

## Statements of Financial Position

As of 31 March 2024 and 31 December 2023

(In Millions of Rupiah)

| NO  | DESCRIPTION  | INDIVIDUAL           |                            | CONSOLIDATED         |                            |
|---|--|----------------------|----------------------------|----------------------|----------------------------|
|   |  | 31 March 2024        | 31 December 2023 (Audited) | 31 March 2024        | 31 December 2023 (Audited) |
| <b>ASSETS</b>                             |  |                      |                            |                      |                            |
| 1.  | Cash   | 20,351,596           | 20,866,568                 | 26,919,539           | 26,431,740                 |
| 2.  | Placements with Bank Indonesia                                   | 89,861,763           | 129,212,653                | 124,689,600          | 165,227,484                |
| 3.  | Placements with other banks                                      | 56,960,330           | 48,623,958                 | 63,224,346           | 53,872,085                 |
| 4.  | Spot and derivative receivables/forward                          | 2,973,279            | 1,968,893                  | 3,020,823            | 1,997,826                  |
| 5.  | Securities <sup>a)</sup>   | 233,722,416          | 241,972,173                | 347,741,891          | 363,162,174                |
| 6.  | Securities sold under agreement to repurchase (Repo)             | 39,938,517           | 39,705,735                 | 40,407,536           | 40,002,906                 |
| 7.  | Securities purchased under agreement to resell (Reverse Repo)    | 545,896              | 16,205,580                 | 8,155,469            | 22,692,928                 |
| 8.  | Acceptance receivables   | 13,276,032           | 14,462,941                 | 13,354,037           | 14,793,888                 |
| 9.  | Loans  | 1,113,886,426        | 1,085,787,427              | 1,393,927,895        | 1,359,832,195              |
| 10.                                       | Consumer financing receivables                                   | -                    | -                          | 36,052,844           | 37,499,796                 |
| 11.                                       | Sharia financing   | -                    | -                          | -                    | -                          |
| 12.                                       | Investment in shares   | 14,999,664           | 14,999,664                 | 1,872,301            | 1,861,487                  |
| 13.                                       | Others financial assets  | 36,068,206           | 35,662,501                 | 37,891,069           | 37,473,559                 |
| 14.                                       | Assets held for sale   | -                    | -                          | 3,207,997            | -                          |
| 15.                                       | Allowance for impairment on financial assets -/+                 | (11,169)             | (10,684)                   | (149,665)            | (149,665)                  |
| a.  | Securities   | (11,169)             | (10,684)                   | (149,665)            | (149,665)                  |
| b.  | Loans and sharia financing <sup>**)</sup>                        | (41,422,211)         | (42,323,522)               | (53,018,433)         | (53,881,833)               |
| c.  | Others   | (1,588,232)          | (1,624,303)                | (1,651,375)          | (1,684,760)                |
| 16.                                       | Intangible assets  | 10,366,426           | 10,314,331                 | 14,007,512           | 13,669,071                 |
| 17.                                       | Accumulated amortisation for intangible assets                   | (6,661,840)          | (6,505,920)                | (7,968,667)          | (7,794,473)                |
| 18.                                       | Premises and equipment <sup>***)</sup>                           | 69,944,864           | 69,604,803                 | 82,759,092           | 82,315,031                 |
| 19.                                       | Accumulated depreciation for premises and equipment -/+          | (18,709,778)         | (18,194,545)               | (24,977,528)         | (24,337,324)               |
| 20.                                       | Non-current assets   | -                    | -                          | 9,403                | 9,403                      |
| a.  | Abandoned properties - net                                       | -                    | -                          | -                    | -                          |
| b.  | Reposessed assets - net  | -                    | -                          | -                    | -                          |
| c.  | Suspense account - net   | 2,543,189            | 2,443,641                  | 2,543,189            | 2,443,641                  |
| d.  | Intangible assets  | 40,251               | 36,498                     | 40,251               | 36,498                     |
| 21.                                       | Base financing   | -                    | -                          | 5,506,078            | 5,489,242                  |
| 22.                                       | Other assets   | 29,345,043           | 25,642,025                 | 46,222,546           | 38,096,520                 |
| <b>TOTAL ASSETS</b>                       |  | <b>1,666,450,668</b> | <b>1,688,850,385</b>       | <b>2,163,785,243</b> | <b>2,174,219,449</b>       |
| <b>LIABILITIES AND EQUITY</b>             |  |                      |                            |                      |                            |
| <b>LIABILITIES</b>                        |  |                      |                            |                      |                            |
| 1.  | Demand deposits <sup>****)</sup>                                 | 507,036,303          | 532,532,581                | 562,103,136          | 584,713,021                |
| 2.  | Saving deposits <sup>****)</sup>                                 | 472,147,699          | 453,710,376                | 606,831,732          | 586,991,559                |
