

CONSOLIDATED FINANCIAL STATEMENTS

						Р	ТВа	ank	(Pa					Sub	sidi	ari	es	5	
	STATEMENTS OF FINANC AS OF JUNE 30, 2024 AND DI (In Millions Rup	ECEMBER 31, 20		CONSOLIDA	TED					STATEMENTS OF	EARNING ASSET QUA AS OF JUNE 30, 20 (In Millions R		MATION	JAL					
No.	DESCRIPTION ASSETS Cash			JUN 30, 2024 DE		No. I. RELATED PARTIES	DESCRIPTION		C	SM	JUN 30, 20	24 D L	TOTAL	C SI		0, 2023 D	L	TOTAL	CASH FLOWS FROM OPERATING ACTIVIT
2. 3.	Placement to Bank Indonesia Interbank placement Soot and derivatives / forward claims	5,652,323 4,509,723 50.175	8,222,980 4,851,535 20,437		10,336,352 4,870,164 20,437	Interbank placement a. Rupiah b. Foreign currency			75 276	,000 875	-	-	- 75,000 - 276,875	400,000 348,992			-	400,000 348,992	Interest, prizes, fund commissions and fees p Other operating revenues received Other operating expenses paid
5. 6.	Securities held Securities sold under repurchase agreement (repo) Claims on securities bought under reverse repo	32,005,838 10,763,919	26,454,061 10,239,610 4,827,120	34,324,051	28,771,063 10,239,610 4,827,120	Spot and derivatives / for a. Rupiah b. Foreign currency	ward claims					-		-		-	-	-	Gain on foreign exchange transactions - net Non-operating income received - net
8. 9.	Acceptance claims Loans	1,996,554 127,987,014	1,637,787 129,288,776	1,996,554 147,632,863 1	1,637,787 48,498,946	Securities held a. Rupiah b. Foreign currency											-		Tax expense paid Operating cash flows before changes in oper
10. 11. 12.	Sharia financing Equity investment Other financial assets	3,633,972 1,196,873	3,625,418 1,164,744	755,294 1,914,222	766,401 1,818,596		urchase agreement (repo)									-	-		Decrease (Increase) in operating assets Securities (being measured at fair value Loans
13.	Impairment on financial assets -/- a. Securities held b. Loans and sharia financing	(31) (7,573,114)	(39) (7,959,028)		(39) (8,480,493)	Claims on securities bou Rupiah B. Foreign currency	ght under reverse repo										-		Securities purchased with agreements to Finance lease receivables Consumer financing receivables
14.	c. Others Intangible Assets Accumulated amortisation on intangible assets -/-	(16,036) 516,316 (316,557)	(15,796) 510,945 (301,965)	(27,769) 601,378 (364,876)	(16,749) 590,539 (346,543)	Acceptance claims Loans and financing pro	rided dium enterprises (UMKM)			-		-	-	-	-	-	-	-	Sales and lease-back receivables Other assets Increase (Decrease) in operating liabilities
15. 16.	Fixed assets and equipment Accumulated depreciation on fixed assets and equipments -I- Non productive assets	10,017,268 (659,533)	10,096,189 (517,683)	10,541,415 (759,364)	10,600,490 (598,346)	i. Rupiah ii. Foreign currenc			197	,692		- 21,13	3 218,825	188,857		-	21,133	209,990	Liabilities payable immediately Deposits Deposits from other banks
	a. Abandoned properties b. Foreclosed assets c. Suspense accounts	940,915 1,555,515	735,601 1,569,063	940,915 2,978,212	735,601 2,884,811	Rupiah ii. Foreign currenc c. Restructured loans	,		1,507	,629 547,836		- 239,31	2,294,851	1,601,986	42 -	-	239,386	1,841,414	Acceptances payable Securities sold with agreements to repure Other liabilities
17.	d. Interbranch assets * Other assets TOTAL ASSETS	3,279,988 196,688,687	3,108,193 198,845,169		3,556,756 22,010,050	i. Rupiah ii. Foreign currenc 8. Equity investment	у		87 3,511	.880		- 21,13	13 109,013 - 3,511,955	173,989 - 3,511,955		-	21,133	195,122 - 3,511,955	Net cash Provided by Operating Activities
	LIABILITIES AND EQUITIES LIABILITIES					Other receivables Commitments and conting Rupiah	gencies		784	-			- 784.102	695,177	858 -	-	-	696.035	CASH FLOWS FROM INVESTING ACTIVITI Securities sold (purchased) (other than those Securities matured (other than those measure
1. 2. 3.	Current account Saving account Deposit	11,198,785 49,863,951 70,477,919	11,716,620 51,134,530 69,716,086	51,012,425	12,010,654 53,755,459 79,454,645	b. Foreign currency II. NON-RELATED PARTIE 1. Interbank placement	S		704				. 704,102	-				-	Proceeds from sale of premises and equipme Dividends received Acquisition of premises and equipment
4. 5.	Electronic money Liabilities to Bank Indonesia Interhank liabilities	535	438	535 663,832 932,727	438 1,359,143 1,479,374	a. Rupiah b. Foreign currency 2. Soot and derivatives / foreign currency			25 4,132	,499 ,349		-	- 25,499 - 4,132,349	2,293,166 5,440,971		-	-	2,293,166 5,440,971	Acquisition of intangible assets Net cash (Used in) Provided by Investing Acti
7. 8. 9.	Institution liabilities Spot and derivatives / forward liabilities Liabilities on securities sold under repurchase agreement (repo) Accedance Liabilities	49,034 10,320,368 2,001,298	16,432 9,761,945 1,641,363	49,034 10,320,368 2,001,298	16,432 9,761,945 1,641,363	a. Rupiah b. Foreign currency 3. Securities held	ward claims		50	,166 9			- 50,166 - 9	24,045 2		-	-	24,045 2	CASH FLOWS FROM FINANCING ACTIVIT Redemption of issued subordinated bonds Payment of lease obligations
10. 11.	Issued securities Loans received	1,300,470	3,699,276	1,300,470 3,104,394	3,699,276 2,803,373	Rupiah Foreign currency			30,543 1,399			- 62,42	25 30,606,196 - 1,399,642	27,719,851 1,479,075		-	89,815	27,809,666 1,479,075	Borrowings repaid by subsidiaries Borrowings received by subsidiaries Redemption of issued bonds
12. 13. 14.	Margin deposit Interbranch liabilities * Other liabilities	239,279 - 2,152,222	212,659 - 2,054,953	239,421	212,801 - 2,502,662	a. Rupiah b. Foreign currency	urchase agreement (repo)		10,763	.919		-	10,763,919	-		-	-		Net cash Used in by Financing Activities
15.	Minority interest EQUITIES	-	-	3,697,302	3,607,669	Claims on securities bou a. Rupiah b. Foreign currency	ynt under reverse repo					-		4,452,140				4,452,140	NET (DECREASE) INCREASE IN CASH AN CASH AND CASH EQUIVALENTS AT BEGI
16.	Paid in capital a. Capital b. Unpaid capital -/-	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)	9,600,000 (7,191,235)		rided dium enterprises (UMKM)		1,996			-	1,996,554	2,035,991		-	-	2,035,991	Effect of foreign exchange rate changes CASH AND CASH EQUIVALENTS AT END (
17.	c. Treasury stock -/- Additional paid in capital a. Agio	(610)	(610)	(610)	(610) 3.440.707		y d medium enterprises (UMKM)			,650		125,582 351,02	- 55,650	46,536	64,060 131,519 12,169 -		544,261	21,333,601 58,705	Cash and cash equivalents consist of: Cash on hand Demand deposits with Bank Indonesia
	b. Disagio -l- c. Fund for paid-up capital d. Other	-,,	-,,	(269,072)	(269,072)	i. Rupiah ii. Foreign currenc c. Restructured loans	у		84,812 5,518	,850 126,200		215,943 2,387,2 - 61,33	5,706,370	4,758,868 4	36,953 102,429 10,206 -		2,768,637	91,773,750 5,169,074	Demand deposits with other banks Placements with Bank Indonesia and othe Total cash and cash equivalents
18.	Other comprehensive gain (loss) a. Gain	7,709,553	7,728,800	7,797,397	7,818,541	i. Rupiah ii. Foreign currence 8. Equity investment	у		4,816 944 122	203 126,200		215,222 1,859,14	16 16,645,835 - 1,070,403 - 122,017		88,264 156,927 22,375 -	522,266	2,482,565 - -	21,824,668 2,275,872 141,399	Total cash and cash equivalents
19.	b. Loss /- Reserves a. General reserves	(684,649) 34,662,105	(381,691) 32,372,894		(444,566) 32,828,899	Other receivables Commitments and confir a. Rupiah	gencies		35,824	,623 265,668	-		- 36,090,291	33,567,653 1	08,092 -		-	33,675,745	
20.	b. Appropriated reserves Gainloss a. Previous years	140,000	140,000	1,630,217	1,250,257	b. Foreign currency III. OTHER INFORMATION 1. Assets pledged as collate			5,456				- 5,456,402	6,428,986	-			6,428,986	I. Core Capital (Tier 1)
	b. Current year c. Dividends paid TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	1,172,514 - 48,848,385	2,150,584 - 47,859,449		2,531,895 - 49,704,816	a. To Bank Indonesia b. To other parties 2. Foreclosed assets							- 1,555,515					1,615,434	Core Capital/Common Equity Tier 1.1 Paid-in Capital (net of Treasu 1.2 Capital Additional Reserves 1.2.1 Additional Tot 1
*stated a	TOTAL LIABILITIES AND EQUITIES at net carrying value STATEMENTS OF PROFIT OR LOSS AND O	196,688,687	198,845,169	219,218,660 2		2.2.2000 00000					IMPAIRMENT LOSS	ALLOWANCE	.,000,010					Portor ac-	1.2.1 Additional Tier 1 1.2.1.1 Other compreh 1.2.1.1.1 Surpl
	FOR THE SIX MONTHS PERIOD ENDE (In Millions Ru	ED JUNE 30, 2024 piah) INDIVI	4 AND 2023 DUAL	CONSOLIDA							AS OF JUNE 30, 20 (In Millions F JUN 30, 2024	124 AND 2023 Rupiah)			JUN 30,				1.2.1.1.2 Poter assel comp
-	TIONAL INCOME AND EXPENSES			JUN 30, 2024 JU		No.	DESCRIPTION		A Stage 1	Illowance for Impairr		Required Allowance Losses on Earnin General	g Assets		for Impairment age 2 Stage	Requi Lo	ired Allowance isses on Earnin neral		1.2.1.1.3 Surpl 1.2.1.2 Other capital ac reserves)
1. 2.	Interest income and expenses Interest income Interest expenses	6,304,359 2,560,134	6,143,632 2,152,653	7,556,700 3,081,328	7,352,167 2,568,465	Interbank placement Spot and derivatives / for	rward claims		282			45,097 502	-	1,863		-	84,831 240	-	1.2.1.2.1 Agio 1.2.1.2.2 Gene 1.2.1.2.3 Previ
В.	Net interest income (expenses) Operational Income and Expenses Other than Interest	2,560,134 3,744,225	3,990,979	3,061,326 4,475,372	4,783,702	Securities held Securities sold under re Claims on securities box	ourchase agreement (repo)		57,692			8,226	62,425	81,249	-	-	10,037	89,815	1.2.1.2.4 Curre 1.2.1.2.5 Fund 1.2.1.2.6 Othe
1.	Positive (negative) mark to market on financial assets Positive (negative) mark to market on financial liabilities	(135,968)	109,652	(135,968)	109,652	Claims on securities bou Acceptances claims Loans and financing pro			9,944 3,144,849	456,80	3,971,459	14,049 1,089,070	2,077,708	342 5,811 3,066,887	317,406 3	- - 3,309,117	15,593 1,029,044	1,867,784	1.2.2 Deduction Tier 1 1.2.2.1 Other comprehi 1.2.2.1.1 Defisi
