

## **CONSOLIDATED FINANCIAL STATEMENTS** PT BANK BTPN Tbk and Subsidiaries 30 JUNE 2024, 2023 AND 31 DECEMBER 2023 (In Million Rupiah)

ACCOUNTS 3	on Rupiah) INDIVIDU		CONSCUE		(In million Rupiah, unless	earning per sh	are)							(In )	nillion Run	(ab)						
SSET			CONICOLUD			For the periods ended on 30 June 2024 and 2022 (In million Rupiah, unless earning per share)						As of 30 June 2024 and 2023 (In million Rupiah)										
SSET		INDIVIDUAL CONSOLIDATED			INDIVIDUAL			AL CONSOLIDATED				INDIVID 30. Jun 2024						VIDUAL 30 Jun 2023				
SSET	Unaudited	31 Dec 2023 Audited	30 Jun 2024 Unaudited	31 Dec 2023 Audited	No. ACCOUNTS	30 Jun 2024	30 Jun 2023	30 Jun 2024		No.	ACCOUNTS			udited					Unaud			
Oh	onadatod	Huditou	onaddited	Huditou		Unaudited	Unaudited	Unaudited	Unaudited		RELATED PARTIES	Current Spe	ecial Substanda	a Doubtful	Loss	Total	Current	Special S	Substanda	Doubtful	Loss	Total
	749,456	931,530	1,164,032	1,428,683	OPERATING INCOME AND EXPENSES A, Interest Income and Expenses					1	Placements with other banks	518,179	-	-		518,179	368,629	-	-	-	-	368,62
Placements with Bank Indonesia Placements with other banks	16,268,770 1,477,995	17,236,809 958,732	17,023,907 2,207,956	18,000,252	A. Interest income and Expenses     I. Interest income	7.075.726	6.492.382	10.723.020	9.324.324		a. Rupiah b. Foreign currencies	- 518.179		-		518.179	368.629	-		-		368.62
Spot and derivative / forward receivables	1,477,995	1,133,149	2,207,956	1,200,387 1,133,149	2. Interest Expenses	(3 492 681)	(3 131 756)	(4.038.968)	(3.367.019)	2	Spot and derivative receivables	468 760				468 760	636 731					636 73
Securities	19,715,074	8,547,321	28,559,340	17,038,501	Net Interest Income	3,583,045	3,360,626	6,684,052	5,957,305		a. Rupiah	400,700				400,700	000,701					000,70
Securities sold under repurchase agreements (repo)	-	-	-	-	B. Other Operating Income and Expenses					11	b. Foreign currencies	468,760		-		468,760	636,731	-				636,73
Claims from securities purchased under resale					1. Gain (Loss) from increase (decrease) in fair value of financial	24,621	(100,977)	24,621	(100,977)	3.	Securities	-	-	-		-	-	-		-	-	
agreements (reverse repo)	-	-	-	-	Gain (Loss) from increase (decrease) in fair value of financial						a. Rupiah b. Foreign currencies		1	-		-		-		-		
Acceptance receivables	3,957,181	3,289,757	3,957,181	3,289,757	2. liabilities					4.	Securities sold under repurchase		-	-				-			-	
Loans Sharia financing/receivables	142,981,396	145, 173, 436	165,797,321 10.447,604	145,173,436 11.387.861	3. Gain (Loss) from sale of financial assets Gain (Loss) from spot and derivative / forward transactions	15,373	34,748	15,373	34,748		agreements (Repo) a. Rupiah		-	-				-				
Equity Investments	7.859.227	1.308.484	107.247	102,586	4. (realised)	(37,589)	481,118	(37,589)	481,118		b. Foreign currencies	-	-	-		-	-	-		-	-	
Other financial asset	1,025,392	1,121,451	1,216,124	1,361,853	5. Gain (Loss) from investment under equity method	-				5.	Claims on securities purchased under resale agreements											
Impairment on financial assets -/-	(3, 199, 709)	(3,413,725)	(5,960,279)	(4,627,641)	6. Gain (Loss) from foreign exchange translation	236,833	(16,786)	293,524	(16,786)		(Reverse Repo)	-	-	-		-	-	-		-	-	
a. Securities b. Loans and Sharia financing	(665) (3,179,831)	(799) (3.404.131)	(665) (5,940,401)	(799) (4.618.047)	7. Dividend revenue	422,706	498,815	3			a. Rupiah		-	-				-			-	
c. Others	(3,1/9,831) (19,213)	(3,404,131) (8,795)	(5,940,401) (19,213)	(4,618,047) (8,795)	8. Commissions/provisions/fees and administration 9. Other income	506,017 138,011	392,187 171,991	599,960 342,069	392,805 212,650	11	b. Foreign currencies	-	-	-		-	-	-	-	-		
Intangible assets	3,209,606	3,096,432	6,271,962	3,541,155	9. Other income 10. Impairment losses on financial assets	(477,943)	1/1,991 (481,839)	342,069 (1,426,951)	212,650 (1,162,324)	6.	Acceptance receivables Loans	-	1	1	1 .	-	-	-	-	-		
Accumulated amortization of intangible assets -/-	(2,392,764)	(2,278,908)	(3,223,609)	(2,451,771)	11. Losses related to operational risks	(3,180)	(40 (030)	(1,420,551) (7,216)	(1, 62,324) (5,322)		a. Micro, Small and Medium											
Fixed assets and equipment Accumulated depreciation on fixed assets and	3,923,663 (2,290,966)	3,958,107 (2,286,537)	6,128,962 (3,703,986)	5,040,250 (2,992,438)	12. Personnel expenses	(1,273,912)	(1,189,795)	(2,294,966)	(1,857,333)		Enterprises (UMKM)	-	-	-		-	-	-		-	-	
Non-productive assets	(2,290,908) 52,524	(2,280,537) 79,120	(3,703,986) 183,997	(2,992,438) 79,120	13. Promotion expenses	(85,535)	(89,641)	(99,872)	(93,450)		i. Rupiah ii. Foreign currencies	1		-		-	-	-		-		
a. Abandoned properties		21,099	-	21,099	14. Other expenses	(1,602,539)	(1,363,639)	(2,197,436)	(1,681,984)		b. Non-Micro, Small and Medium			-		-		-	1			
b. Foreclosed assets	52,524	58,021	183,997	58,021	Net Other Operating (Expenses) Income	(2,137,137)	(1,665,449)	(4,788,480)	(3,796,855)		Enterprises (Non-UMKM)	6,714,736	-	-		6,714,736	2,841,632	-		-	-	2,841,63
c. Suspense accounts	-	-	-	-	NET OPERATING INCOME (EXPENSES)	1,445,908	1,695,177	1,895,572	2,160,450		i. Rupiah	107,546	-	-		107,546	733,877	-		-	-	733,87
d. Interbranch assets Other assets	2 235 790	2 386 178	3 365 566	2 743 252	NON-OPERATING INCOME AND EXPENSES					11	ii. Foreign currencies	6,607,190	-	-		6,607,190	2,107,755	-		-	-	2,107,75
TOTAL ASSET	197,365,929	181,241,336	235,829,581	201,448,392	1. Gain (Loss) from sale of fixed assets and equipments	269	470	3,801	1.817		<ul> <li>Restructured loans</li> <li>Rupiah</li> </ul>		1	-				-				
ABILITIES AND EQUITY					2. Other non-operating income (expenses)	4.581	1728	(98.047)	(1,463)		ii. Foreign currencies	-	-	-		-	-	-		-	-	
LIABILITIES					NET NON OPERATING INCOME (EXPENSES)	4,850	2,198	(94,246)	354		Equity Investment Other receivables	7,859,205	-	-		7,859,205	1,308,462 38,959	-		-	-	1,308,46 38,95
Demand deposits	29,891,103	26,604,674	29,870,912	26,628,683	PROFIT (LOSS) FOR THE CURRENT PERIOD BEFORE	1.450.758	1.697.375	1.801.326	2,160,804	9.	Commitment and contingencies	5,565,639	1	-		5.565.639		-		-	1	6.020.45
Saving deposits	15,038,522 62,874,821	14,470,875	18,245,002	17,558,817	TAX Income Tax:	(226.307)	(263.741)	(385.425)	(473.453)		a. Rupiah	104,238	-	-		104,238	86,561	-		-	-	86,56
Time deposits Electronic money	62,874,821	54,980,210	70,872,388	64,011,076	a. Estimated current period tax	(141,683)	(315,420)	(259,493)	(508,617)		b. Foreign currencies NON-RELATED PARTIES	5,461,401	-	-		5,461,401	5,933,893	-		-		5,933,89
Liabilities to Bank Indonesia	-	-	-	-	b. Deferred tax income (expenses)	(84,624)	51,679	(125,932)	35,164	1	Placements with other banks	959,816	-	-		959,816	348,221	-				348,22
Liabilities to other banks	671,376	10,818,444	666,098	10,814,638	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,224,451	1,433,634	1,415,901	1,687,351		a. Rupiah	773,844	-	-		773,844	140,590	-		-	-	140,59
Spot and derivative / forward liabilities	1,700,426	1,072,104	1,933,793	1,072,104	MINORITY INTEREST PROFIT (LOSS)			175,403	225,753		b. Foreign currencies	185,972	-	-		185,972	207,631	-		-	-	207,63
Securities sold under repurchase agreements (repo)	-	-	-	-	OTHER COMPREHENSIVE INCOME					2.	Spot and derivative receivables	1,324,220	314	-		1,324,534	623,617	4,947	-	-		628,56
Acceptance liabilities	3,518,811	2,323,633	3,518,811	2,323,633	1. Items that are not being reclassified to Profit Loss				(93)		a. Rupiah	1,284,262 39,958	118	-		1,284,380	433,924 189,693	165 4,782		-	-	434,08
Securities issued Borrowings	200,800 39,863,532	200,569 34,283,897	699,578 53,113,178	200,569 34,283,897	a. Gain from fixed assets revaluation				(55)	3.	<ul> <li>b. Foreign currencies</li> <li>Securities</li> </ul>	19,715,074	-	-		19,715,074	10,286,845	4,762		-		10,286,84
Margin deposits		34,203,057						-			a. Rupiah	18,860,750	-	-		18,860,750	9,261,129	-		-	-	9,261,12
Interbranch liabilities	-	-	-	-	b. Gain (Loss) from remeasurement benefecial pension program	-		-			<ul> <li>b. Foreign currencies</li> <li>Securities sold under repurchase</li> </ul>	854,324	-	-		854,324	1,025,716	-		-	-	1,025,71
Other liabilities	2,424,644	2,756,110	4,085,886	3,271,871	c. Others				(93)	· ·	agreements (Repo)	-	-	-		-	-	-		-	-	-
Minority Interest			6,714,919	2,616,678	2. Items that are being reclassified to Profit Loss	(3,985)	(97,707)	(46,441)	27,851		a. Rupiah b. Foreign currencies	-	-	-		-	-	-		-	-	-
TOTAL LIABILITY EQUITY	156,184,035	147,510,516	189,720,565	162,781,966	a. Gain (Loss) from adjustment in foreign exchange translation	-		-		5.	Claims on securities purchased	-	-	-		-	-	-			-	
Issued and fully paid-in capital	212,919	161,136	212,919	161,136	b. Gain (Loss) from changes in the fair value of financial asset on						under resale agreements	-	-	-		-	-	-		-	-	
a. Authorized capital	300,000	300,000	300,000	300,000	liability instrument which measured by fair value from other comprehensive income	(3,985)	(97,707)	(4.068)	27,851		(Reverse Repo)											
b. Unpaid capital -/-	(87,081)	(137,018)	(87,081)	(137,018)	c. Others	(3,880)	(87,107)	(42,373)	21,001		a. Rupiah b. Foreign currencies	-	1	:				-	1	-	:	-
c. Treasury stock -/-	-	(1,846)	-	(1,846)	OTHER COMPREHENSIVE INCOME FOR THE	(0.00-	(97,707)			6.	Acceptance receivables	3,957,181		-		3,957,181	3,160,277		1	-		3,160,27
Additional paid-in capital a. Agio	17,826,159 17,565,358	11,175,667 10,914,866	17,797,597 17,561,063	11,145,923 10,909,389	CURRENT PERIOD - AFTER OF TAX	(3,985)	(97,707)	(46,441)	27,758	7.	Loans											
b. Disagio -/-	-	-		-	TOTAL CURRENT COMPREHENSIVE PROFIT	1,220,466	1,335,927	1,369,460	1,715,109	11	a. Micro, Small and Medium Enterprises (UMKM)	8,119,524	318,251 37,20	6 105,15	383,35	8,963,490	5,926,792	211,593	20,321	30,943	351,932	6,541,58
c. Fund for paid up capital	-	-	-	-	(LOSS)	1,110,400	1,000,021	1,000,400	1,7 10,100		i. Rupiah	8,119,524	318,251 37,20	6 105,15	383,35	8,963,490	5,926,792	211,593	20,321	30,943	351,932	6,541,58
d. Others	260,801	260,801	236,534	236,534	Net income of the current period attributable to:						ii. Foreign currencies			- 5 136.62		-	-	-		-	1028 739	-
Other comprehensive income a Profit	837,123 931,378	860,288 953,361	973,908 1070 719	886,452 979 525	<ul> <li>Owners of The Parent</li> </ul>	1.224.451	1.433.634	1.240.498	1461598		<ul> <li>b. Non-Micro, Small and Medium</li> <li>i. Rupiah</li> </ul>		196,650 192,27 117.715 102.21		1,054,182	127,303,170 82,514,266	121,681,445 81,019,009	4,269,160 1,970,366	159,218 54,271	102,323	1,028,739	127,240,88
b. Loss -/-	(94,255)	(93,073)	(96,811)	(93,073)	- Non Controlling Interest			175,403	225,753		ii. Foreign currencies	43,619,906 1,0	78,935 90,06	3		44,788,904	40,662,436	2,298,794	104,947	-	-	43,066,17
Reserves	42,953	32,596	42,953	32,596	NET PROFIT (LOSS) FOR THE CURRENT PERIOD	1,224,451	1,433,634	1,415,901	1,687,351		c. Restructured loans		00,603 15,24 00.603 15,24		1,014,207	5,607,783 5.607,783	4,754,184 3.894.087	500,906 500,906	2,545 2,545	39,359 39,359	1,002,129 1.002,129	6,299,12 5.439.02
a. General reserves	42,953	32,596	42,953	32,596	Total current comprehensive Profit (Loss) attributable						i. Rupiah ii. Foreign currencies	619,520 3,9	00,603 15,24	- 58,20	1,014,207	5,007,783	3,894,087 860,097	500,906	2,545	39,359	1,002,129	5,439,02 860,09
b. Appropriate reserves Profit/loss	22.262.740	21.501.133	- 27.081.639	26,440,319	to: - Owners of The Parent	1220.466	1335.927	1,210.800	1.489.382	8.	Equity Investment	22	-	-		22	22	-	-	-		2
a. Previous years	22,262,740 21,509,956	21,501,133 20.019.562	27,081,639 26.312,808	26,440,319 24,701,125	Owners of The Parent     Non Controlling Interest	1,220,466	1,335,927	1,210,800	1,489,382 225,727	9.	Other receivables Commitment and contingencies	59,878 133.097,539 1.	-	1		59,878 134,602,650	- 106.192.088	2.675.135	-	-	40.000	108.907.22
b. Current year	1,224,451	2,100,711	1,240,498	2,358,334	TOTAL CURRENT COMPREHENSIVE PROFIT (LOSS)	1220.466	1335.927	1369,460	1,715,109		a. Rupiah		46,876			69,085,258		650,915	1	-		57,539,23
c. Payable dividend -/-	(471,667)	(619,140)	(471,667)	(619,140)		(220,400	(333,821	(305,400	1,7 10, 109	4 1	b. Foreign currencies	65,059,157 4	58,235	-	· ·	65,517,392	49,343,766	2,024,220	-	-		51,367,98
TOTAL EQUITY ATTRIBUTABLE TO THE					PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	471.667	- 619.140	- 683,983	- 832,860	1	OTHER INFORMATION Value of Bank's assets pledged			1	L	-				_		
OWNERS OF PARENTS	41,181,894	33,730,820	46,109,016	38,666,426	EARNING PER SHARE (Full amount)	+/1,007	0 13, 140	003,963	032,060	11	as collateral:					1						
	41,181,894	33,730,820	40 400 0/-			1				11	a. To Bank Indonesia											
TOTAL EQUITY	41,101,094	33,730,820	46,109,016	38,666,426	- Basic	129	178	130	181		b. To other parties.											

