016,495	14,999,632	2,418,734	1,861,487
11.	Others financial assets	40,639,678	35,662,501	42,689,706	37,473,559
12.	Allowance for impairment on financial assets	-	-	-	-
13.	Securities	(8,390)	(10,604)	(50,958)	(149,665)
14.	Loans and shares financing (**)	(38,237,611)	(42,332,611)	(50,392,335)	(45,381,833)
15.	Intangible assets	(1,426,488)	(1,624,303)	(1,486,188)	(1,648,950)
16.	Accumulated amortisation for intangible assets	11,425,335	10,314,331	15,453,132	13,699,671
17.	Premises and equipment (**)	(2,717,467)	(6,505,920)	(8,689,409)	(7,794,473)
18.	Accumulated depreciation for premises	73,956,584	69,604,803	90,458,680	82,315,031
19.	Receivables	(204,520)	(18,194,545)	(27,427,835)	(24,337,324)
20.	Net operating assets	-	-	9,403	9,403
21.	Repossession assets - net	4,537,985	2,443,641	4,574,940	2,443,641
22.	Supplies account - net	-	-	36,498	36,498
23.	Interoffice assets	-	-	3,757,076	5,489,242
24.	Losses	20,155,427	25,642,025	32,793,855	39,056,550
25.	Other assets	1,877,321,726	1,688,850,385	2,427,222,262	2,174,219,449
<b>TOTAL ASSETS</b>					
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits (***)	551,033,679	532,532,581	605,764,528	584,713,021
2.	Saving deposits (****)	1,943,539,393	432,710,376	665,465,365	586,991,589
3.	Time deposits (****)	281,314,782	255,902,641	427,686,443	405,243,639
4.	Electronic money	1,979,101	1,886,790	1,979,101	1,886,790
5.	Spot and derivative liabilities/forward	25,207,287	16,322,586	27,202,211	18,464,180
6.	Fund from other banks (***)	7,339,830	2,119,368	7,339,830	2,119,368
7.	Securities sold under agreement to repurchase (Repo)	90,156,012	36,097,856	90,256,225	36,200,004
8.	Acceptance liabilities	11,500,000	14,462,941	9,130,013	14,793,088
9.	Securities issued	27,110,945	40,853,536	41,381,325	50,554,401
10.	Consumer financing	97,931,015	57,911,877	129,819,935	83,661,943
11.	Loans	1,350,106	1,350,583	1,350,106	1,350,583
12.	Margin deposits received	31,468	-	28,712,898	29,194,702
13.	Intangible liabilities	-	-	12,128	-
14.	Liability to bank policyholders	33,378,343	37,289,102	59,663,693	59,356,956
15.	Other liabilities	-	-	29,782,622	26,462,178
16.	Minority interest	-	-	-	-
<b>TOTAL LIABILITIES</b>					
<b>EQUITY</b>					
17.	Share capital	-	-	-	-
a.	Authorized capital	16,000,000	16,000,000	16,000,000	16,000,000
b.	Unpaid-in capital / -	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)
c.	Treasury stock / -	-	-	-	-
18.	Additional paid-in capital	19,651,550	18,941,550	18,095,274	17,643,264
a.	Agio	-	-	-	-
b.	Disagio / -	-	-	-	-
c.	Fund for paid-in capital	-	-	-	-
d.	Others	-	-	-	-
19.	Other comprehensive income	36,063,836	36,062,108	37,469,742	36,861,679
20.	Reserves	(2,442,233)	(2,338,297)	(3,485,723)	(2,622,383)
a.	General reserve	2,333,333	2,333,333	2,333,333	2,333,333
b.	Appropriated reserve	-	-	-	-
21.	Retained earnings	171,242,853	145,348,353	194,970,428	164,612,749
a.	Previous years' ****)	51,335,863	51,096,878	51,096,878	51,096,878
b.	Current year	(33,036,034)	(24,702,387)	(33,036,034)	(24,702,387)
<b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b>					
<b>TOTAL EQUITY</b>					
<b>TOTAL LIABILITIES AND EQUITY</b>					

### Statements of Income and Other Comprehensive Income

For the Years Ended 31 December 2024 and 2023  
(In Millions of Rupiah)