3. 4.	Gain (loss) on sale of financial assets Gain (loss) on spot and derivatives / forward (realised)	97,037 35,650	77,679 15,262	97,037 35,650	79,486 15,262	Equity investment Other receivables						36,340		70.001	-	-	36,534		1.2.2.1.2 Poter finance through the control of the
5. 6. 7.	Gain (loss) on investment under equity method Gain (loss) on foreign exchange translation Dividend income	2,199 52,102	3,291 267,787	18,219 2,199 14,518	32,419 3,291 10,444	Commitment and contin	STATEMENTS O	OF COMMITMENTS A	86,785 AND CONTINGENCIES CEMBER 31, 2023	i 19	1 28	15,574	13,246		ATIOS CALCULATION E 30, 2024 AND 2023	486	16,166	5,447	1.2.2.2 Other capital ac reserves) 1.2.2.2.1 Disag
7. 8. 9.	Dividend income Commision/provision/lee and administration income Other income	52,102 214,343 504,771	267,787 195,465 413,725	357,381 631,936	10,444 334,673 1,096,109	NO.	AS OF JUN DESCRIPTION	(In Millions Rupia			SOLIDATED			AS OF JUN	E 30, 2024 AND 2023 (in %)	JUN 30	0, 2024 J	IUN 30, 2023	1.2.2.2 Previ 1.2.2.3 Curre 1.2.2.2 Less
10.	Provision (recovery) of financial assets' impairment Losses on operational risk	522,562 14,583	1,008,543 2,567	797,787 14,583	1,188,761	I. COMMITTED CLAIMS 1. Unused borrowing /			. Ju, 2024 DEC 31, 20	_ JUN 30, 2024	- DEC 31, 2023	Performance Ratio					20.04	00.00	Quali impa 1.2.2.2.5 Less
12. 13.	Personnel expenses Promotion expenses	1,026,042 8,728	965,250 11,634	1,304,431 37,926	1,208,440 21,890	derivative / forward 3. Others		t dita	4,615,650 3,441	,868 4,615,6	50 3,441,868	2. Non per	idequacy Ratio (CAR) forming earning assets a ing assets	and non earning assets to	total earning assets and		2.93	32.98 3.26	finan 1.2.2.2.6 Provi non p
14.	Other expenses Net Operational Income (Expenses) Other than Interest OPERATIONAL PROFIT (LOSS)	1,436,636 (2,238,417) 1,505,808	1,205,485 (2,110,618) 1,880,361	1,613,958 (2,747,713) 1,727,659	1,413,579 (2,153,901) 2,629,801	a. Committed	ES inancing facilities to debtors		30,189,727 28,021			4. Impairm	forming earning assets to ent provision on financia	o total earning assets I assets to total earning a	ssets		2.15 4.08	2.75 3.93	1.2.2.2.7 Other 1.3 Non Controlling Interest 1.4 Deduction Core Capital
NON OP	PERATIONAL INCOME (EXPENSES) Gain (loss) on sale of fixed assets and equipment	928	1,000,301	8,228	414		sitions to be submitted for spot	and	9,911,688 8,061 1,241,946 1,415	,309 1,241,9	46 1,415,309	5. Gross N 6. Net NPL					2.88 0.63	3.66 1.18	1.4.1 Deffered tax calculated 1.4.2 Goodwill 1.4.3 Other intangible assets
2.	Other non operational income (expenses) NON OPERATIONAL PROFIT (LOSS)	(15,358) (14,430)	(530) (358)	(20,773) (12,545)	(4,056) (3,642)	derivative / forward derivativ	ransactions		4,448,613 3,416	. 4,448,6	3,416,667	8. Return o	n Asset (ROA) n Equity (ROE)				1.48 5.33	2.18 7.53	1.4.4 Investments in shares 1.4.5 Shortage of capital on i 1.4.6 Securitisation exposure
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX Income taxes	1,491,378	1,880,003	1,715,114	2,626,159	Received guarantees Others V. CONTINGENT LIABILIT	IES		- 1,672,653 1,695	,062 1,672,6	53 1,695,062	10. Operatir	est Margin (NIM) g Expense to Operating	Revenue			4.53 79.86	5.17 70.89	1.4.7 Other deduction core of 1.4.7.1 Placement of fu 2 to other bank
	a. Estimated current period tax -/- b. Deferred tax income (expenses) NET PROFIT (LOSS)	346,679 27,815 1,172,514	317,872 (26,013) 1,536,118	376,034 25,985 1,365,065	499,699 (27,271) 2.099,189	Southwall Lindbert I. Issued guarantees 2. Others			987,434 963 283,736 374			Individual	ncome Ratio (CIR)				54.09	40.94 33.55	1.4.7.2 Cross-ownershi transition becau 1.4.7.3 Exposure of Cn
	MINORITY INTEREST PROFIT (LOSS) OTHER COMPREHENSIVE INCOME	1,114 التركة 11	1,440,116	1,365,065	359,600	BOARD OF COMMISSIONERS	ВА	NK'S MANAGI	EMENT			2. Non per		and non earning assets to	total earning assets and		2.61	2.96	Non Delivery Vo 1.4.7.4 Subsidiaries' ex transaction (if a
	Items that will not be reclassified to profit or loss a. Gain on fixed asset revaluation	9,115	152	9,115	152	- President Commissioner/Inde - Deputy President Commission		ner : L	Nelson Tampubolon Lintang Nugroho			4. Impairm		o total earning assets I assets to total earning a	ssets		2.01 4.26	2.66 4.05	Additional Core Capital/Additiona 1.1 Instrument which comply with A 2.2 Agio/Disagio
	b. Gain (loss) on defined benefit actuarial program c. Others	-	-	(295)	(237)	- Commissioner - Commissioner - Commissioner		: J	Chandra Rahardja Gunawa Johnny Grennov James Terry	in		5. Gross N 6. Net NPL					2.79 0.43	3.67 1.07	2.3 Other deduction core capital 2.3.1 Placement of funds in i to other bank
	Items that will be reclassified to profit or loss a. Translation adjustment from foreign currency b. Changes in financial assets of debt instrument	.	-		-	Commissioner Independent Commissioner DIRECTORS			Gregory James Terry Drs. H. Riyanto			8. Return o	n Asset (ROA) n Equity (ROE)				1.52 5.54	7.52	2.3.2 Cross-ownership in and because of the law, gra II. Supplemental Capital (Tier 2)
	measured at fair value through other comprehensive income	(192,693)	359,309	(190,298)	373,570	President Director Deputy President Director			Herwidayatmo Hendrawan Danusaputra			10. Operatir	est Margin (NIM) g Expense to Operating Deposit Ratio (LDR)	Revenue			4.29 78.71 97.30	73.98 90.89	Capital Instrument in the form of with Tier 2 Agio/Disagio
	c. Others OTHER COMPREHENSIVE INCOME OF THE CURRENT PERIOD - NET OF APPLICABLE INCOME TAX	(183,578)	359,461	(181,478)	373,485	- Director - Director		: J	Edy Heryanto Januar Hardi				Deposit Ratio (LDR) ncome Ratio (CIR)				97.30 55.11	90.89	3 General provision on earning ass Weighted Assets) 4 Deduction supplemental capital (
	CURRENT PERIOD TOTAL COMPREHENSIVE INCOME Profit attributable to:	988,936	1,895,579	1,183,587	2,472,674	- Director - Director		: 0	Haryono Wongsonegoro Gunawan Santoso Lionto Gunawan			1. a. Perce	ntage violation of Legal ated parties	Lending Limit					4.1 Sinking Fund 4.2 Placement of funds in instrume 4.3 Cross-ownership in another en
	EQUITY HOLDERS OF THE PARENT ENTITY NON CONTROLLING INTEREST CURPORAL DEPICAL TOTAL INDUSTRY	1,172,514	1,536,118	1,276,217 88,848	1,739,589 359,600	- Director - Director - Compliance Director		: 8	Lionto Gunawan Suwito Tjokrorahardjo Antonius Ketut Dwirianto			ii. Nor	related parties	ion of the Legal Lending	imit				of the law, grants, or grants will Total Core Capital and Supplemental Capital JUN 30, 2024
	CURRENT PERIOD TOTAL PROFIT Total Comprehensive Profit (Loss) Attributable to: EQUITY HOLDERS OF THE PARENT ENTITY	1,172,514 988,936	1,536,118	1,365,065	2,108,410	processor description		SHAREHOLDI				i. Rel	ated parties related parties	g			-	-	INDIVIDUAL CONSOLIDATE RISK WEIGHTED ASSETS CREDIT RISK
	NON CONTROLLING INTEREST TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE			89,633	364,264	I. Ultimate Shareholder: 31 Through:							Requirement ry reserve requirement -	Rupiah					- WEIGHTED ASSETS 119,664,754 137,811,6 MARKET RISK WEIGHTED ASSETS 2003,45
	CURRENT PERIOD TRANSEED OF DROET # 0.055 TO HEAD OFFICE	988,936	1,895,579	1,183,587	2,472,674	- PT Panin Financial Tbk Votraint No. 1103 Pty Limited					: 46.04% : 38.82%		rage **)				3.95 6.71	6.27 8.22	ASSETS 8,083,743 8,092,2 OPERATIONAL RISK - WEIGHTED ASSETS 8,016,975 8,949,4
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE DIVIDEND					II. Non Ultimate Shareholder throu	igh non Capital Market (≥5%)				: Nil	3. Net Ope	ve requirement - Foreign n Position		12		4.03 0.80	4.02 0.23	TOTAL RISK WEIGHTED ASSETS 135,765,472 154,853,2 CAR BASED ON
	NET EARNINGS (LOSS) PER SHARE	48.68	63.77	52.98	72.22	III. Public (< 5% each)		TED STATE UP	OF CHANCES IN FORMS		: 15.14%			of June 30, 2024 and 203 s as of June 30, 2024 and					RISK PROFILE 9.56% 9.5 CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE
									OF CHANGES IN EQUITY DED JUNE 30, 2024 AND 20 Lupiah)		nensive Income		المغيرة.	d Eaminne					From CET 1 (%) 8.46% 8.4 From AT 1 (%) 0.00% 0.0
					Capital S	tock Treasury Stock	Additional Paid-in of e	fference in value equity transaction		Remeasurement	changes in fair value on marketable securities measured	Shares in other		d Earnings	Equity attributable to owners of the	Non-Control	ling	Total	From Tier 2 (%) 1.10% 1.0
					- Gapital S	IIEdabury 300CK		h non-controlling interest		of defined benefit obligation	at fair value through other comprehensive income	comprehensive income of associate	Appropriated	Unappropriated	to owners of the parent entity	Interest		1.401	STATEME
Transfer	e as of January 1, 2023 of surplus revaluation of premises and equipment to retained earnin ipment	ng arising from sal	e of revalued pro	emises and		2,408,765 (610)	3,440,707	(269,072)	7,683,801 (3,968)	558,210	(624,383	3,751	140,00	34,059,72		3,3	15,198	50,716,094	No. Transa
Non-con Net inco	rolling interest in net assets of subsidiaries me for the current period						-	-	-	-		-		- 3,96 - 1,739,58	9 1,739,58	39 3	- 13,310) 59,600	(193,310) 2,099,189	A. Exchanged Rate Related 1. Spot 2. Forward
Balance	omprehensive income-after tax e as of June 30, 2023 of surplus revaluation of premises and equipment to retained earnin	ng arising from col	e of revalued on	emises and		2,408,765 (610)	3,440,707	(269,072)	7,679,985	558,210	368,90 (255,477	1 /	140,00	- 0 35,803,28	- 368,82 4 49,509,30		4,664 86,152	373,485 52,995,458	2. Forward 3. Option a. Written
equ Net inco	ipment me for the current period	gviii odi	,uvu pii				-	-	(15,461)	1003.20%	10.10.000			- 15,46 - 792,30	6 792,30		- 14,041 7,476	906,347	b. Purchased 4. Future 5. Swap 6. Others
	omprehensive income-after tax e as of December 31, 2023	ng arising from sal				2,408,765 (610)	3,440,707	(269,072)	11,970 7,676,494	(367,764) 190,446	(242,996 (498,473	-	140,00	0 36,611,05	- (596,79) 1 49,704,81	-	7,476 07,669	(589,320) 53,312,485	Others Interest Rate Related Forward