| ALLOWANCE FOR IMPAIRMENT LOSSES As of 30 June 2024 and 2023 (In million Ruplah)  |  |  |   
   
   
   
   
   |   |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  |   |  |   | PITAL ADEQU<br>As of 30 June 202<br>(In million Ru |  | 30 Jun 2024 30 Jun 2023  |   |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|--|--|--
--
--
--
--
---|---
---|--|---|--|---|--|--|--|---|-------------------------------------|-------------------------------------|----------------------------|--|--|--|---|---
---|---|---|--|---|-----|--|--|---|----------------------|--|--|--|--|--|---|---|---|---|---|--|---|-----|--|--|---|----------------------|--|--|---
---|--|---|---|---|---|---|--|---|-----|--|--|---|----------------------|-----|--|--|--|---|--|---
---	---	---	--	---	-----	--	--	---	----------------------	-------	---	---	---	--	---	--
---	---	---	--	---	-----	--	--	---	----------------------	-----	---					
			30													
   
   
   
   
   | INDIVI<br>Jun 2024  | DUAL<br>30 Jun :  | 2023  
  |   |  | ACCOUNT   | rs   |  |  | Unaudite<br>INDIVIDUAL C                      | ed<br>CONSOLIDATED                  | Unaudite<br>INDIVIDUAL C            | ted<br>CONSOLIDAT          |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| <b>.</b>   | ACCOUNTS   |  | Un<br>e for Impairr   
   
   
   
   
   | audited<br>nent Required Provision  | Unaud<br>Allowance for Impairment   | ited<br>t Required Prov   
  |   | I. Core Capital (Tier 1)<br>1. Common Equity Tier 1 (CET 1)<br>1.1 Paid in capital (less Treasury stock)   |   |  |  |  | 31,729,139<br>31,729,139<br>212,919           | 41,979,587<br>41,979,587<br>212,919 | 30,026,073<br>30,026,073<br>161,133 | 35,760,<br>35,760,<br>161, |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| 1. Placements  | with other banks   | Stage 1 307  | Stage 2 S   
   
   
   
   
   | - 14,780 -  | Stage 1 Stage 2 Stage<br>150 -  | - 7,168   
  | ecific<br>-   | 1.2 Disclosed reserves<br>1.2.1 Additional Factor<br>1.2.1.1 Other comprehensive income  |   |  |  |  | 40,527,827<br>40,802,428<br>931,377           | 45,613,366<br>45,620,700<br>935,047 | 32,450,117<br>32,671,930<br>890,883 | 37,371<br>37,31            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|  | rivative receivables   | -<br>617   | -   
   
   
   
   
   | - 17,903 16   | 890 135   | - 12,603  
  | 247   | 12.111 Excess differences arising f  | om translation of financial statement<br>e in the fair value of financial assets availab  | le for sale  |  |  | -   | -                                   | 20.098                              |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| <ul> <li>Securities</li> <li>Securities so</li> </ul>  | old under repurchase   | 617  | 48  
   