NO	DESCRIPTION	INDIVIDUAL (Audited)		CONSOLIDATED (Audited)	
		31 December 2024	31 December 2023	31 December 2024	31 December 2023
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest and Sharia Income, Interest and Sharia Expenses, and Premium Income and Claim Expenses</b>					
1.	Interest and Sharia Income	11,936,607	11,936,607	15,126,027	13,544,707
2.	Interest and Sharia Expenses	36,475,504	26,604,466	49,479,107	36,657,896
3.	Net Interest and Sharia Income	75,829,904	71,226,722	71,756,920	95,886,574
<b>B. Premium Income (Claim Expenses)</b>					
4.	Claim Expenses	-	-	10,574,540	11,598,645
5.	Net Premium Income (Claim Expenses)	-	-	2,520,813	2,123,046
<b>Net Interest and Sharia Income (Expenses) and Net Premium Income (Claim Expenses)</b>					
6.	Net Interest and Sharia Income (Expenses) and Net Premium Income (Claim Expenses)	75,829,904	71,226,722	104,777,273	99,009,620
<b>Other Operating Income and Expenses</b>					
7.	Gain (loss) from decrease (increase) in fair value of financial assets	1,888,065	1,219,975	2,106,882	1,528,246
8.	Gain (loss) from sale of financial assets	1,703,075	1,228,656	2,330,725	1,607,822
9.	Gain (loss) from sale of financial assets (net of impairment loss)	37,889	49,094	117,957	78,524
10.	Gain (loss) from investment in shares/forward	83,658	190,280	133,536	264,062
11.	Dividend income	1,517,424	1,083,443	1,727,448	1,295,594
12.	Commissions/revenues/fees and administrative	8,686,915	12,679,394	14,201,793	16,859,680
13.	Impairment for financial assets	(7,345,515)	(5,366,042)	(11,777,957)	(10,234,322)
14.	Losses related to operational risk	37,889	49,094	117,957	78,524
15.	Salaries and employee benefits	14,684,386	10,585,090	23,990,763	24,423,289
16.	Promotion expenses	1,334,315	1,258,868	2,521,493	2,203,063
17.	Other expenses	21,605,851	18,278,474	32,179,403	27,182,555
<b>Other Operating Income (Expense)</b>					
18.	Other Operating Income (Expense)	(13,146,481)	(8,337,607)	(28,216,138)	(23,368,057)
<b>PROFIT (LOSS) FROM OPERATIONS</b>					
19.	PROFIT (LOSS) FROM OPERATIONS	62,683,533	62,889,115	76,059,595	74,641,563
<b>NON OPERATING INCOME AND EXPENSES</b>					
20.	Gain (loss) from sale of premises and equipment	1,218	2,979	2,835	8,624
21.	Other non operating income (expenses)	347,917	95,115	341,056	4,694
<b>PROFIT (LOSS) FROM NON OPERATING</b>					
22.	PROFIT (LOSS) FROM NON OPERATING	342,689	98,094	343,891	43,318
<b>PROFIT (LOSS) CURRENT YEAR BEFORE TAX</b>					
23.	PROFIT (LOSS) CURRENT YEAR BEFORE TAX	63,026,222	62,987,209	76,403,486	74,684,881
<b>Income tax expenses</b>					
24.	Income tax expenses	(9,742,944)	(10,015,624)	(13,347,041)	(12,907,764)
<b>PROFIT (LOSS) CURRENT YEAR</b>					
25.	PROFIT (LOSS) CURRENT YEAR	51,135,963	51,096,878	61,165,121	60,051,870
<b>PROFIT (LOSS) MINORITY INTEREST</b>					
26.	PROFIT (LOSS) MINORITY INTEREST	-	-	(5,382,379)	4,991,813
<b>OTHER COMPREHENSIVE INCOME</b>					
27.	Items that will not be reclassified to profit	-	-	-	-
a.	Gain on fixed assets revaluation	-	-	108,911	-
b.	Gain (loss) from remeasurement of defined benefits program	1,728	33,234	150,960	(15,051)
c.	Others	-	-	-	-
28.	Items that will be reclassified to profit or loss	-	-	-	-
a.	Gain (loss) from translation of financial statements in foreign currencies	103,771	(72,683)	156,589	(85,872)
b.	Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income	(207,699)	810,574	(414,593)	998,022
c.	Others	(20,236)	(20,236)	(20,236)	8,990
<b>Other comprehensive income current year</b>					
29.	Other comprehensive income current year	(102,200)	771,125	(113,556)	906,895
<b>TOTAL COMPREHENSIVE INCOME CURRENT YEAR</b>					
30.	TOTAL COMPREHENSIVE INCOME CURRENT YEAR	51,033,763	51,868,003	61,146,765	60,957,959
<b>Profit (Loss) current year attributable to:</b>					
<b>PARENT ENTITY</b>					
<b>NON-CONTROLLING INTEREST</b>					
<b>TOTAL PROFIT (LOSS) CURRENT YEAR</b>					
<b>TOTAL COMPREHENSIVE INCOME CURRENT YEAR</b>					
<b>PER SHARE INFORMATION</b>					
<b>YEAR</b>					
<b>PER SHARE PROFIT (LOSS) TO HEAD OFFICE</b>					
<b>DIVIDEND</b>					
<b>EARNINGS PER SHARE (In Rupiah)</b>					