			7 242 407	7 251 020	
Interest, loan commissions and fees received Interest, prizes, fund commissions and fees paid			7,342,487 (3,123,521)	7,251,029 (2,626,770)	
Other operating revenues received			863,275	1,549,333	
Other operating expenses paid Gain on foreign exchange transactions - net			(2,725,147) 79,231	(2,101,898) 42,563	
Non-operating income received - net			14,197	39,421	
Tax expense paid Operating cash flows before changes in operating assets and liabilities		-	(368,885) 2,081,637	(387,048) 3,766,630	
Decree (harren) in constitue conte					
Decrease (Increase) in operating assets Securities (being measured at fair value through profit or loss)			(1,798,917)	421,425	
Loans Securities purchased with agreements to resell			361,411 4,827,120	(1,654,700) 6,190,005	
Finance lease receivables			(40,286)	(196,833)	
Consumer financing receivables			(537,193)	(965,510)	
Sales and lease-back receivables Other assets			(10,512) (289,934)	(8,379) (177,529)	
Increase (Decrease) in operating liabilities			400.000	00.740	
Liabilities payable immediately Deposits			102,300 (1,677,493)	69,740 2,504,147	
Deposits from other banks			(1,241,956)	(2,962,080)	
Acceptances payable Securities sold with agreements to repurchase			1,168 558,423	(632) (2,408,299)	
Other liabilities Net cash Provided by Operating Activities		L	(15,217) 2,320,551	(126,418) 4,451,567	
Net tassi Provided by Operating Activities		-	2,320,331	4,451,307	
CASH FLOWS FROM INVESTING ACTIVITIES Securities sold (purchased) (other than those measured at fair value throught profit or	lnes)		(7,101,768)	1,560,771	
Securities matured (other than those measured at fair value throught profit or loss)	,		2,398,188	519,287	
Proceeds from sale of premises and equipment Dividends received			15,121 14,518	1,700 2,685	
Acquisition of premises and equipment Acquisition of intangible assets			(163,266)	(82,164) (83,606)	
Net cash (Used in) Provided by Investing Activities			(62,254) (4,899,461)	1,918,673	
CASH FLOWS FROM FINANCING ACTIVITIES					
Redemption of issued subordinated bonds			(2,400,000)	(100,000)	
Payment of lease obligations Borrowings repaid by subsidiaries			(36,532)	(48,157) (1,217,167)	
Borrowings received by subsidiaries			1,980,000	1,310,000	
Redemption of issued bonds Net cash Used in by Financing Activities			(2,135,759)	(4,000,000) (4,055,324)	
, ,				,,,,,,	
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS			(4,714,669)	2,314,916	
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD			16,504,062	17,353,469	
Effect of foreign exchange rate changes CASH AND CASH EQUIVALENTS AT END OF PERIOD			173,258 11,962,651	(309,170) 19,359,215	
Cash and cash equivalents consist of: Cash on hand			1,158,883	1,253,109	
Demand deposits with Bank Indonesia Demand deposits with other banks			5,463,415 1,434,340	8,476,206 1,660,649	
Placements with Bank Indonesia and other banks			3,906,013	7,969,251	
Total cash and cash equivalents			11,962,651	19,359,215	
STATEMENTS OF CALCULATION OF CAPITAL A	DEQUACY RATIO	COMMERCIAL F	BANK		
AS OF JUNE 30, 202 (In Milions Ru	4 AND 2023				
COMPONENTS OF CAPITAL	JUN	30, 2024 CONSOLIDATE		30, 2023 CONSOLIDATED	
I. Core Capital (Tier 1)	42,593,239	48,240,30	1 41,768,239	46,997,942	
1 Core Capital/Common Equity Tier 1 (CET 1) 1.1 Paid-in Capital (net of Treasury Stock)	42,593,239 2,408,155	48,240,30 2,408,15		46,997,942 2,408,155	
1.2 Capital Additional Reserves	44,815,880	46,733,55			
1.2.1 Additional Tier 1 1.2.1.1 Other comprehensive income	47,076,297 7,800,971	49,356,28 7,888,08		47,277,896 8,033,905	
1.2.1.1.1 Surplus of the financial statement translation 1.2.1.1.2 Potential benefits of the changes in financial			-	-	
assets measured at fair value through other					
comprehensive income 1.2.1.1.3 Surplus of fixed assets revaluation	7,800,971	7,888,08	7,953,835	8,033,905	
1.2.1.2 Other capital additional reserves (other disclosed reserves)	39,275,326	41,468,20	37,335,482	39,243,991	
1.2.1.2.1 Agio	3,440,707	3,440,70	3,440,707	3,440,707	
1.2.1.2.2 General reserves	34,662,105	35,121,06 1,630,21		32,814,662 1,249,033	
1.2.1.2.2 General reserves 1.2.1.2.3 Previous year profit	- 1	1,276,21		1,739,589	
1.2.1.2.3 Previous year profit 1.2.1.2.4 Current year profit	1,172,514		, , ,		
1.2.1.23 Previous year profit 1.2.1.24 Current year profit 1.2.1.25 Funds for paid-in capital 1.2.1.26 Others	-				
12.12.3 Previous year profit 12.124 Current year profit 12.125 Funds for paid-in capital 12.125 Others 122 Deduction Tier 1	(2,260,417)	(2,622,73	4) (1,522,356)	(1,937,589)	
12.123 Previous year profit 12.124 Current year profit 12.125 Funds for pai-in capital 12.125 Others 122 Deduction Tier 1 12.21 Other comprehensive income 122.11 Details of the financial statement translation	-	(2,622,73 (948,68	4) (1,522,356)	(1,937,589) (422,470)	
12.123 Previous year profit 12.124 Current year profit 12.125 Funds for priehr capital 12.125 Funds for priehr capital 12.25 Others 12.21 Other comprehensive income	(2,260,417)		4) (1,522,356)		
12.123 Previous year profit 12.124 Current year profit 12.125 Funds for paid-in capital 12.125 Others 122 Deduction Tier 1 12.21 Other comprehensive income 122.11 Potential issues from the changes in financial assets measured at fair value through other comprehensive income	(2,260,417)		(1,522,356) (356,555)		
12.123 Previous year profit 12.124 Current year profit 12.125 Funds for paid-in apptial 12.125 Funds for paid-in apptial 12.126 Others 122 Deduction Tier 1 122.1 Other comprehensive income 122.11 Defisit of the financial statement translation 122.12 Potential issess from the changes in financial assets measured after value through other comprehensive income 12.22 Other capital additional reserves (other disclosed reserves)	(2,260,417) (891,542)	(948,68	(1,522,356) (1) (356,555) (356,555)	(422,470)	
12.123 Previous year profit 12.124 Current year profit 12.125 Funds for paid-in capital 12.125 Others 122 Deduction Tier 1 12.21 Other comprehensive income 122.11 Other comprehensive income 122.11 Potential ibasses from the changes in financial assest measured at fair value through other comprehensive income 1222 Other capital additional reserves (other disclosed reserves) 12221 Disagio	(2,260,417) (891,542) (891,542)	(948,68 (948,68	(1,522,356) (1) (356,555) (356,555)	(422,470)	
12.123 Previous year profit 12.124 Current year profit 12.125 Funds for paid-in aprilal 12.125 Funds for paid-in aprilal 12.126 Others 122 Deduction Tier 1 122.1 Other comprehensive income 122.1.1 Defisit of the financial statement translation 122.1.2 Potential lisses from the changes in financial assest measured after value through other comprehensive income 1.222 Other capital additional reserves (other disclosed reserves) 1.222.1 Disaglo 1.222.2 Disaglo 1.222.2 Previous year loss 1.223.3 Current year loss	(2,260,417) (891,542) (891,542)	(948,68 (948,68	(1,522,356) (1) (356,555) (356,555)	(422,470)	
12.12.3 Previous year profit 12.12.4 Current year profit 12.12.5 Funds for path-napital 12.12.5 Others 12.2 Deduction Tier 1 12.2.1 Other complehensive income 12.2.1.1 Deficis of the financial statement translation 12.2.1.2 Potential tosses from the changes in financial assess measured at fair value through other comprehensive income 12.2.2 Other capital additional reserves (other disclosed reserves) 12.2.2.1 Disagio 12.2.2.2 Previous year loss 12.2.3 Current year loss 12.2.3 East offleence between Provision for Asset Quality Assessment and the allowance for	(2,260,417) (891,542) (891,542)	(948,68 (948,68	(1,522,356) (1) (356,555) (356,555)	(422,470)	
12.123 Previous year profit 12.124 Current year profit 12.125 Fords for pulch capital 12.125 Fords for pulch capital 12.12 Others 12.2 Deduction Tier 1 12.21 Other compethensive income 12.21.1 Defist of the financial statement translation 12.21.2 Potential losses from the charges in financial assest measured at fair value through other comprehensive income 12.22 Other capital additional reserves (other disclosed reserves) 12.22.1 Disagio 12.22.2 Previous year loss 12.22.3 Current year loss 12.22.3 Current year loss 12.22.4 Lass difference between Provision for Asset Quality Assessment and the allowance for impariment losses on productive assets'	(2,260,417) (891,542) (891,542)	(948,68 (948,68	(1,522,356) (1) (356,555) (356,555)	(422,470)	
12.123 Previous year profit 12.124 Current year profit 12.125 Funds for pal-fin apital 12.125 Others for pal-fin apital 12.125 Others 122 Deduction Ter 1 12.21 Other compelhershie income 12.21.1 Defiss of the financial statement translation 12.21.2 Potential losses from the changes in financial asses measured a fire value through other comprehensive income 12.22 Other copilal additional reserves (other disclosed reserves) 12.22.1 Design 12.22.2 Previous year loss 12.22.2 Eass ofference between Provision for Asset Qualify Assessment and the allowance for impairment losses on productive assessis 12.22.5 Less ofference between Provision for Asset Qualify Assessment and the allowance for impairment losses on productive assessis 12.22.5 Less ofference between Provision for Asset Guilly Assessment and the allowance for impairment losses on productive assessis 12.22.5 Less ofference between Provision for Asset financial instruments in the Trading Book	(2,260,417) (891,542) (891,542)	(948,68 (948,68	(1,522,356) (1) (356,555) (356,555)	(422,470)	