   
   
   
   | - 10,035 -  | 890 135   | - 23,275  
  | -   | 12.1.13 Fixed asset revaluation<br>12.12 Other disclosed reserves  |   |  |  |  | 931,377<br>39,871,051                         | 935,047<br>44,685,653               | 870,785<br>31,781,047               | 87<br>36,48                |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| agreements   | (Repo)   | -  | -   
   
   
   
   
   |   |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | -   | 12.12.1 Agio   |   |  |  |  | 17,565,358                                    | 17,561,063                          | 10,914,396                          | 10,90                      |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|  | ecurities purchased under<br>ments (Reverse Repo)  | -  | -   
   
   
   
   
   |   |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | -   | 12.12.2 General reserves<br>12.12.3 Previous years profit  |   |  |  |  | 42,953<br>21,038,289                          | 42,953<br>25,841,141                | 32,596<br>19,400,421                | 3<br>24,08                 |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Acceptance   | receivables  | 1,869  | 17,018  
   
   
   
   
   | - 22,551 -  | 2,434 -   | - 31,603  
  | -   | 12.12.4 Current year profit<br>12.12.5 Capital paid in advance   |   |  |  |  | 1,224,451                                     | 1,240,496                           | 1,433,634                           | 1,46                       |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Loans and fi   |  | 669,474  | 219,689 2   
   
   
   
   
   | 290,668 1,342,587 1,909,687<br>78,592   | 739,490 445,251 1,805   | ,026 1,302,260 1,6<br>- 13,085  
  | ,692,871  | 12.12.6 Others<br>12.2 Deduction Factor  |   |  |  |  | (274,601)                                     | (7,334)                             | (221,813)                           |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| <ol> <li>Equity Inves</li> <li>Other receivant</li> </ol>  |  | 19   | -   
   
   
   
   
   | - 684 -   |   | - 390   
  |   | 12.2.1 Other comprehensive income<br>12.2.11 Excess differences less from  | n translation of financial statement  |  |  |  | (1,179)                                       | (1,141)                             |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| . Commitmen  | t and contingencies  | 37,497   | 20,634  
   
   
   
   
   | - 53,071 75,163   | 33,999 27,970 40  | ,000 59,346 1   
  | 173,665   | 12.2.12 Potential losses from the de<br>12.2.2 Other disclosed reserve   | crease in the fair value of financial assets a  | vailable for sale                                  |  |  | (1,179)<br>(273,422)                          | (1,141)<br>(6,193)                  | (221,813)                           |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|  | FINANCIAL RATIOS<br>As of 30 June 2024 dan 2023  |  |   
   
   
   
   
   |   | S OF CONSOLIDATED CA  | | | | | | | | | | | | | | | | | | | | | | | | | | |
  |   | 12.2.2.1 Disagio<br>12.2.2.2 Previous years loss   |   |  |  |  | (2/3,422)                                     | (6, 83)                             | (22 (0 0)                           |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|  | RATIOS (%)   | 30 Jun 2024<br>Unaudited   | 30 Jun 2023<br>Unaudited  
   
   
   
   
   | For the p   | eriods ended on 30 June 2024 an<br>(In million Rupiah)  | | | | | | | | | | | | | | | | | | | | | | | | | | |
  |   | 1.2.2.2.5 Negative differences on adj  | ed provision and allowance for impairment i<br>ustment of fair value on financial instrumen   | osses of earning assets<br>t in the Trading Book   |  |  | -<br>(267,229)<br>-                           | -                                   | -<br>(221,168)<br>-                 |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Capital Adequacy R   | Ratio (CAR)  | 27.56%   | 27.32%  
   
   
   
   
   | ACCO  | DUNTS   | 30 Jun 2024 30 Jun<br>Unaudited Unau  
  | udited  | 12.2.2.6 Required provision on non-<br>12.2.2.7 Others   | productive assets   |  |  |  | (6,193)                                       | (6,193)                             | (645)                               |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Non-performing ear<br>earning assets and   | rning assets and non-earning assets to tot<br>non-earning assets   | al<br>0.60%  | 0.63%   
   
   
   
   
   | CASH FLOWS FROM OPERA   | TING ACTIVITIES   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  |   | 1.3 Non-Controlling Interests that can b<br>1.4 Deduction factor to common equity t  | e calculated<br>ier 1 (CET 1)   |  |  |  |   |                                     | -                                   |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Non-performing ear   | ming assets to total earning assets  | 0.58%  | 0.63%   
   
   
   
   
   | Receipt from interest   |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | 6,401,306   | 14.1 Deferred tax calculation<br>14.2 Goodwill   |   |  |  |  | (9,011,607)<br>(358,060)                      | (3,846,698)<br>(713,621)            | (2,585,177)<br>(428,233)            | (1,779                     |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Allowance for impai<br>assets  | irment losses on financial assets to earnin  | g 1.72%  | 1.86%   
   
   
   
   
   | Receipt from sharia income  |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | 2,836,638   | 14.3 Other intangible assets<br>14.4 Investment that can be calculated as de   | duction factor  |  |  |  | (816.842)                                     | (1,217,527)<br>(1,830,826)          | (870.983)                           | (1,06                      |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| NPL gross<br>NPL net   |  | 1.35%<br>0.46%   | 1.24%<br>0.45%  
   
   
   
   
   | Payments of interest expense<br>Payments of sharia expenses   |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | (233,872)   | 1.4.5 Shortage of capital on insurance subsid  |   |  |  |  | (7,836,705)                                   | (1,830,826)<br>(84,724)             | (1,285,961)                         | (106                       |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Return on Asset (RO  |  | 1.49%  | 1.87%   
   
   
   
   
   | Receipt from other operating incom  | ie  | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | 753,292   | 14.6 Securitization exposures<br>14.7 Other deduction factor to common equit   |   |  |  |  |   | -                                   | -                                   |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Return on Equity (R<br>Net Interest Margin   | (NIM)  | 7.83%<br>4.05%   | 9.64%<br>3.98%  
   
   
   
   
   | Recovery from written-off loans   |   | 114,990   
  | 145,931   | 14.7.1 Placement of funds in instruments<br>14.7.2 Cross-ownership in another entity a   | AT 1 and /or Tier 2 other banks<br>icquired by the transition because of the law  | r, grants, or grants will                          |  |  | :   | :                                   | -                                   |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Operating Expense<br>Cost to Income Ratio  | es to Operating Revenues<br>o (CIR)  | 82.83%<br>60.95%   | 79.00%<br>52.47%  
   
   
   
   
   | Payments of personnel expenses<br>Payments of other operating expen   | 995   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | ,043,609)<br>1,418,879)   | 14.7.3 Exposure that causing Credit Risk<br>14.7.4 Exposure in child company which   | due to settlement risk - Non Delivery Versus  | Payment  |  |  |   | -                                   | -                                   |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Loan to Deposit Rat  | io (LDR)   | 131.40%  | 143.54%   
   
   
   
   
   | Other payments  |   | (1,409,646) (1,<br>(124,441)  
  | 19,780  | 2 Additional Tier 1 (AT 1)   |   |  |  |  |   | -                                   |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| a. Percentage Viola  | ation of Legal Lending Limit   | 1  |   
   
   
   
   
   | Payments of corporate income tax  |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | (487,276)   | 2.1 The instrument meets the requirem<br>2.2 Agio / Disagio  |   |  |  |  |   | :                                   | :                                   |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| i. Related partie<br>ii. Non-related p   | es   | 0.00%  | 0.00%   
   
   
   
   
   | Cash flows before changes in  | operating assets, operating   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | 460,307   | 2.3 Deduction Factors : Investment in J<br>2.3.1 Placement of funds in instruments AT  | AT1 and/or Tier 2 instruments with ot<br>1 and/or Tier 2 other banks  | ter Bank   |  |  | :   | :                                   | :                                   |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| b. Percentage Lend   | ding in Excess of the Legal Lending Limit  |  |   
   
   
   
   
   | liabilities and temporary syirl   | kah funds   | 4,510,500 1,4   
  |   | 2.3.2 Cross-ownership in another entity acqu<br>I. Supplementary Capital (Tier 2)  |   | ants, or grants will                               |  |  | 4,307,491                                     | 4,594,153                           | 4,420,590                           | 4,53                       |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| i. Related partie<br>ii. Non-related p   | es<br>parties  | 0.00%  | 0.00%   
   
   
   
   
   | Changes in operating assets,  | operating liabilities, and  | | | | | | | | | | | | | | | | | | | | | | | | | | |
  |   | 1 Capital instrument in form of shares or others when  |   |  |  |  | 2,838,333                                     | 2,838,333                           | 2,998,500                           | 4,63                       |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Statutory Reserves   | Requirements   | 6.06%  | 7.20%   
   
   
   
   
   | temporary syirkah funds:  | ing accose:   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  |   | 1.1 Preferred Stock (perpetual cumulative, non<br>1.2 Subordinated bonds (perpetual cumulative,  | non perpetual), after buy back deduction  |  |  |  |   | :                                   | :                                   |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| - Daily  |  | 0.00%  | 0.00%   
   
   
   
   
   | (Increase) decrease in operat<br>Derivative receivables   | ing abbets.   | (867.014)   
  | 481.529   | 1.3 Subordinated loan (perpetual cumulative, n<br>1.4 Mandatory convertible bond   | on perpetual), after buy back deduction   |  |  |  | 3,275,000                                     | 3,275,000                           | 2,998,500                           | 2,9                        |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| - Average<br>b. Foreign Currenc  | ies  | 4.02%  | 4.02%   
   
   
   
   
   | Acceptance receivables  |   | (667,424)   
  | (90,423)  | 15 Tier 2 published by bank and non bank whi<br>16 Amortization based on remaining maturity  | ch acquired by other party (consolidated)   |  |  |  | 436,667                                       | 436,667                             |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Net Open Posisition  | 1  | 0.75%  | 0.73%   
   