### Statements of Calculation of Capital Adequacy Ratio for Commercial Bank

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

NO	COMPONENTS OF CAPITAL	31 December 2024 (Audited)		31 December 2023 (Audited)	
		Individual	Consolidated	Individual	Consolidated
<b>I. CORE CAPITAL (TIER 1)</b>					
<b>1. Common Equity Tier 1 (CET 1)</b>					
1.1	Field-in Capital	229,932,670	286,910,930	209,724,274	258,956,049
1.2	Disclosed Reserves	11,666,667	11,666,667	11,666,667	11,666,667
1.3	Additional Capital	243,295,646	249,544,562	224,692,846	246,300,061
1.4	Other comprehensive income	246,464,152	273,337,576	227,660,355	249,758,383
1.5	Other comprehensive income	34,566,487	35,192,233	34,582,623	34,811,862
<b>1.1.1. Excess differences arising from translation of financial statements</b>					
1.1.1.1	Potential gain from the increase in the fair value of financial assets measured at fair value through other comprehensive income	47,779	388,734	27,284	27,284
1.1.1.2	Surplus of fixed assets revaluation	30,754	30,754	67,385	67,385
1.1.1.3	General reserves	34,887,954	34,772,745	34,887,954	34,716,693
1.1.1.4	Previous years' profit	211,837,663	218,146,723	193,013,723	214,947,021
1.1.1.5	Surplus of fixed assets revaluation	15,661,550	18,095,274	18,941,550	17,643,264
1.1.1.6	General reserves	2,333,333	2,333,333	2,333,333	2,333,333
1.1.1.7	Previous years' profit	130,768,919	161,934,934	120,645,971	139,116,367
1.1.1.8	Surplus of fixed assets revaluation	51,335,633	55,782,424	51,096,878	55,960,057
<b>1.2.1. Other comprehensive income</b>					
1.2.1.1	Agio	(1,108,506)	(3,793,414)	(2,907,590)	(3,378,322)
1.2.1.2	General reserves	(2,520,758)	(2,448,896)	(2,432,967)	(1,971,131)
1.2.1.3	Negative differences arising from translation of financial statements	(378,445)	(378,445)	(461,721)	(175,583)
1.2.1.4	Potential losses from the decrease in the fair value of financial assets measured at fair value through other comprehensive income	(1,242,313)	(2,086,611)	(1,971,245)	(1,798,030)
1.2.1.5	Other comprehensive income	(587,748)	(1,328,518)	(474,543)	(406,709)
<b>1.2.2. Other disclosed reserves</b>					
1.2.2.1	Diagno	-	-	-	-
1.2.2.2	Current year loss	-	-	-	-
1.2.2.3	Negative differences in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
1.2.2.4	Negative differences in adjustment amounts of financial instruments based on valuation results in trading book and adjustment amounts based on financial accounting	-	-	-	-
1.2.2.5	Required allowance for non earning assets	(587,748)	(1,328,518)	(474,543)	(406,709)
1.2.2.6	Others	-	-	-	-
<b>1.3. Deduction Factor of CET 1</b>					
1.3.1	Deduction Factor of CET 1	(20,029,643)	(19,725,820)	(26,635,239)	(20,955,132)
1.3.1.1	Deferred tax	(5,840,877)	(8,342,819)	(7,874,700)	(10,100,753)
1.3.1.2	Goodwill	(1,179,366)	(1,179,366)	(1,179,366)	(1,179,366)
1.3.1.3	Intangible assets	(4,007,868)	(6,525,458)	(3,808,411)	(5,068,735)
1.3.1.4	Investments in shares calculated as deduction	(14,980,898)	(4,375,458)	(14,952,128)	(5,303,550)
1.3.1.5	Goodwill	-	-	-	-
1.3.1.6	Securitisation exposure	-	-	-	-
1.3.1.7	Other deduction of CET 1	-	-	-	-
1.3.1.8	Placement of funds in Tier 2 instrument to other banks	-	-	-	-
1.3.1.9	Cross-overlapping in another entity acquired by the transfer due to law, grants, or grants will	-	-	-	-
1.3.1.10	Exposures that give rise to credit risk due to the settlement risk - Non Delivery Verus Payment	-	-	-	-
1.3.1.11	Exposures in subsidiaries that conduct business activity based on Sharia principles (if available)	-	-	-	