12.12.2 Previous year profit 12.12.4 Current year profit 12.12.5 Units for public hapital 12.12.5 Others 12.2 Deduction Tier 1 12.21 Other comprehensive income 12.21.1 Deficial closes from the changes in financial assess measured at fair value through other comprehensive income 12.21.2 Other capital additional reserves (other disclosed reserves) 12.22.0 Units regional discloses from the changes in 12.22.1 Design 12.22.2 Disray of the comprehensive income 12.22.2 Comprehensive from the changes in 12.22.2 Losagio 12.22.2 L	(2,260,417) (891,542) (891,542)	(948,68 (948,68	4) (1,522,356) 1) (356,555) 1) (356,555) 1) (1,165,801)	(422,470)	
12.123 Previous year profit 12.124 Current year profit 12.125 Fords for paleth capital 12.125 Others 122 Deduction Ter 1 12.21 Other compelhershie income 12.21.1 Deficit of the financial statement translation 12.21.2 Potential losses from the changes in financial assest measured at it in value through other comprehensive income 12.22 Other capital additional reserves (other disclosed reserves) 12.22.1 Disago 12.22.2 Disago 12.22.2 Disago 12.22.2 Disago 12.22.2 Disago 12.22.2 Disago 12.22.2 Disago 12.22.3 East difference between Provision for Asset Qualify Assessment and the allowance for impairment losses on productive assets 12.22.5 Less difference between Provision for Asset Qualify Assessment and the allowance for impairment losses on productive assets 12.22.5 Provision for Asset Qualify Assessment non productive 12.22.7 Others	(2,260,417) (891,542) (891,542) (1,368,875)	(948,68 (948,68 (1,674,05	(1,165,801) (1,165,801)	(422,470) (422,470) (1,515,119) - - (1,515,119)	
12123 Previous year profit 12124 Current year profit 12124 Current year profit 12125 Others 12125 Debotion Tier 1 1221 Debotion Tier 1 1221 Other comprehensive income 12211 Defot of the financial statement translation 12212 Potential bases from the changes in financial assess measured at fair value through other comprehensive income 1222 Other colipal additional reserves (other disclosed reserves) 12221 Disagio 12222 Disagio 12222 Disagio 12222 Surrent year loss 12223 Current year loss 12224 Less difference between Provision for Asset Quilityl Assessment and the allowance for impariment losses on productive assessis 12225 Ess difference of fair value adjustment of financial instruments in the Trading Book 12226 Provision for Asset Quality Assessment non productive 12227 Others 1.3 Non Controlling Interest 1.4 Deduction Core Cupital	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875)	(948,68 (948,68 (1,674,05 (1,674,05 958,91 (1,860,35	(4) (1,522,356) (1) (356,555) (1) (356,555) (1) (356,555) (1) (356,555) (1) (1,165,801) (1) (1,165,801) (1) (4,406,877)	(422,470) (422,470) (1,515,119) (1,515,119) 885,610 (1,636,130)	
12.123 Previous year profit 12.124 Current year profit 12.124 Current year profit 12.125 Forbits projekt applied 12.125 Others 122 Deduction Ter 1 12.21 Other compelhersive income 12.21.1 Deficit of the financial statement translation 12.21.2 Potential losses from the changes in financial assest measured at it in value through other comprehensive income 12.22 Other capital additional reserves (other disclosed reserves) 12.22.1 Disago 12.22.2 Previous year loss 12.22.2 Disago 12.22.2 Previous year loss 12.22.3 Current year loss 12.22.3 Current year loss 12.22.3 Current year loss 12.22.3 Eass officence between Provision for Asset Qualify Assessment and the allowance for impairment losses on productive assets 12.22.5 Provision for Asset Qualify Assessment non productive 12.22.7 Others 13 Non Controlling interest 14. Deduction Core Capital 14.1 Deflered tax calculated	(2,260,417) (891,542) (891,542) (1,368,875)	(948,68 (948,68 (1,674,05 (1,674,05	(4) (1,522,356) (1) (356,555) (1) (356,555) (1) (356,555) (1) (356,555) (1) (1,165,801) (1) (1,165,801) (1) (4,406,877)	(42,470) (42,470) (1,515,119) (1,515,119) 885,610	
12.12.2 Previous year profit 12.12.4 Current year profit 12.12.5 Others 12.12.5 Others 12.2 Deduction Tier 1 12.2.1 Other compenhersive income 12.2.1 Defect of the financial statement translation 12.2.2 Defect of the financial statement of the risulus through other comprehensive income 12.2.2 Other copial additional reserves (other disclosed neserves) 12.2.2 Disagio 12.2.2.1 Disagio 12.2.2.2 Disagio 12.2.2.2 Surrent year loss 12.2.2.3 Lass difference between Provision for Asset Quality Assessment and the allowance for impairment losses on productive assessis 12.2.2.5 Lass difference of fair-value adjustment of financial instruments in the Trading Book 12.2.2.5 Provision for Asset Quality Assessment non productive 12.2.2.7 Others 1.3 Non Controlling Interest 1.4 Deduction Core Capital 1.4.1 Defenced tax calculated 1.4.2 Goodwill 1.4.3 Other intergible assets	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759)	(948,68 (948,68 (1,674,05 (1,674,05 (1,660,35 (886,02 (236,50	(4,406,877) (4) (1,522,356) (356,555) (1) (356,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4) (561,176) (20,9780)	(422,470) (422,470) (1,515,119) (1,515,119) 885,610 (1,636,130) (635,286) (246,674)	
12.123 Previous year profit 12.124 Current year profit 12.125 Choise pade- applial 12.125 Others 122 Deduction Tier 1 12.21 Other compenhersive income 12.21.1 Deficit of the financial statement translation 12.21.2 Potential losses from the changes in financial assest measured at irr value through other comprehensive income 12.22 Other capital additional reserves (other disclosed reserves) 12.22.1 Disago 12.22.2 Previous year loss 12.22.2 Disago 12.22.2 Previous year loss 12.22.3 Current year loss 12.22.3 Current year loss 12.22.3 Current year loss 12.22.3 Eass difference between Provision for Asset Quality Assessment and the allowance for impairment losses on productive asserts 12.22.5 Eass difference between Provision for Asset 12.22.6 Provision for Asset Quality Assessment non productive 12.22.7 Others 1.3 Non Controlling Interest 1.4 Deduction Core Capital 1.4.1 Deflered tax calculated 1.4.2 Condrill 1.4.3 Other intensible assets 1.4.4 Investments in shares	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526)	(948,68 (948,68 (1,674,05 (1,674,05 958,91 (1,860,35 (886,02	(4,406,877) (4) (1,522,356) (356,555) (1) (356,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4) (561,176) (20,9780)	(42,470) (42,470) (1,515,119) (1,515,119) 885,610 (1,505,130) (635,286)	
12.12.3 Previous year profit 12.12.4 Current year profit 12.12.5 Orbits profit aprilar 12.12.5 Orbits profit aprilar 12.12.5 Orbits 12.2 Deduction Tier 1 12.2.1 Other compenherative income 12.2.1 Defers of the financial statement translation 12.2.1 Defers of the financial statement translation 12.2.1 Potential losses from the changes in financial assess measured at fair value through other comprehensive income 12.2.2 Other copial additional reserves (other disclosed reserves) 12.2.2 Disagoi 12.2.2.1 Disagoi 12.2.2.2 Devious year loss 12.2.2.3 Liess diffeence between Provision for Asset Quality Assessment and the allowance for impairment losses on productive assessis 12.2.2.5 Lass diffeence of fair value adjustment of financial instruments in the Trading Book 12.2.2.5 Provision for Asset Quality Assessment non productive 12.2.2.7 Others 1.3 Non Controlling Interest 1.4 Deduction Core Capital 1.4.1 Deferred trac racioulated 1.4.2 Cocchiell 1.4.3 Other intergible assets 1.4.5 Intersigned capital on insurance subsidiaries 1.4.5 Secutification repower	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759)	(948,68 (948,68 (1,674,05 (1,674,05 (1,660,35 (886,02 (236,50	(4,406,877) (4) (1,522,356) (356,555) (1) (356,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4) (561,176) (20,9780)	(422,470) (422,470) (1,515,119) (1,515,119) 885,610 (1,636,130) (635,286) (246,674)	