   
   
   
   | Eddino  |   | 7,712,767 (2,3  
  | ,320,520)   | 2 AgioDisagio  |   |  |  |  |   | -                                   |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| SPOT   | AND DERIVATIVE / FORWARD T   | RANSACTION   | 5   
   
   
   
   
   | Sharia financing/receivables<br>Financing receivables   |   | (76,660) (1,<br>(1,598,607)   
  | 1,187,206)  | 3 General required provision of earning assets (m<br>4 Deduction factor to supplementary capital   | aximum 125% of RWA)   |  |  |  | 1,469,158                                     | 1,755,820                           | 1,422,090                           | 1,53                       |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|  | As of 30 June 2024<br>(In million Rupiah)  |  |   
   
   
   
   
   | Increase (decrease) in operat   | ing liabilities:  | (,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,   
  | -   | 4.1 Sinking Fund<br>4.2 Placement of funds in instruments AT 1an-  | d / or Tier 2 other banks   |  |  |  | :   | :                                   | :                                   |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|  | INDIVID  |  | a shareh l  
   
   
   
   
   | Obligations due immediately   |   | (10,245)  
  | 58,107  | 4.3 Cross-ownership in another entity acquired   | by the transition because of the law, grants,   | or grants will                                     |  |  | -   | -                                   |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TRANSACTION  | Notional Objective   |  | aceivables and<br>rables  
   
   
   
   
   | Deposits from customers   |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | 7,811,612)  |  | 30 Jun 2024   | 30 Jun 2023  | 3  |  | 36,036,630<br>30 Jun 20                       | 46,573,740                          | 34,446,663<br>30 Jun 20             | 40,29                      |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|  | Amount Trading Hedgin  |  |   
   
   
   
   
   | Deposits from other banks<br>Derivative payables  |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | 262,521<br>(340,773)  | _  | Unaudited<br>INDIVIDUAL CONSOLIDATED  | Unaudited<br>INDIVIDUAL COM                        | NSOLIDATED                               | DESCRIPTION  |   | CONSOLIDATED                        | Unaudit                             | ted<br>CONSOLID4           |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Related to   | 39,239,463 3,021,179 36,218  |  | -   
   
   
   
   
   | Acceptance payables   |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | 237,416 R   | RISK WEIGHTED ASSET (RWA)<br>RWA CREDIT RISK   | 117,461,610 147,973,664   | 113,739,521  |  | AR RATIO<br>CET 1 Ratio (%)  | 24.27%  | 25.99%                              | 23.81%                              | 26.                        |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Exchange Rate<br>Spot  |  | 264 275,88   |   
   
   
   
   
   | Increase in temporary syirkah   | funds   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | 293,946   | RWA MARKET RISK  | 2,794,238 2,794,238   | 2,125,982  | 2,125,982                                | Tier 1 Ratio (%)   | 24.27%  | 25.99%                              | 23.81%                              | 26.                        |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Forward  | 3,039,499 - 3,03   |  |   
   
   
   
   
   |   | ided from operating activities  | 11,462,355 (8,95  
  | 56,708)   | RWA OPERATIONAL RISK<br>TOTAL RWA  | 10,491,515 10,729,480<br>130,747,363 161,497,382  | 10,225,433<br>126,090,936                          | 10,500,842<br>135,352,977                | Tier 2 Ratio(%)<br>CAR Ratio (%)   | 3.29%<br>27.56%                               | 2.84%<br>28.84%                     | 3.51%<br>27.32%                     | 3                          |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Option<br>a. Put   |  |  | 1 1   
   
   
   
   
   | CASH FLOWS FROM INVEST  |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | c   | CAR RATIO BASED ON RISK PROFILE (%)  | 9.21% 9.18%   | 9.21%  | 9.21% CI                                 | T 1 for BUFFER (%)<br>JFFER PERCENTAGE SHOULD BE FUL   | 18.27%  | 19.66%                              | 17.81%                              | 20                         |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| b. Call  |  | -  |   
   
   
   
   
   | Purchase of securities  | AUTITIES  | (20,879,118) (36,   
  | 6,313,413)  | From CET 1(%)  | 6.00% 6.34%   | 6.00%  | 6.00%                                    | Capital Conservation Buffer (%)  | 2.50%   | 2.50%                               | 2.50%                               | 2.                         |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Future<br>Swap   |  | -<br>253,6   | <br>47 237,175  
   
   
   
   
   | Proceeds from sale of securities  |   | 7,849,394 39  
  | 9,385,131   | From AT 1 (%)<br>From Tier 2 (%)   | 0.00% 0.00%<br>3.21% 2.84%  | 0.00% 3.21%  | 0.00%                                    | Countercyclical Buffer (%)<br>Capital Surcharge For Systemic Bank  | 0.00%<br>1.00%                                | 0.00%                               | 0.00%                               | 0                          |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Others   |  | - 203,0  |   
   
   
   
   
   | Purchases of fixed assets   |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  | (99,205)  |  |   |  |  | (%)  |   |                                     | <u>_</u>                            |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Related to   | 11,223,716 - 11,223  | ,716 454,62  | 5 444,876   
   
   
   
   
   | Acquisition of right-of-use asse<br>Acquisition of intangible assets  |   | (4,947)<br>(178,968) (2   
  | (2,123)<br>(244,559)  | MAN  | AGEMENT   |  |  | SH   | AREHOLDERS                                    |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Interest Rate<br>Forward   |  | -  |   
   
   
   
   
   | Proceeds from sale of fixed ass   |   | 31,920  
  | 9,658   | MAN  | AOLIVIENT   |  |  |  | f 30 June 2024                                | 1                                   |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Option   |  | -  |   
   
   
   
   
   | Acquisition of subsidiaries, net  |   | (5,519,887)   
  | -   | As of 3  | 0 June 2024   | -  |  |  |   |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| a. Put<br>b. Call  |  |  | 1 1   
   
   
   
   
   | Net cash flows provided from  | (used in) investing activities  | (18,783,436) 2,7  
  | 735,489   |  |   |  | Ultimate                                 | Shareholder:   |   |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Future<br>Swap   | 11,223,716 - 11,22   | -<br>3,716 454,6   | 25 444,876  
   
   
   
   
   | CASH FLOWS FROM FINANC  |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  |   | BOARD OF COMMISSIONERS   |   |  | 1.111/                                   | areholder : Sumitomo Mitsui Fina   |   |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Others   |  | -  |   
   
   
   
   
   | Settlement of securities issued   |   | (480.000)   
  | -   |  |   |  |  |  | ancial Group                                  |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| leu  | 29,622,012 - 29,622  |  | 9 988,663   
   
   
   
   
   | Proceeds from borrowings  |   | | | | | | | | | | | | | | | | | | | | | | | | | | |
  |   |  |   |  |  |  |   |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|  |  |  |   
   
   
   
   
   |   |   | 4,710,908 2,  
  | 2,410,309   | - President Commissioner   | · Chow Ving Hoong   |  |  | mitomo Mitsui Banking Corporatio   |   |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| Others<br>TOTAL  | 80,085,191 3,021,179 77,064  |  | 4 1,700,426   
   
   
   
   
   | Installment payments and settle   | ment of borrowings  | 4,710,908 2,<br>(4,108,933) (10,  
  | 2,410,309<br>0,596,114)   | - President Commissioner   | : Chow Ying Hoong   |  | through Su                               | mitomo Mitsui Banking Corporatio   | n : 91.05%                                    | t (≥5%) :                           |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
|  |  | ,012 1,793,29  | ,, .  
   
   
   
   
   | Proceed from Right Issue  | -   | 4,710,908 2,  
  |   | <ul> <li>President Commissioner</li> <li>Commissioner</li> </ul>   | : Chow Ying Hoong<br>: Takeshi Kimoto   |  | through Su<br>Non-con                    |  | n : 91.05%                                    | t (≥5%):                            |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL  | 80,085,191 3,021,179 77,064<br>EMENTS OF COMMITMENT AND (<br>As of 30 June 2024 and 2023   | ,012 1,793,29  | ,, .  
   
   
   
   
   | Proceed from Right Issue<br>Sales of treasury shares to publ<br>Payments of dividend  | ic  | 4,710,908 2,<br>(4,108,933) (10,<br>6,702,275<br>1,219<br>(683,958) (8  
  | 0,596,114)<br>-<br>1,635<br>(832,860)   | - Commissioner   | : Takeshi Kimoto  |  | through Su                               | mitomo Mitsui Banking Corporatio   | n : 91.05%                                    | t (≥5%):                            |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL  | 80,085,191 3,021,179 77.064<br>EMENTS OF COMMITMENT AND<br>As of 30 June 2024 and 2023<br>(In million Rupiah)  | ,012 1,793,29<br>CONTIGENCIES  | ;<br>;  
   
   
   
   
   | Proceed from Right Issue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities princ  | ic<br>cipals  | 4,710,908 2,<br>(4,108,933) (10,<br>6,702,275<br>1,219<br>(683,958) (8<br>(46,279)  
  | ,596,114)<br>-<br>1,635<br>(832,860)<br>(80,909)  |  | • •   | wan  | through Su<br><b>Non-con</b><br>None     | mitomo Mitsui Banking Corporatio   | n : 91.05%<br>capital market                  |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL  | 80,085,191 3,021,179 77,064<br>EMENTS OF COMMITMENT AND (<br>As of 30 June 2024 and 2023<br>(In million Rupiah)<br>INDIVIDUAL  | ,012 1,793,25<br>CONTIGENCIES  | OLIDATED  
   