| 3.  | Time deposits <sup>****)</sup>                                   | 253,338,382          | 255,902,641                | 402,956,225          | 405,245,039                |
| 4.  | Electronic money   | 1,858,472            | 1,868,790                  | 1,858,472            | 1,868,790                  |
| 5.  | Fund from Bank Indonesia   | -                    | -                          | 11,131,252           | 11,900,055                 |
| 6.  | Fund from other banks <sup>****)</sup>                           | 22,558,572           | 16,322,586                 | 24,464,857           | 18,464,180                 |
| 7.  | Spot and derivative liabilities/forward                          | 2,795,781            | 2,119,306                  | 2,795,781            | 2,119,306                  |
| 8.  | Securities sold under agreement to repurchase liabilities (Repo) | 37,620,876           | 36,097,856                 | 38,026,842           | 36,300,640                 |
| 9.  | Acceptance liabilities   | 13,476,032           | 14,462,941                 | 13,354,037           | 14,793,888                 |
| 10.                                       | Liabilities held for sale  | -                    | -                          | 1,811,851            | -                          |
| 11.                                       | Securities issued  | 41,214,575           | 40,853,536                 | 51,016,537           | 50,554,401                 |
| 12.                                       | Fund borrowings  | 55,962,702           | 57,931,877                 | 84,740,722           | 83,661,943                 |
| 13.                                       | Margin deposits received   | 1,061,475            | 1,350,583                  | 1,061,475            | 1,350,583                  |
| 14.                                       | Interoffice liabilities  | -                    | -                          | -                    | -                          |
| 15.                                       | Liability to unit-link policyholders                             | 40,726,220           | 37,289,102                 | 28,869,407           | 29,194,702                 |
| 16.                                       | Other liabilities  | -                    | -                          | 59,536,956           | -                          |
| 17.                                       | Minority interest  | -                    | -                          | 28,099,322           | 26,642,178                 |
| <b>TOTAL LIABILITIES</b>                  |  | <b>1,449,837,089</b> | <b>1,450,442,175</b>       | <b>1,923,098,466</b> | <b>1,913,366,665</b>       |
| <b>EQUITY</b>                             |  |                      |                            |                      |                            |
| 18.                                       | Share capital  | -                    | -                          | -                    | -                          |
| a.  | Authorised capital   | 16,000,000           | 16,000,000                 | 16,000,000           | 16,000,000                 |
| b.  | Unpaid-in capital <sup>-/</sup>                                  | (4,333,333)          | (4,333,333)                | (4,333,333)          | (4,333,333)                |
| c.  | Treasury stock <sup>-/</sup>                                     | -                    | -                          | -                    | -                          |
| 19.                                       | Additional paid-in capital                                       | -                    | -                          | -                    | -                          |
| a.  | Agio   | 18,941,550           | 18,941,550                 | 17,643,264           | 17,643,264                 |
| b.  | Disagio <sup>-/</sup>  | -                    | -                          | -                    | -                          |
| c.  | Funds for paid-in capital  | -                    | -                          | -                    | -                          |
| d.  | Others   | -                    | -                          | -                    | -                          |
| 20.                                       | Other comprehensive income                                       | -                    | -                          | -                    | -                          |
| a.  | Gain   | 36,062,108           | 36,062,108                 | 36,893,646           | 36,861,679                 |
| b.  | Losses <sup>-/</sup>   | (2,222,650)          | (2,338,297)                | (2,486,701)          | (2,622,583)                |
| 21.                                       | Reserve  | 2,333,333            | 2,333,333                  | 2,333,333            | 2,333,333                  |
| a.  | General reserve  | -                    | -                          | -                    | -                          |
| b.  | Appropriated reserve   | -                    | -                          | -                    | -                          |
| 22.                                       | Retained earning   | -                    | -                          | -                    | -                          |
| a.  | Previous years <sup>****)</sup>                                  | 171,742,849          | 145,348,353                | 194,970,424          | 164,612,749                |
| b.  | Current year   | 11,125,756           | 51,096,878                 | 12,702,178           | 55,060,057                 |
| c.  | Paid dividend <sup>-/</sup>                                      | (33,036,034)         | (24,702,382)               | (33,036,034)         | (24,702,382)               |
| <b>TOTAL EQUITY ATTRIBUTABLE TO OWNER</b> |  | <b>216,613,579</b>   | <b>238,408,210</b>         | <b>240,686,777</b>   | <b>260,852,784</b>         |
| <b>TOTAL EQUITY</b>                       |  | <b>216,613,579</b>   | <b>238,408,210</b>         | <b>240,686,777</b>   | <b>260,852,784</b>         |
| <b>TOTAL LIABILITIES DAN EQUITY</b>       |  | <b>1,666,450,668</b> | <b>1,688,850,385</b>       | <b>2,163,785,243</b> | <b>2,174,219,449</b>       |