12.12.3 Previous year profit 12.12.4 Current year profit 12.12.5 Others 12.2 Deduction Tier 1 12.21 Other Comprehensive income 12.21.1 Deficit of the financial statement transition 12.21.2 Potential bases from the charges in financial assess measured at fair value through other comprehensive income 12.22 Other copial additional reserves (other disclosed reserves) 12.22.1 Deagio 12.22.2 Deagoi 12.22.2 Surrent year loss 12.22.3 Current year loss 12.22.3 Current year loss 12.22.4 Less difference between Provision for Asset Quality Assessment and the allowance for impairment bases on productive assessi 12.22.2 Less difference for lavel adjustment of financial instruments in the Trading Book 12.22.5 Provision for Asset Quality Assessment non productive 12.22.7 Others 1.3 Non Controlling Interest 1.4 Deduction Core Capital 1.4.1 Defered tax calculated 1.4.2 Coordwill 1.4.3 Other interplae assets 1.4.5 Stortage of capital on insurance subsidiaries	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759)	(948,68 (948,68 (1,674,05 (1,674,05 (1,660,35 (886,02 (236,50	(4,406,877) (4) (1,522,356) (356,555) (1) (356,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4) (561,176) (20,9780)	(422,470) (422,470) (1,515,119) (1,515,119) 885,610 (1,636,130) (635,286) (246,674)	
12.12.3 Previous year profit 12.12.4 Current year profit 12.12.5 Others year profit 12.12.5 Others 12.2 Dedoction Tier 1 12.21 Other compenhersive income 12.21.1 Deficit of the financial statement translation 12.21.1 Deficit of the financial statement translation 12.21.2 Potential losses from the changes in financial assess measured at fair value through other comprehensive income 12.22.0 There cipal additional reserves (other disclosed reserves) 12.22.1 Disagio 12.22.2 Previous year loss 12.22.2 Disagio 12.22.2 Previous year loss 12.22.3 Current year loss 12.22.5 Less difference between Provision for Asset Quality Assessment and the allowance for impairment losses on productive assess 12.22.5 Less difference or fair value adjustment of financial instruments in the Trading Book 12.22.5 Provision for Asset Quality Assessment no productive 12.22.7 Others 1.3 Non Controlling Interest 1.4 Dedection Core Capital 1.4.1 Defined tax calculated 1.4.2 Goodnill 1.4.3 Other interplace assets 1.4.4 Investments in shares 1.4.5 Stortage of capital on insurance subdidiaries 1.4.5 Stortage of capital on insurance subdidiaries 1.4.7 Other deduction core capital 1.4.7.1 Placement of funds in instrument AT 1 and/or Tier 2 to other taxing	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759)	(948,68 (948,68 (1,674,05 (1,674,05 (1,660,35 (886,02 (236,50	(4,406,877) (4) (1,522,356) (356,555) (1) (356,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4) (561,176) (20,9780)	(422,470) (422,470) (1,515,119) (1,515,119) 885,610 (1,636,130) (635,286) (246,674)	
12123 Previous year profit 12124 Current year profit 12125 Others year profit 12125 Others 12125 Others 122 Deduction Tier 1 1221 Other comprehensive income 12211 Other comprehensive income 12211 Other comprehensive income 12212 Potential bases from the changes in infrancial assess measured at fair value through other comprehensive income 1222 Other colapial additional reserves (other disclosed reserves) 12221 Disagio 12222 Disagio 12222 Disagio 12222 Surrent year loss 12223 Current year loss 12224 Less difference between Provision for Asset Unitly Assessment and the allowance for impariment losses on productive assessis 12225 Less difference de ravive adjustment of financial instruments in the Trading Book 12226 Provision for Asset Quality Assessment non productive 12227 Others 13 Non Controlling Interest 14 Deduction Core Cupital 14.1 Defined fax calculated 14.2 Cood-will 14.3 Other intargible assets 14.4 Investments in arbanes 14.5 Shortage of capital on insurance subsidiaries 14.6 Securitisation exposure 14.7 Other deduction core capital 14.71 Placement of funds in instrument AT 1 and/or Tier 2 to other bank 14.72 Cross ownership in another entityl acquired by the transfilon because of the law grants, or grants will	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759)	(948,68 (948,68 (1,674,05 (1,674,05 (1,660,35 (886,02 (236,50	(4,406,877) (4) (1,522,356) (356,555) (1) (356,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4) (561,176) (20,9780)	(422,470) (422,470) (1,515,119) (1,515,119) 885,610 (1,636,130) (635,286) (246,674)	
12.12.3 Previous year profit 12.12.4 Current year profit 12.12.5 Others 12.2 Deduction Tier 1 12.21 Other comprehensive income 12.21.1 Deficit of the financial statement translation 12.21.2 Potential bases from the charges in financial assests measured at fair value through other comprehensive income 12.22.1 Other completed income serves (other disclosed reserves) 12.22.1 Design of the comprehensive income 12.22 Diver copial additional reserves (other disclosed reserves) 12.22.1 Design 12.22.2 Design 12.22.2 Design 12.22.2 Previous year loss 12.22.3 Current year loss 12.22.4 Less difference between Provision for Asset Quality Assessment and the allowance for impairment losses on productive assets 12.22.5 Less difference of fair value adjustment of financial instruments in the Trading Book 12.22.2 Provision for Asset Quality Assessment non productive 12.22.7 Other 13. Non Controlling Interest 14. Deduction Core Capital 14.1 Deficed tax calculated 14.2 Coctobil 14.3 Other interplaye assets 14.4 Interestments in shares 14.5 Shortage of capital on insurance subdidiries 14.6 Securitisation exposure 14.7 Other deviction core capital 14.7 Descenent of funds in instrument AT 1 and/or Tier 2 to bother bank 14.1 Lords one weetship in another entity acquired by the	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759)	(948,68 (948,68 (1,674,05 (1,674,05 (1,660,35 (886,02 (236,50	(4,406,877) (4) (1,522,356) (356,555) (1) (356,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4) (561,176) (20,9780)	(422,470) (422,470) (1,515,119) (1,515,119) 885,610 (1,636,130) (635,286) (246,674)	
12.123 Previous year profit 12.124 Current year profit 12.125 Others 12.21 Declore for practice profit 12.125 Others 12.22 Decourt ner 1 12.21 Other compenherative income 12.21.1 Deficit of the financial statement translation 12.21.2 Potental losses from the changes in financial assess measured at fair value through other comprehensive income 12.22 Other copial additional reserves (other disclosed neserves) 12.22.1 Disagio 12.22.2 Previous year loss 12.22.2 Disagio 12.22.2 Disagio 12.22.2 Disagio 12.22.2 Disagio 12.22.3 Current year loss 12.22.3 Current year loss 12.22.3 Essi difference between Provision for Asset Quality Assessment and the allowance for impariment losses on productive assess 12.22.2 Lass difference fair value adjustment of financial instruments in the Trading Book 12.22.5 Provision for Asset Quality Assessment non productive 12.22.7 Others 1.3 Non Controlling Interest 1.4 Declored face calculated 1.4.2 Cookvill 1.4.3 Other intargible assets 1.4.5 Shortlage of capital on insurance subsidiaries 1.4.5 Shortlage of capital on insurance subsidiaries 1.4.5 Shortlage of capital on insurance subsidiaries 1.4.7 Direct declorion core capital 1.4.7.1 Placement of funds in instrument AT 1 and/or Tier 2 to the teach 1.4.7.2 Cross ownership in another entity acquired by the transition because of the law grants, or grants will 1.4.7.3 Exposure of Credit Risk because of settlement risk- Non-Delivey Vesus Payment 1.4.7.4 Subsidiaries Exposure because sharish	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759)	(948,68 (948,68 (1,674,05 (1,674,05 (1,660,35 (886,02 (236,50	(4,406,877) (4) (1,522,356) (356,555) (1) (356,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4) (561,176) (20,9780)	(422,470) (422,470) (1,515,119) (1,515,119) 885,610 (1,636,130) (635,286) (246,674)	
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12.12.3 Previous year profit 12.12.4 Current year profit 12.12.5 Others 12.2 Deduction Tier 1 12.2 Deduction Tier 1 12.2 Detection Tier 1 13. Non Controlling Interest 14. Deduction Core Capital 14.1 Defection Tier 1 14.1 Defection Tier 1 14.2 Detection Detection Tier 1 14.3 Detection Tier 1 14.5 Shorting of capital on Insurance subsidiaries 14.6 Secontification decodes of the Tier 1 14.7 Detection Detection Tier 1 14.7 Subsidiaries' exposure because sharion transcalor ore capital 14.7 Decomment of India in instrument AT 1 and/or Tier 2 to other bank 14.7 Subsidiaries' exposure because sharion transcalor (if ann) 2 Additional Core Capital/Idditional Tier 1 (AT 1) 2. In Insurant which comply with AT 1 2. Agio Disagio 2.3 Defer deduction core capital 14.7 Subsidiaries' exposure because sharion transcalor (if ann) 2. Insurant which Comply with AT 1 2. Agio Disagio 2.3 Other deduction core capital 2.1 Presented of India in Instrument AT 1 and/or Tier 2 1 to other bank 2.3 Cross-owneship in another entity acquired by the transition because of the Busy grants, or grants will II. Supplemental Capital (Tier 2) 1 Capital Tier 2 1 Agio Disagio 3 General provision on earning assets (max 1.29% Credit Risk	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759) (3,616,511)	(948,68 (948,68 (1,674,05 (1,674,05 (1,860,35 (886,02 (236,50 (737,83 (886,32	(1,165,801) (1,165	(42,470) (422,470) (1,515,119) 885,610 (1,585,130) (635,266) (246,674) (754,170)	