   
   
   
   | Proceed from Right Issue<br>Sales of treasury shares to publ<br>Payments of dividend  | ic<br>cipals  | 4,710,908 2,<br>(4,108,933) (10,<br>6,702,275<br>1,219<br>(683,958) (8<br>(46,279)  
  | 0,596,114)<br>-<br>1,635<br>(832,860)   | <ul><li>Commissioner</li><li>Independent Commissioner</li></ul>  | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh  | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through   | n : 91.05%<br>capital market                  |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| STATE  | 80,085,191 3,021,179 77,064<br>EMENTS OF COMMITMENT AND (<br>As of 30 June 2024 and 2023<br>(In million Rupiah)<br>INDIVIDUAL  | 012 1,793,25<br>CONTIGENCIES<br>CONS<br>2023 30 Jun 202  | OLIDATED<br>4 31 Dec 2023   
   
   
   
   
   | Proceed from Right Issue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities princ  | ic<br>cipals<br>financing activities  | 4,710,906 2,<br>(4,108,933) (10,<br>6,702,275<br>1,219<br>(683,958) (8<br>(46,279)<br>6,095,232 (9,05   
  | ,596,114)<br>-<br>1,635<br>(832,860)<br>(80,909)  | <ul><li>Commissioner</li><li>Independent Commissioner</li><li>Independent Commissioner</li></ul>   | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko   | wan  | through Su<br><b>Non-con</b><br>None     | mitomo Mitsui Banking Corporatio<br>trolling shareholder through   | n : 91.05%<br>capital market                  |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| STATE  | 80,885,191         3,021,170         77,054           EMENTS OF COMMITMENT AND (<br>As of 30 June 2024 and 2023<br>(In million Rupita)         1000000000000000000000000000000000000   | 012 1,793,29<br>CONTIGENCIES<br>CONS<br>2023 30 Jun 202<br>Unaudited   | OLIDATED<br>4 31 Dec 2023<br>Audited  
   
   
   
   
   | Proceed from Right Issue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities print<br>Net cash flows provided from<br>NET INCREASE IN CASH AND  | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS  | 4,710,908 2,<br>(4,108,933) (10,<br>6,702,275 1,219<br>(683,958) (8<br>(46,279) (45,33<br>(1,225,849) (15,3   
  | ),596,114)<br>-<br>1,635<br>(832,860)<br>(80,909)<br>97,939)<br>319,158)  | <ul><li>Commissioner</li><li>Independent Commissioner</li></ul>  | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh  | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through   | n : 91.05%<br>capital market                  |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL<br>STATE<br>ACCC<br>COMMITMENT RI<br>1. Unused borrowing   | 80.085.191         3.021.179         77.064           EMENTS OF COMMITMENT AND d<br>As of 30 June 2024 and 2023<br>(In million Rupela)         0.0024 and 2023<br>(In million Rupela)           UNITS         30 June 2024 and 2023<br>(In 2014 and 20  | 012 1,793,29<br>CONTIGENCIES<br>CONS<br>2023 30 Jun 202<br>Unaudited   | OLIDATED<br>4 31 Dec 2023<br>Audited<br>4 80,982,245   
   
   
   
   
  | Proceed from Right Issue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities print<br>Net cash flows provided from  | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS  | 4,710,908 2,<br>(4,108,933) (10,<br>6,702,275 1,219<br>(683,958) (8<br>(46,279) (45,33<br>(1,225,849) (15,3  | ,596,114)<br>-<br>1,635<br>(832,860)<br>(80,909)<br>(97,939)  | Commissioner     Independent Commissioner     Independent Commissioner     Independent Commissioner   
                        | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through   | n : 91.05%<br>capital market                  |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |  | | |
  |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  
   |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   
   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  |  
   |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL<br>STATE<br>ACCC<br>COMMITMENT RI<br>1. Unused borrowing<br>2. Outstanding spot  | 80,085,191         3,021,179         77,064           EMENTS OF COMMITMENT AND 4<br>As of 30 June 2024 and 2023<br>(In million Rupela)         100/070/04           JUNTS         30 June 2024 and 2023<br>(In million Rupela)           JUNTS         30 June 2024 and 2024<br>(In million Rupela)  | 012 1,793,29<br>CONTIGENCIES<br>CONS<br>2023 30 Jun 202<br>Unaudited<br>123,421,45   | OLIDATED           4         31 Dec 2023<br>Audited           14         80,982,245           50         40,326,914   
   
   
   
   
   | Proceed from Right lesue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prin<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANCE RAT<br>CASH EQUIVALENTS   | ic<br>Sipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND   | 4,710,908 2,<br>(4,108,933) (10,<br>6,702,275 1,279<br>(683,958) (1<br>(46,279) (4,46,279) (7,46,479)
(7,46,479) (7,46,479) (7,46,479) (7,46,479 | 8,795<br>(314))<br>(832,860)<br>(80,909)<br>(97,939)<br>(80,909)<br>(97,939)<br>(80,795)<br>(80,795)<br>(80,795)  | <ul><li>Commissioner</li><li>Independent Commissioner</li><li>Independent Commissioner</li></ul>   | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through   | n : 91.05%<br>capital market                  |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |   
  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  
   |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   
   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |   
  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL<br>STATE<br>ACCC<br>COMMITMENT RI<br>1 Unused borrowing<br>2. Outstanding spot<br>forward purchase   | 80,085,191         3,021,179         77,064           EMENTS OF COMMITMENT AND 4<br>As of 30 June 2024 and 2023<br>(In million Rupela)         100/070/04           JUNTS         30 June 2024 and 2023<br>(In million Rupela)           JUNTS         30 June 2024 and 2024<br>(In million Rupela)  | 012 1,793,25<br>CONTIGENCIES<br>2023 30 Jun 202<br>ted Unaudited<br>12,245 123,421,45<br>326,914 612718  | OLIDATED           4         31 Dec 2023<br>Audited           14         80,982,245           50         40,326,914   
   
   
   
   
   | Proceed from Right Issue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prin<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS   | ic<br>Sipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND   | 4,710,908 2,<br>(4,108,933) (10,<br>6,702,275 1,279<br>(683,958) (1<br>(46,279) (4,46,279) (7,46,479)
(7,46,479) (7,46,479) (7,46,479) (7,46,479 | ),596,114)<br>-<br>1,635<br>(832,860)<br>(80,909)<br>97,939)<br>319,158)  | Commissioner     Independent Commissioner     Independent Commissioner     Independent Commissioner  | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through   | n : 91.05%<br>capital market                  |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |   
  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  
   |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   
   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |   
  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL<br>STATE<br>ACCC<br>COMMITMENT RI<br>1. Unused borrowing<br>2. Outstanding spot  | 80,085,191         3,021,179         77,064           EMENTS OF COMMITMENT AND 0<br>As of 30 June 2024 and 2023<br>(In million Ruping)         10024 and 2024<br>(In million Ruping)           UNITS         30 June 2024 and 2024<br>(In million Ruping)         1000<br>Aug           UNITS         80 June 2024<br>(In million Ruping)         1000<br>Aug           UNITS         80,941<br>(In million Ruping)         80,94<br>(In million Ruping)           and derivative /<br>d         44,673,38<br>(In million Ruping)         40,00  | 012 1,793,25<br>CONTIGENCIES<br>2023 30 Jun 202<br>2024 123,421,45<br>3269,44 612718<br>555,331 62,149,6   | OLIDATED<br>4 31 Dec 2023<br>Audited<br>4 80,982,245<br>50 40,326,94<br>4 40,655,331<br>-   
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities print<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF  | 4,710,908         2,2,3           (4,108,933)         (10, 6,702,275           1,229         1,219           (68,3658)         (10, 6,702,275           (10, 6,702,275         1,229           (68,3658)         (11, 225,849)           (15,3         2,877           23,472,990         39,3  
  | 0,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>(97,939)<br>319,158)<br>8,795<br>377,338  | Commissioner     Independent Commissioner     Independent Commissioner     Independent Commissioner  | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro          | n : 9105%<br>capital market<br>ugh capital ma | arket (≥5%):                        |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL STATE ACCC COMMITMENT RI 1. Unused borrowing 2. Outstanding spot forward purchase 3. Others COMMITMENT LI 1. Unused loans faci   | B0.085.191         3.021.179         77.064           EMENTS OF COMMITMENT AND 0<br>As of 30 June 2024 and 2023<br>(In million Rupia)         0.0024 and 2023<br>(In million Rupia)           UNITS         30 June 2024 and 2023<br>(In million Rupia)         0.0024 and 2023<br>(In million Rupia)           UNITS         30 June 2024 and 2023<br>(In million Rupia)         0.0024 and 2023<br>(In million Rupia)           UNITS         30 June 2024 31 Dec<br>Junaudited         4.04<br>Aud<br>Aud           Common Common Common Common<br>(In common Common Common Common Common<br>(In common Common Common Common<br>(In common Common Common Common Common Common<br>(In common Common Common Common Common<br>(In common Common Common Common Common Common<br>(In common Common Common Common Common Common Common<br>(In common Common Common Common Common Common<br>(In common Common Common Common Common Common Common<br>(In common Common Common Common Common Common Common Common Common<br>(In common Common Common Common Common Common Common Common Common<br>(In common Common Common Common Common Common Common Common Common Common<br>(In common Common Common Common Common Common Common Common Common<br>(In common Common<br>(In common Common<br>(In common Common Common Common Common Common Commo   | 0.012 1,793,25<br>CONTIGENCIES<br>2023 30 Jun 202<br>ted Unaudited<br>2,245 123,421,45<br>326,94 612718<br>62,533 62,149,6<br>133,356 181,782,585<br>133,155,544 133,15,2  | OLIDATED<br>4 31 Dec 2023<br>Audited<br>4 80,982,245<br>50 40,326,94<br>4 40,655,331<br>-<br>-<br>9 156,823,356<br>15,779,54  
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prin.<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF  | 4,710,908         2,2,3           (4,108,933)         (10, 6,702,275           1,229         1,219           (68,3658)         (10, 6,702,275           (10, 6,702,275         1,229           (68,3658)         (11, 225,849)           (15,3         2,877           23,472,990         39,3  
  | 8,795<br>(314))<br>(832,860)<br>(80,909)<br>(97,939)<br>(80,909)<br>(97,939)<br>(80,795)<br>(80,795)<br>(80,795)  | Commissioner     Independent Commissioner     Independent Commissioner     Independent Commissioner  | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro          | n : 91.05%<br>capital market                  | arket (≥5%):                        |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
                          |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |          
   |   |                      |     |  |  |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |  
  |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  
   |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL<br>STATE<br>ACCO<br>COMMITMENT RI<br>1. Unused borrowing<br>2. Outstanding spot<br>forward purchases<br>3. Others<br>COMMITMENT LI<br>1. Unused loans faci<br>a. Committed   | B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>As of 30 June 2024 and 2023<br>(in million Rupita)         10000044         10000044           50 June 2024 and 2023<br>(in million Rupita)         30 June 2024 and 2023<br>(in million Rupita)         10000044           50 June 2024 and 2023<br>(in million Rupita)         30 June 2024 and 2023<br>(in million Rupita)         30 June 2024 and 2023<br>(in million Rupita)           50 June 2024 and 2023<br>(in million Rupita)         30 June 2024 and 2023<br>(in million Rupita)         30 June 2024 and 2023<br>(in million Rupita)           50 June 2024 and 2023<br>(in million Rupita)         30 June 2024 and 2023<br>(in million Rupita)         30 June 2024 and 2023<br>(in million Rupita)           50 June 2024 and 2023<br>(in million Rupita)         30 June 2024 and 2023<br>(in million Rupita)         30 June 2024 and 2023<br>(in million Rupita)           50 June 2024 and 2023 (in million Rupita)         31 June 2024 and 2023<br>(in million Rupita)         40 June 2024 and 2024<br>(in million Rupita)           6 June 2024 and 2023 (in million Rupita)         31 June 2024 and 2023<br>(in million Rupita)         40 June 2024 and 2024<br>(in million Rupita)           6 June 2024 and 2023 (in million Rupita)         31 June 2024 and 2024<br>(in million Rupita)         51 June 2024 and 2024<br>(in million Rupita)           7 June 2024 and  | 0.012 1,793,212<br>CONTIGENCIES<br>2023 30 Jun 202<br>ted Unaudited<br>12,245 12,342,145<br>326,94 61,271,8<br>555,331 62,149,6<br>191,782,65<br>191,782,65<br>191,782,65<br>191,782,65<br>191,782,65<br>191,782,65<br>191,277<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>19,627,1<br>10,627,1<br>10,627,1<br>10,627,1<br>10,627,1<br>10,627,1<br>10,627,1 | OLIDATED<br>4 31 Dec 2023<br>Audited<br>4 80,982,245<br>50 40,326,94<br>44 40,655,331<br>-<br>-<br>-<br>9 156,823,356<br>5 15,779,54<br>3 10,870,277  
   