<sup>\*)</sup> Including Securities owned by Subsidiary which classified "At Cost" in accordance with SFS No. 110 "Accounting for Sukuk" which has effective since 1 January 2021.  
<sup>\*\*)</sup> Consolidated balance includes allowance for impairment for consumer financing receivables and lease financing from Subsidiaries.  
<sup>\*\*\*)</sup> Including right of use assets.  
<sup>\*\*\*\*)</sup> Consolidated balance includes temporary syirkah funds from Subsidiary.  
<sup>\*\*\*\*\*)</sup> Accumulated losses of Rp16,874,890 had been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003.

## Statements of Income and Other Comprehensive Income

For the Periods Ended 31 March 2024 and 2023

(In Millions of Rupiah)

| NO   | DESCRIPTION   | INDIVIDUAL    |               | CONSOLIDATED  |               |
|--|---|---------------|---------------|---------------|---------------|
|  |   | 31 March 2024 | 31 March 2023 | 31 March 2024 | 31 March 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  | 26,207,191    | 23,049,201    | 35,535,295    | 31,391,032    |
| 2.   | Interest and Sharia Expenses  | 8,242,599     | 6,117,010     | 11,349,428    | 8,381,994     |
|  | Net Interest Income and Sharia Income (Expenses)  | 17,964,592    | 16,932,191    | 24,185,867    | 23,009,038    |
| 3.   | Premium Income  | -             | -             | 3,315,987     | 3,042,656     |
| 4.   | Claim Expenses  | -             | -             | (2,773,006)   | (2,778,646)   |
|  | Net Premium Income (Claim Expenses) and Net Interest and Sharia Income (Expenses) and Net Premium Income (Claim Expenses) | 17,964,592    | 16,932,191    | 24,728,848    | 23,473,048    |
| <b>B Other Operating Income and Expenses</b>   |   |               |               |               |               |
| 1.   | Gain (loss) from increase (decrease) in fair value of financial assets  | 446,394       | 312,139       | 576,462       | 390,858       |
| 2.   | Gain (loss) from decrease (increase) in fair value of financial liabilities   | -             | -             | -             | -             |
| 3.   | Gain (loss) from sale of financial assets   | 476,665       | 393,975       | 631,233       | 465,058       |
| 4.   | Gain (loss) from spot and derivative transaction/forward (realised)   | 52,950        | (11,673)      | 59,731        | 21,141        |
| 5.   | Gain (loss) from investment in shares under equity method   | -             | -             | -             | -             |
| 6.   | Gain (loss) from foreign currencies translation   | -             | -             | -             | -             |
| 7.   | Dividend Income   | -             | -             | -             | -             |
| 8.   | Commissions/provisions/fees and administrative  | 4,015,392     | 3,696,308     | 5,134,965     | 4,703,260     |
| 9.   | Other income  | 1,903,012     | 2,962,497     | 3,202,948     | 4,204,067     |
| 10.  | Impairment for financial assets   | 2,552,773     | 2,426,476     | 3,591,596     | 3,657,882     |
| 11.  | Losses related to operational risk  | 3,530         | (2,636)       | 13,294        | (1,475)       |
| 12.  | Salaries and employee benefits  | 3,990,315     | 3,961,630     | 6,045,981     | 5,916,228     |
| 13.  | Promotion expenses  | 133,495       | 129,899       | 314,721       | 296,639       |
| 14.  | Other expenses  | 4,401,213     | 4,036,226     | 6,763,337     | 6,147,039     |
|  | Other Operating Income (Expenses) - net   | (4,186,913)   | (3,198,349)   | (7,123,590)   | (6,231,929)   |
|  | PROFIT (LOSS) FROM OPERATIONS   | 13,777,679    | 13,733,842    | 17,605,258    | 17,241,119    |