12.12.3 Previous year profit 12.12.4 Current year profit 12.12.5 Others 12.2 Deduction Tier 1 12.2 Deference place income 12.2.1 Deference properhearsive income 12.2.1 Deference properhearsive income 12.2.1 Deference properhearsive income 12.2.1 Deference properhearsive income 12.2.2 Deference losses from the changes in financial assess measured at lair value through other comprehensive income 12.2.2 Other copial additional reserves (other disclosed reserves) 12.2.2 Deagoi 12.2.2 Deagoi 12.2.2 Deagoi 12.2.2.3 Guirent year loss 12.2.2.3 Guirent year loss 12.2.2.3 Guirent year loss 12.2.2.5 Less difference between Provision for Asset Quilly Assessment and the allowance for impairment losses on productive assessi 12.2.2.5 Less difference for sivule adjument of financial instruments in the Trading Book 12.2.2.6 Provision for Asset Quality Assessment nor productive 12.2.2 Tothers 1.4.1 Defered tax calculated 1.4.2 Condorill 1.4.3 Other intengible assets 1.4.5 Stortige of capital on insurance subsidiaries 1.4.7 Other deduction core capital 1.4.7.1 Passement of funds in instrument AT 1 and/or Tier 2 to other bank 1.4.7.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will 1.4.7.3 Exposure of Cerd firits the cause of settlement risk- Non Defeny Evess Payment 1.4.7.4 Subsidiaries' exposure because sharish transaction core capital 2.3.1 Passement of thursh in instrument AT 1 and/or Tier 2 to other bank 2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will 1.8 Supplemental Capital (Tier 2) 1.2 AgoliDisagio 3 General provision on earning assets (max. 1.25% Credit Risk Weighted-Assets) 4 Deduction supplemental Capital (Tier 2) 1.1 Sinking Fund 4 Passement of thursh in instrument AT 1 and/or Tier 2 to other bank	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759) (3,616,511)	(948,68 (948,68 (1,674,05 (1,674,05 (1,860,35 (886,02 (236,50 (737,83 (886,32	(1,165,801) (1,165	(42,470) (422,470) (1,515,119) 885,610 (1,585,130) (635,266) (246,674) (754,170)	
12.12.3 Previous year profit 12.12.5 Current year profit 12.12.5 Current year profit 12.12.5 Current year profit 12.12.5 Current year profit 12.21.12.6 Current year profit 12.21.12.6 Current year profit 12.21.12.6 Current year year 12.22.1 Defect of the financial statement translation 12.21.2 Protential issues from the charges in financial issues from the charges in financial issues statement handle in the charges in financial issues statement handle in the charges in financial issues statement in the financial issues which is the charges in 12.22.1 Desagoin 12.22.2 Diver copial additional reserves (other disclosed reserves) 12.22.1 Desagoin 12.22.2 Previous year loss 12.22.2 August year loss 12.22.2 Fevious financial instruments in the Tealing Book 12.22.2 Provious financial instruments in the Tealing Book 12.22.2 Foreign for reserved years year year 12.22.2 Tothes 1.3 Non Controlling Interest 1.4 Deduction Core Capital 1.4.1 Defined tax calculated 1.4.2 Cododnil 1.4.3 Other inlanguish essels 1.4.4 Investment is in strument AT 1 and/or Tier 2 to other bank 1.4.7 Cross-ownership in another entity acquired by the hard sistion because of the leve grants, or grants will 1.4.7.3 Exposure of Credit Risk because of settlement risk Non Deline's Versus Payment 1.4.7.4 Subsidiaries' enjoyue and yoursel by the hardsolin or capital 2.3 Processor or capital 2.4 Agoliosagoin 2.5 Cross-ownership in another entity acquired by the transition because of the leve, grants, or grants will 1.5 Supplemental Capital (Tier 2) 4.1 Sinking Fund 4.2 Pacement of funds in instrument AT 1 and/or Tier 2 beduction supplemental capital (Tier 2) 4.1 Sinking Fund 4.2 Pacement of funds in instrument AT 1 and/or Tier 2 to other bank 4.3 Cross-ownership in another entity acquired by the transition because of the leve, grants, or grants will	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759) (3,616,511)	(948,68 (948,68 (1,674,05 (1,674,05 (1,860,35 (886,02 (236,50 (737,83 (886,32	(1,165,801) (1,165	(42,470) (422,470) (1,515,119) 885,610 (1,585,130) (635,266) (246,674) (754,170)	
12.12.3 Previous year profit 12.12.4 Current year profit 12.12.5 Others 12.2 Deduction Tier 1 12.21 Other compehensive income 12.21 Defect of the financial statement translation 12.21.2 Potential closes from the changes in financial assess measured of lair value through other comprehensive income 12.22 Other complial didrical reserves (other disclosed reserves) 12.22 Disagoin 12.22 Disagoin 12.22.2 Diversous year loss 12.22.3 Current year loss 12.22.3 Current year loss 12.22.3 Current year loss 12.22.5 Less difference between Provision for Asset Cuality Assessment and the allowence for impairment losses on productive assessis 12.22.5 Less difference for value adjument of financial inshuments in the Trading Book 12.22.6 Provision for Asset Quality Assessment non productive 12.22.7 Others 1.3 Non Controlling Interest 1.4 Deduction Core Capital 1.4.1 Defined tax calculated 14.2 Condwill 14.3 Other intergoile assets 1.4.5 Strottage of capital on insurance subsidiaries 14.6 Securitisation exposure 1.4.7 Other deduction core capital 1.4.7.1 Pacement of funds in instrument AT 1 and/or Tier 2 to other bank 1.4.7.2 Cross-ownership in another entity acquired by the transition because of the leav, grants, or grants will 1.4.7.3 Subsidiaries' exposure because sharinah transment of funds in instrument AT 1 and/or Tier 2 to ther bank control of funds in instrument AT 1 and/or Tier 2 2 AgioDisagio 2 General provision on earning assets (max. 1.25% Credit Risk Weighted Assets) 4 Deduction supplemental capital (Tier 2) 4.1 Sinking Fund 4.2 Recenter of funds in instrument AT 1 and/or Tier 2 4.1 Sinking Fund 4.2 Recenter of funds in instrument AT 1 and/or Tier 2 to other bank 4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will Total Core Capital addition and Tier 1 (AT 1) 5. Sinking Fund 4.2 Recenter of funds in instrument AT 1 and/or Tier 2 to other bank 5. Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will Total Core Capi	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,630,796) (814,526) (199,759) (3,616,511)	(948,68 (948,68 (1,674,05 (1,674,05 (1,860,33 (886,02 (236,50 (737,83 (1,389,21,61 (1,399,21,61 (1,399,21,61 (1,399,21,61	4) (1,522,356) (1) (356,555) (366,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4) (551,176) (2) (209,700) (3) (3,635,911) (3) (3,635,911) (4) (4) (51,176) (5) (1,176) (6) (1,176) (7) (2,094,946) (8) (3,635,911) (1,192,446)	(422,470) (422,470) (1,515,119) (1,515,119) (855,610) (1,536,130) (655,280) (246,674) (754,170) 902,500 1,370,557	
12.12.3 Previous year profit 12.12.4 Current year profit 12.12.5 Others 12.2 Deduction Tier 1 12.2 Other compenhersive income 12.2 Deduction Tier 1 12.2 Other compenhersive income 12.2 Detertiol bases from the changes in financial assess measured of lair value through other compenhersive income 12.2 Other compilal obitional reserves (other disclosed reserves) 12.2 Other compilal oditional reserves (other disclosed reserves) 12.2.2 Desagoin 12.2.2 Deverous year loss 12.2.2 Less difference between Provision for Asset Quality Assessment and the allowance for impairment losses on productive assessi 12.2.2.5 Less difference between Provision for Asset Quality Assessment and the allowance for impairment losses on productive assessi 12.2.2.5 Less difference for value adjument of financial instruments in the Trading Book 12.2.2.6 Provision for Asset Quality Assessment nor productive 12.2.2.7 Others 1.3 Non Controlling Interest 1.4 Deduction Core Capital 1.4.1 Defined tax calculated 1.4.2 Condities 1.4.3 Other intergible assets 1.4.5 Struttised or application instrument AT 1 and/or Tier 2.1 other bank 1.4.7 Derive of Capital Interest of funds in instrument AT 1 and/or Tier 2.1 other bank 1.4.7.1 Separated of funds in instrument AT 1 and/or Tier 2.2 Agolosagoin 2.3 Other obsection core capital 1.4.1 Passement of funds in instrument AT 1 and/or Tier 2.4 Agolosagoin 2.3 Other deduction core capital 2.3.1 Passement of funds in instrument AT 1 and/or Tier 2 2 Agolosagoin 2.3 Other deduction core capital 2.3.2 Cross-owneship in another entity acquired by the transition because of the law, grants, or grants will 1. Supplemental Capital (Tier 2) 4. Sinking Fund 4. Passement of funds in instrument AT 1 and/or Tier 2 to other bank 4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will 1. Supplemental Capital (Tier 2) 4. Sinking Fund 4. Passement of funds in instrument AT 1 and/or Tier 2 to other bank 4. Passement of funds in instrument AT 1 and/or Tier 2 to other bank 4. Passem	(2,260,417) (891,542) (891,542) (1,368,875) (1,368,875) (4,450,796) (814,526) (199,759) (3,616,511)	(948,68 (948,68 (1,674,05 (1,674,05 (1,860,32 (886,02 (236,50 (737,83 (737,83 (1,399,21) (1,399,21)	4) (1,522,356) (356,555) (356,555) (356,555) (1) (356,555) (3) (1,165,801) (4,406,877) (4,406,877) (4,406,877) (561,176) (209,730) (3,635,911) (3,635	(42,470) (422,470) (1,515,119) (1,515,119) 085,610 (1,586,130) (635,266) (246,674) (754,170) 902,500 1,370,557	