   
   
   
   | Proceed from Right lesue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prin.<br>Net cash I flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD  | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF   | 4,710,908         2,2,3           (4,108,933)         (10, 6,702,275           1,229         1,219           (68,3658)         (10, 6,702,275           (10, 6,702,275         1,229           (68,3658)         (11, 225,849)           (15,3         2,877           23,472,990         39,3  
  | 0,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>(97,939)<br>319,158)<br>8,795<br>377,338  | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul>   | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  
   |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   |     |  |                                
   |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL STATE ACCC COMMITMENT RI 1. Unused borrowing 3. Others COMMITMENT LI 1. Unused Ioans faci a. Committed b. Uncommitted  | B0.085.191         3.021.179         77.064           EMENTS OF COMMITMENT AND 4<br>As of 30 June 2024 and 2023<br>((in million Rupita))         0.0024 and 2023<br>(0.0010 and 2024 and 2023<br>(0.0010 and 2024 and 2023)           UNITS         30 June 2024 and 2023<br>(0.0010 and 2024 and 2023)         0.0010<br>(0.0010 and 2024 and 2023)           UNITS         30 June 2024 (31 Dec<br>Unaudited<br>And derivative /<br>44.573.38         0.0100<br>(0.0010 and 2025)           ABILITIES         19 (6.90, 559)<br>(0.027, 03 0)         156, 551<br>(0.027, 03 0)           Illies         0.3022, 35         15,<br>(0.027, 03 0)           10 30, 822         0.41         19, 398, 82   | .012         1,793,213           CONTIGENCIES         CONS           2023         30 Jun 202           2024         123,421,45           2025,94         62,718           3,356         181,782,54           370,55         191,782,54           370,56         191,782,54           30,0207         19,488,1  | OLIDATED           4         31 Dec 2023<br>Audited           4         80,982,245           50         40,326,94           44         40,655,331           -         -           9         156,823,356           15         15,779,54           13         10,870,217           20         49,909,297  
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents c   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF   | 4,710,908         2,2           (4,08,933)         (10, 6,702,275)           (12,2         (10, 6,702,275)           (683,958)         (10, 6,702,275)           (683,958)         (11, 225,849)           (11,225,849)         (15, 3)           23,472,990         39, 3           22,250,018         24, 0   
  | 0,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>197,939)<br>319,158)<br>8,795<br>377,338<br>066,975   | Commissioner     Independent Commissioner     Independent Commissioner     Independent Commissioner  | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL STATE ACCO COMMITMENT RI 1. Unused borrowing 2. Outstanding spot forward purchase 3. Others a. Committed b. Unused loans faci b.  | B0.085.191         3.021.179         77.064           EMENTS OF COMMITMENT AND 6<br>As of 30 June 2024 and 2023<br>(In million Rupela)         0.0024 and 2024<br>(In million Rupela)           UNITS         30 June 2024 and 2025<br>(In million Rupela)         1000/UD44<br>(In million Rupela)           UNITS         30 June 2024 and 2025<br>(In million Rupela)         40,000<br>(In million Rupela)           UNITS         30 June 2024 and 2025<br>(In million Rupela)         40,000<br>(In million Rupela)           Initiase         87.076.523<br>(In million Rupela)         40,000<br>(In million Rupela)           ABILITIES         16 1690,559<br>(In Sci27,13) (In 19,300,520<br>(In 19,300,520 (In 19,3   | 0.012         1,793,29           CONS         CONS           2023         30 Jun 202           204         123,421,45           205,94         62,716           3,356         191,782,66           779,54         133,15,3           770,54         133,15,3           772,54         133,15,3           721,016         133,47  | OLIDATED           4         31 Dec 2023<br>Audited           4         80,982,245           50         40,326,94           44         40,655,331           -         -           9         156,823,356           15         15,779,541           10,870,271         10,490,227           76         721,016  
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities print<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>IE CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>consist of:   | 4,710,906         2,2           (4,108,933)         (10, 6,702,275)           1,29         1,29           (10, 6,95,232)         (10, 6,702,275)           (12,25,849)         (15, 3)           (1,225,849)         (15, 3)           2,877         23, 472,990           23,472,990         39, 3           22,250,018         24, 0           1,164,032         1   | 0,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>197,939)<br>319,158)<br>8,795<br>377,338<br>066,975<br>1,713,679  | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul>   | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            |  | | | | | | | | | | | | | |
   |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |  |   |   |   |   |   
   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  |  
   |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   |  
   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  |  |  |   
   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL STATE ACCC COMMITMENT RI 1. Unused borrowing 2. Outstanding spot forward purchase 3. Others COMMITMENT LI 1. Unused Ioans faci a. Committed b. Uncommitted   | B0.085.191         3.021.179         77.064           EMENTS OF COMMITMENT AND 6<br>As of 30 June 2024 and 2023<br>(In million Rupela)         0.0024 and 2024<br>(In million Rupela)           UNITS         30 June 2024 and 2025<br>(In million Rupela)         1000/UD44<br>(In million Rupela)           UNITS         30 June 2024 and 2025<br>(In million Rupela)         40,000<br>(In million Rupela)           UNITS         30 June 2024 and 2025<br>(In million Rupela)         40,000<br>(In million Rupela)           Initiase         87.076.523<br>(In million Rupela)         40,000<br>(In million Rupela)           ABILITIES         16 1690,559<br>(In Sci27,13) (In 19,300,520<br>(In 19,300,520 (In 19,3   | .012         1,793,213           CONTIGENCIES         CONS           2023         30 Jun 202           2024         123,421,45           2025,94         62,718           3,356         181,782,54           370,55         191,782,54           370,56         191,782,54           30,0207         19,488,1  | OLIDATED           4         31 Dec 2023<br>Audited           4         80,982,245           50         40,326,94           44         40,655,331           -         -           9         156,823,356           15         15,779,541           10,870,271         10,490,227           76         721,016   
   