| <b>NON OPERATING INCOME AND EXPENSES</b>   |   |               |               |               |               |
| 1.   | Gain (loss) from sale of premises and equipment   | 109           | 924           | 243           | 951           |
| 2.   | Other non operating income (expenses)   | 18,820        | 7,424         | (2,894)       | 13,872        |
|  | PROFIT (LOSS) FROM NON OPERATING  | 18,929        | 8,348         | (2,651)       | 14,823        |
|  | PROFIT (LOSS) CURRENT PERIOD BEFORE TAX   | 13,796,608    | 13,742,190    | 17,602,607    | 17,255,942    |
|  | Income tax expenses   | -             | -             | (2,903,417)   | (2,903,417)   |
| a.   | Estimated current tax   | (1,556,707)   | (2,203,571)   | (2,145,310)   | (2,203,417)   |
| b.   | Deferred tax income (expenses)  | (1,114,145)   | (443,903)     | (1,335,848)   | (492,021)     |
|  | PROFIT (LOSS) CURRENT PERIOD  | 11,125,756    | 11,094,716    | 14,121,449    | 13,860,504    |
|  | PROFIT (LOSS) MINORITY INTEREST   | -             | -             | -             | -             |
|  | OTHER COMPREHENSIVE INCOME  | -             | -             | -             | -             |
| <b>1. Items that will not be reclassified to profit or loss</b>  |   |               |               |               |               |
| a.   | Gain from premises and equipment revaluation  | -             | -             | -             | -             |
| b.   | Gain (loss) from remeasurement of defined benefits program  | -             | -             | (576)         | (7,442)       |
| c.   | Others  | -             | -             | -             | -             |
| <b>2. Items that will be reclassified to profit or loss</b>  |   |               |               |               |               |
| a.   | Gain (loss) from translation of financial statements in foreign currencies  | 27,438        | (2,378)       | 58,883        | (43,164)      |
| b.   | Gain (loss) from changes in the fair value of financial assets measured at fair value through other comprehensive income  | 88,209        | 212,699       | 151,345       | 289,184       |
| c.   | Others  | -             | -             | (6,147)       | 5,415         |
|  | Other comprehensive income current period after income tax  | 115,647       | 210,321       | 203,505       | 243,993       |
|  | TOTAL OTHER COMPREHENSIVE INCOME  | 11,241,403    | 11,305,037    | 14,324,954    | 14,104,497    |
|  | PROFIT (LOSS) CURRENT PERIOD  | 11,241,403    | 11,305,037    | 14,324,954    | 14,104,497    |
|  | PARENT ENTITY   | 11,125,756    | 11,094,716    | 12,702,178    | 12,560,171    |
|  | NON-CONTROLLING INTEREST  | -             | -             | 1,419,271     | 1,300,333     |
|  | TOTAL PROFIT (LOSS) CURRENT PERIOD  | 11,125,756    | 11,094,716    | 14,121,449    | 13,860,504    |
|  | Total comprehensive profit (loss) current period attributable to:   | -             | -             | -             | -             |
|  | PARENT ENTITY   | 11,241,403    | 11,305,037    | 12,870,027    | 12,774,035    |
|  | NON-CONTROLLING INTEREST  | -             | -             | 1,454,927     | 1,330,462     |
|  | TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD  | 11,241,403    | 11,305,037    | 14,324,954    | 14,104,497    |
|  | TRANSFER PROFIT (LOSS) TO HEAD OFFICE   | -             | -             | -             | -             |
|  | DIVIDEND  | -             | -             | -             | -             |
|  | EARNINGS PER SHARE (In Rupiah) <sup>*</sup>   | 119.20        | 118.87        | 136.09        | 134.57        |