					Dullet (76)	0.01076	0.000%	0.00076	0.010			
rom Tier 2	2 (%) 1.10%	1.09%	1.60%	1.52%	Capital surcharge for D-SIB (%)	1.000%	1.000%	1,000%	1,000			
		STATEMENT	S OF FOREIG	N EXCHANGE A	ND DERIVATIVE	FORWARD TR	ANSACTION					
), 2024 AND 2023							
				(In Millio	ns Rupiah)							
		Individual										
No.		Transacti	on		Notional	Tu	pe	Derivatives Receivables an				
NO.			Amount		-	Payables						
					Aillouilt	Trading	Hedging	Receivables	Payables			
A.	Exchanged Rate R	elated										
1.	Spot				1,160,814	1,160,814		571	1,1			
2.	Forward				2,393,603	2,393,603		18,080	18,7			
3.	Option											
	a. Written				-		-					
	b. Purchased				-		-					
4.	Future				-	-	-	-				
5.	Swap				5,165,971	5,165,971	-	30,990	28,			
6.	Others				343,875	343,875		534				
В.	Interest Rate Relate	ed										
1.	Forward				-		-					
2.	Option											
	a. Written				-			-				
	b. Purchased				-	-	-	-				
3.	Future				-			-				
4.	Swap				-			-				
5.	Others				-	-	-	-				
C.	Others											
	TOTAL				9,064,263	9,064,263		50,175	49,0			