   
   
   
  | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH ADI CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Cash And Cash equivalents cr<br>Cash  | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>ponsist of:<br>cisia   | 4,710,908         2,2           (4,108,933)         (10,<br>6,702,275           1,29         (12,<br>6,095,232           (12,5,849)         (15,3           2,3,472,990         39,3           22,250,018         24,0           1,164,032         1           1,164,032         1           8,452,657         9   
   | 1,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>97,939)<br>97,939)<br>8,795<br>377,338<br>066,975<br>1,713,679<br>9,020,475   | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS  | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala<br>: Ongki Wanadjati Dana   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  | | |
  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  
   |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   
   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |   
  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL<br>STATE<br>ACCC<br>COMMITMENT RI<br>1 Unused borrowing<br>2. Outstanding spot<br>forward purchases<br>3. Others<br>COMMITMENT LI<br>1. Unused Ioans faci<br>a. Committed<br>b. Uncommitted<br>b. Uncommitted<br>J. Outstanding spot<br>forward sold<br>4. Others  | B0.085.1931         3.021.179         77.064           EMENTS OF COMMITMENT AND 4<br>As 078 June 2024 and 2023<br>(in million Rupital)         10024 and 2023<br>(in million Rupital)           DUNTS         30 June 2024 31 Boc<br>Unaudited         2024 and 2023<br>(in million Rupital)           DUNTS         30 June 2024 31 Boc<br>Unaudited         40,<br>44,677,38           1 facilities         37,976,523         40,<br>-           ABILITIES         186,699,659         156,87,315           1018         19,203,35         150,<br>-           ABILITIES         186,699,659         156,87,315           119,306,82         D04,173         10,<br>-           119,306,82         D04,173         40,<br>-           119,306,82         D04,173         10,<br>-           101,304,776         10, 334.776         10,<br>-           and derivative /         47.332,468         40,7   | 0.12         1,793,24           CONTIGENCIES         CONS           2023         30 Jun 202           10         Unaudited           11,22,45         12,421,41           326,94         612718           5555,331         62,449,6           33,356         191,782,54           779,554         191,782,54           779,574         19,827,178,827           19,827,171         19,428,81           1,322,826         47,332,4  | OLIDATED           4         31 Dec 2023           Audited         4           4         0.982,245           50         40.382,945           50         40.382,944           4         40.655,331           -         -           9         156,622,336,94           10         10,772,954           10,870,277         70,702,776           10,870,277,776         70,702,785           40,02,287,765         -           -         -           -         -  
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALE QUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indone<br>Current accounts with Bank Indone   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE BEGINNING OF<br>onsist of:<br>cisia  | 4,710,908         2,2           (4,06,8356)         (10,6,702,275)           1,289         (12,6,72)           (12,25,849)         (14,6,279)           (1,225,849)         (15,3           23,472,990         39,3           22,250,018         24,0           1,164,032         1           8,452,657         1   
  | 1,596,114)<br>1,635<br>(832,860)<br>(80,999)<br><b>319,153)</b><br><b>319,153)</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br>9,020,475<br>716,981   | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> </ul>   | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala<br>: Ongki Wanadjati Dana<br>: Henoch Munandar  | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL STATE COMMITMENT RI Unused borrowing Unused borrowing Unufase Others COMMITMENT LI Unused loans faci a. Committed Unufased loans faci b. Uncommitted Unused loans faci b. Uncommitted Committed Committed Committed Committed Unused loans Committed Unused loans Committed Unused loans Committed Committed Committed Unused loans Committed Unused loans Committed Commi | B0.085.191         3.021.179         77.064           As of 30 June 2024 and 2023 (In million Rupita)         Im DOVIDUAL         Im DOVIDUAL           UNITS         30 June 2024 and 2023 (In million Rupita)         Im DOVIDUAL           UNITS         30 June 2024 and 2023 (In million Rupita)         Im DOVIDUAL           UNITS         30 June 2024 and 2023 (In million Rupita)         And Box 2014 (In 2023)           Initian Rupital         30 June 2024 (In 2023)         And Box 2014 (In 2023)           and derivative /         44.673.38 (40, 559 (166, 559 (166, 559 (166, 559 (166, 559 (166, 559 (166, 559 (166, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 558) (167, 758, 558 (   | 0,012 1,753,212<br>CONTIGENCIES<br>2023 30 Jun 202<br>100 Unauditedito<br>2,245 123,421,41<br>22,245 123,421,41<br>5555,331 62,48,6<br>5555,331 62,48,6<br>13,155,556 45,172,155<br>13,155,172,175 11,131,15,377,227<br>13,175,175 11,131,15,377,227<br>13,175,175 11,131,15,377,227<br>13,175,175 11,131,15,377,227<br>13,175,175 11,131,15,377,227<br>13,175,175 11,131,15,377,227<br>14,172,127,127 11,131,15,377,227<br>14,172,127 11,127,127,127,127,127,127,127,127,127,1  | OLIDATED           4         31 Dec 2023           Auclited         80,982,245           50         40,328,944           44         916,823,326,944           44         916,823,326,944           45         916,823,326,944           40,855,333         10,870,247           7         164,822,326,944           816,822,326,333         10,870,247           82         104,902,277           83         0,302,826           9         10,303,85,051  
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALE QUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indone<br>Current accounts with Bank Indone   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE BEGINNING OF<br>onsist of:<br>cisia  | 4,710,906         2,2           (4,108,933)         (10,<br>6,702,275           1,29         (12,<br>(16,275)           (12,125,849)         (15,3           2,877         23,472,990           22,250,018         24,0           1,164,032         1           8,452,667         9,<br>1537,056           9,942,500         7   | 1,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>97,939)<br>97,939)<br>8,795<br>377,338<br>066,975<br>1,713,679<br>9,020,475   | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS  
   | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala<br>: Ongki Wanadjati Dana   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |  | | |
   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |   
  |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |  
  |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  |   
  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| COMMITMENT RI<br>COMMITMENT RI<br>1 Unused borrowing<br>2. Outstanding spot<br>forward purchases<br>3. Others<br>COMMITMENT LI<br>1. Unused loans fail<br>a. Committed<br>b. Uncommitted<br>b. Unused loans fail<br>forward sold<br>4. Others<br>CONTINGENT RE   | B0.085.191         3.021.179         77.064           As of 30 June 2024 and 2023 (In million Rupita)         Im DOVIDUAL         Im DOVIDUAL           UNITS         30 June 2024 and 2023 (In million Rupita)         Im DOVIDUAL           UNITS         30 June 2024 and 2023 (In million Rupita)         Im DOVIDUAL           UNITS         30 June 2024 and 2023 (In million Rupita)         And Box 2014 (In 2023)           Initian Rupital         30 June 2024 (In 2023)         And Box 2014 (In 2023)           and derivative /         44.673.38 (40, 559 (166, 559 (166, 559 (166, 559 (166, 559 (166, 559 (166, 559 (166, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 559 (167, 758, 558) (167, 758, 558 (   | 0.912         1,793,24           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         86,763           2028         40,865           30,366         161,782,66           30,366         161,782,66           30,306         161,782,66           30,306         161,782,66           30,320         164,88,392           30,322,2826         47,332,4           70,312         30,607,8           70,312         30,607,18   | OLIDATED           4         310 Dec 2023           Audited         480,982,245           50         40,336,914           44         40,655,331           9         156,822,356           6         15,779,514           30,370,279,514         30,370,279,514           9         156,822,356           6         15,779,514           30,370,279,524         30,370,379,514           6         30,270,327           6         30,270,327   
   
   
   