<sup>\*</sup> Earnings per share for the period ended 31 March 2023 was restated due to stock split.

## Statements of Commitments and Contingencies

As of 31 March 2024 and 31 December 2023

(In Millions of Rupiah)

| NO  | DESCRIPTION  | INDIVIDUAL    |                            | CONSOLIDATED  |                            |
|---|--|---------------|----------------------------|---------------|----------------------------|
|   |  | 31 March 2024 | 31 December 2023 (Audited) | 31 March 2024 | 31 December 2023 (Audited) |
| <b>I COMMITMENT RECEIVABLES</b>                                 |  |               |                            |               |                            |
| 1.  | Unused fund borrowings/financing facilities                  | -             | -                          | -             | -                          |
| 2.  | Outstanding purchase position of spot and derivative/forward | 282,070,381   | 252,306,483                | 283,763,641   | 253,078,400                |
| 3.  | Others   | -             | -                          | -             | -                          |
| <b>II COMMITMENT PAYABLES</b>                                   |  |               |                            |               |                            |
| <b>1. Unused loan/financing facilities granted to customers</b> |  |               |                            |               |                            |
| i.  | Committed  | 52,803,209    | 52,804,931                 | 52,805,051    | 52,498,506                 |
| ii.   | Uncommitted  | 164,509,338   | 163,441,539                | 165,014,681   | 163,845,572                |
| 2.  | Outstanding irrevocable letters of credit                    | 18,851,065    | 20,515,997                 | 19,805,100    | 20,881,972                 |
| 3.  | Outstanding sales position of spot and derivative/forward    | 281,852,043   | 252,397,142                | 286,293,725   | 255,254,227                |
| 4.  | Others   | -             | -                          | -             | -                          |
| <b>III CONTINGENT RECEIVABLES</b>                               |  |               |                            |               |                            |
| 1.  | Guarantees received  | 28,999,692    | 28,992,163                 | 29,141,084    | 29,226,582                 |
| 2.  | Others   | 34,386        | 34,338                     | 34,386        | 34,388                     |
| <b>IV CONTINGENT PAYABLES</b>                                   |  |               |                            |               |                            |
| 1.  | Guarantees issued  | 122,565,932   | 126,521,898                | 125,148,690   | 129,359,735                |
| 2.  | Others   | 3,411,194     | 3,268,517                  | 3,411,194     | 3,268,517                  |

## Statements of Financial Ratios

As of 31 March 2024 and 2023

(In %)

| NO | RATIOS | 31 March 2024 |               | NO | RATIOS | 31 March 2023 |               |
|----|--------|---------------|---------------|----|--------|---------------|---------------|
|    |        | 31 March 2024 | 31 March 2023 |    |        | 31 March 2024 | 31 March 2023 |