119,462,153

9,589,65

9.82%

8.22%

137,216,050

9.78% Buffer (%) 8.26% Capital Conservation Buffer (%) 31.37%

22.91%

22.69% 23.73%

31.94%

23.20%

Notes:

1. The financial information was taken from the Consolidated Financial Statements and December 31, 2023 which have been audited by the Public Accounting Firm Inselfa & Rekan (a member of Delotite Ace Padric Network and the Delotite Network, with ecopagement patters Fromy Almin, who issued an unmodified opinion.

2. This consolidated financial statement have been prepared in accordance with the Financial Services Authority Regulation No. 37(POLK 03/2019 dated December 19, 2019 concerning "Transparency and Publication of Convensional Commercial Resist Report," Financial Services Authority Regulation (POLN) No. 14PEN/2014/2022 dated June 30, 22(0) regarding "Transparency and Publication of Convensional Commercial Services Authority Regulation (POLN) No. 14PEN/2014/2022 dated June 2, 2017 regarding "Presentation and Disclosure of Issaer or Public Companies" Financial Statements' related to the presentation of consolidated financial statement above.

3. The ultimate shareholders of P Poenis Transcall Take Candina Convensional Convensional Services Authority Regulation No. SR 233/PB 12 2019 dated September 9, 2019,

4. The exchange rates are as of June 30, 2024 USD 1 = Rp 16,375 -, December 81, 2023 USD 1 = Rp 15,387 -, and June 30, 2023 USD 1 = Rp 14,982.50.











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(140,228)





Tempo IDNFinancials 52 untuk Kategori Main Index & High Market Capitalization



Excellence Financial performance Ba in 2022 - Infobank Award 2023

(182,263

140,228

1,276,217



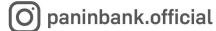




equipment

Net income for the current period Other comprehensive income-after tax

Balance as of June 30, 2024









Herwidayatmo President Directo