   
   | Proceed from Right issue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prinn<br>Net cash Hows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indonesia an<br>Placement with Bank Indonesia   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE BEGINNING OF<br>onsist of:<br>cisia  | 4,710,906         2,2           (4,06,933)         (10,<br>6,702,275)           1,29         (10,<br>6,95,232)           (46,273)         (60,<br>6,095,232)           (1,225,849)         (15,3)           23,472,990         39,3           23,472,990         39,3           21,164,032         1           8,452,657         9,<br>1537,056           9,242,507         1   
  | 1,596,114)<br>1635<br>(832,860)<br>(80,999)<br>197,939)<br>319,158)<br>8,795<br>377,338<br>066,975<br>1,713,679<br>9,020,475<br>718,981<br>5,595  | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> </ul>  | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> <li>: Henoch Munandar</li> <li>: Kaoru Furuya</li> </ul>  | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL STATE COMMITMENT RI Unused borrowing Unused borrowing Unused borrowing Unused borrowing Unused borrowing Unused loans faci a Committed Unused loans faci Unused loans faci a Committed Unused loans Committed | B0.085.191         3.021.179         77.064           EMENTS OF COMMITMENT AND 4<br>As of 30 June 2024 and 2023<br>(In million Rupela)         10001044           UNITS         30 June 2024 and 2023<br>(In million Rupela)           Infectives         37.076.23<br>(In million Rupela)           Infectives         37.076.23<br>(In million Rupela)           And derivative /<br>ABILITIES         191.690.559<br>(In 2027)(In 10, 10, 10, 10, 10, 10, 10, 10, 10, 10,  | 0,012 1,733,24<br>CONTIGENCIES<br>CONTIGENCIES<br>2023 30 Jun 202<br>2023 30 Jun 202<br>2023 30 Jun 202<br>2024 123,421,41<br>2024 123,421,41<br>2025 44 62/2128<br>5555,331 62,496,65<br>5555,331 62,496,65<br>5555,331 62,496,65<br>5555,331 62,496,76<br>5555,331 62,496,76<br>1,33,764 13,37,65<br>1,33,764 13,37,65<br>1,33,764 13,37,65<br>1,33,764 13,37,65<br>1,33,764 14,782,54<br>1,33,764 14,782,54<br>1,33,774 11,337,774<br>1,33,774 11,337,774<br>1,337,774 11,337,774<br>1,337,774 11,337,774<br>1,337,774 11,337,774<br>1,337,774 11,337,774<br>1,337,774 11,337,774<br>1,337,774 11,337,774<br>1,337,774 11,337,774<br>1,337,774 11,337,774<br>1,337,774 14,327,774<br>1,337,774 14,327,774<br>1,337,774 14,327,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,774,774<br>1,444,   | OLIDATED           4         310ec 2023           Audited         4           50         40.326.94           40.4055.331         -           -         - <tr td="">         -<!--</td--><td>Proceed from Right issue<br/>Sales of treasury shares to publ<br/>Payments of dividend<br/>Payment of lease liabilities prinn<br/>Net cash Hows provided from<br/>NET INCREASE IN CASH ANI<br/>EFFECT OF EXCHANGE RAT<br/>CASH EQUIVALENTS<br/>CASH AND CASH EQUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>PERIOD<br/>Cash and cash equivalents cr<br/>Cash<br/>Current accounts with Bank Indonesia an<br/>Placement with Bank Indonesia</td><td>ic<br/>cipals<br/>financing activities<br/>D CASH EQUIVALENTS<br/>E CHANGES ON CASH AND<br/>NTS AT THE BEGINNING OF<br/>NTS AT THE END OF<br/>onsist of:<br/>ssia<br/>d other banks</td><td>4,710,906         2,2           (4,06,933)         (10,<br/>6,702,275)           1,29         (10,<br/>6,95,232)           (46,273)         (60,<br/>6,095,232)           (1,225,849)         (15,3)           23,472,990         39,3           23,472,990         39,3           21,164,032         1           8,452,657         9,<br/>1537,056           9,242,507         1</td><td>1,596,114)<br/>1,635<br/>(832,860)<br/>(80,909)<br/>197,939)<br/>319,158)<br/>8,795<br/>377,338<br/>066,975<br/>1,713,679<br/>9,020,475<br/>7(8),835<br/>7,89,635</td><td><ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> </ul></td><td>: Takeshi Kimoto<br/>: Ninik Herlani Masli Ridh<br/>: Onny Widjanarko<br/>: Edmund Tondobala<br/>: Ongki Wanadjati Dana<br/>: Henoch Munandar</td><td>wan</td><td>through Su<br/>Non-con<br/>None<br/>Non-con</td><td>mitomo Mitsui Banking Corporatio<br/>trolling shareholder through<br/>trolling shareholder not thro<br/>Jakar</td><td>n : 9105%<br/>capital market<br/>ugh capital ma</td><td>arket (≥ 5%) :<br/>24</td><td></td><td></td></tr> <tr><td>TOTAL<br/>STATE<br/>ACCC<br/>COMMITMENT RI<br/>1. Unused borrowing<br/>2. Outstanding spot<br/>forward purchases<br/>3. Others<br/>COMMITMENT LI<br/>1. Unused loans fail<br/>a. Committed<br/>b. Uncommitted<br/>b. Uncommitted<br/>b. Unused loans fail<br/>forward sold<br/>4. Others<br/>CONTINGENT RE<br/>I. Guarantees receiv</td><td>B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br/>As of 30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>30 June 2024 and 2023<br/>(in million Rupita)           DUNTS         30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>30 June 2024 and 2023<br/>(in million Rupita)           DUNTS         30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>30 June 2024 and 2023<br/>(in million Rupita)           DUNTS         30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>37.976,523<br/>(in million Rupita)         MONDAL<br/>44.673.38<br/>(in million Rupita)           and derivative /<br/>d         18 (1690,558<br/>(in 27,350<br/>(in 27,350<br/>(i</td><td>0.912         1,793,24           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         86,763           2028         40,865           30,366         161,782,66           30,366         161,782,66           30,306         161,782,66           30,306         161,782,66           30,320         164,88,392           30,322,2826         47,332,4           70,312         30,607,8           70,312         30,607,18</td><td>OLIDATED           4         31 Dec 2023           Audited         4           4         90,982,245           50         40,386,531           4         40,982,245           9         156,223,356           15         157,793,413           31         15,779,541           16         157,779,541           16         30,23,256           0         30,345,651           16         30,23,256           10         30,345,651           16         30,270,512           17         16,346,351           16         30,270,352           17         16,47,393           18         6,455,731</td><td>Proceed from Right lissue<br/>Sales of treasury shares to publ<br/>Payments of dividend<br/>Payment of lease liabilities prin.<br/>Net cash flows provided from<br/>NET INCREASE IN CASH ANI<br/>EFFECT OF EXCHANGE RAT<br/>CASH EQUIVALENTS<br/>CASH AND CASH EQUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>PERIOD<br/>Cash and cash equivalents cr<br/>Cash<br/>Current accounts with Bank Indon<br/>Current accounts with Bank Indon<br/>Supplemental CASH FLO<br/>ACTIVITIES NOT AFFECTIN</td><td>ic<br/>cipals<br/>financing activities<br/>D CASH EQUIVALENTS<br/>E CHANGES ON CASH AND<br/>NTS AT THE BEGINNING OF<br/>NTS AT THE END OF<br/>consist of:<br/>sia<br/>d other banks<br/>W INFORMATION:<br/>S CASH FLOW</td><td>4,710,908         2,2           (4,96,8358)         (10,6,702,275)           1,289         (12,8358)           (148,279)         (11,225,849)           (11,225,849)         (15,3           23,472,990         39,3           22,250,018         24,0           1,164,032         1           1,537,056         9,242,50           9,242,50,018        
24,0</td><td>1,596,114)<br/>1635<br/>(832,860)<br/>(832,960)<br/>(83,995)<br/><b>97,939)</b><br/><b>319,158)</b><br/><b>8,795</b><br/><b>377,338</b><br/><b>066,975</b><br/>1,713,679<br/><b>066,975</b><br/>1,713,654<br/>7,794,205<br/>4,066,975</td><td><ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> </ul></td><td><ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> </ul></td><td>wan</td><td>through Su<br/>Non-con<br/>None<br/>Non-con</td><td>mitomo Mitsui Banking Corporatio<br/>trolling shareholder through<br/>trolling shareholder not thro<br/>Jakar</td><td>n : 9105%<br/>capital market<br/>ugh capital ma</td><td>arket (≥ 5%) :<br/>24</td><td></td><td></td></tr> <tr><td>TOTAL STATE COMMITMENT RI COMMITMENT RI COMMITMENT RI COMMITMENT LI COMMITMENT LI COMMITMENT LI COMMITMENT LI COMMITMENT LI COMMITMENT LI CONTINCENT RE CONTINCENT RE COMTINGENT RE COMTINGENT RE COMMITMENT LI COMMENT C COMMITMENT LI COMMITMENT C C C C C C C C C C C C C C C C C C C</td><td>B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br/>As of 30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>30 June 2024 and 2023<br/>(in million Rupita)           DUNTS         30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>30 June 2024 and 2023<br/>(in million Rupita)           DUNTS         30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>30 June 2024 and 2023<br/>(in million Rupita)           DUNTS         30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>37.976,523<br/>(in million Rupita)         MONDAL<br/>44.673.38<br/>(in million Rupita)           and derivative /<br/>d         18 (1690,558<br/>(in 27,350<br/>(in 27,350<br/>(i</td><td>0.912         1.793.21           2023         30 Jun 202           2024         30 Jun 202           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         50.71           2028         47.32.44           2024         47.34.44           2025         47.33.42           2026         47.33.42           2027         50.77           2027         50.77           2026         47.33.44           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77</td><td>OLIDATED           4         31 Dec 2023           Audited         4           4         90,982,245           50         40,386,531           4         40,982,245           9         156,223,356           15         157,793,413           31         15,779,541           16         157,779,541           16         30,23,256           0         30,345,651           16         30,23,256           10         30,345,651           16         30,270,512           17         16,346,351           16         30,270,352           17         16,47,393           18         6,455,731</td><td>Proceed from Right lissue<br/>Sales of treasury shares to publ<br/>Payments of dividend<br/>Payment of dividend<br/>Net cash flows provided from<br/>NET INCREASE IN CASH ANI<br/>EFFECT OF EXCHANGE RAT<br/>CASH EQUIVALE QUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>PERIOD<br/>Cash and cash equivalents cr<br/>Cash<br/>Current accounts with Bank Indonesia an<br/>Securities<br/>SUPPLEMENTAL CASH FLO</td><td>ic<br/>cipals<br/>financing activities<br/>D CASH EQUIVALENTS<br/>E CHANGES ON CASH AND<br/>NTS AT THE BEGINNING OF<br/>NTS AT THE END OF<br/>consist of:<br/>sia<br/>d other banks<br/>W INFORMATION:<br/>S CASH FLOW</td><td>4,710,906         2,2           (4,06,933)         (10,<br/>6,702,275)           1,29         (10,<br/>6,95,232)           (46,273)         (60,<br/>6,095,232)           (1,225,849)         (15,3)           23,472,990         39,3           23,472,990         39,3           21,164,032         1           8,452,657         9,<br/>1537,056           9,242,507         1</td><td>1,596,114)<br/>1,635<br/>(832,860)<br/>(80,909)<br/>197,939)<br/>319,158)<br/>8,795<br/>377,338<br/>066,975<br/>1,713,679<br/>9,020,475<br/>7(8),835<br/>7,89,635</td><td><ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> </ul></td><td><ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> </ul></td><td>wan</td><td>through Su<br/>Non-con<br/>None<br/>Non-con</td><td>mitomo Mitsui Banking Corporatio<br/>trolling shareholder through<br/>trolling shareholder not thro<br/>Jakar</td><td>n : 9105%<br/>capital market<br/>ugh capital ma</td><td>arket (≥ 5%) :<br/>24</td><td></td><td></td></tr> <tr><td>TOTAL STATE ACCC COMMITMENT RI Unued borrown Common Commo</td><td>B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br/>As of 30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>BOUTS         MONDAL<br/>30 June 2024 and 2023<br/>(in million Rupita)           DUNTS         30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>30 June 2024 and 2023<br/>(in million Rupita)           DUNTS         30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>30 June 2024 and 2023<br/>(in million Rupita)           DUNTS         30 June 2024 and 2023<br/>(in million Rupita)         MONDAL<br/>37.976,523<br/>(in million Rupita)         MONDAL<br/>44.673.378<br/>(in million Rupita)           and derivative /<br/>d         18 (1690.585<br/>(in 227.351<br/>(in 30.686, 30.686<br/>(in 30.686, 30.686<br/>(in 30.686, 30.686<br/>(in 30.686, 30.686<br/>(in 30.686)         30.686, 30.4<br/>(in 30.686, 30.686<br/>(in 30.686, 30.686)           CELVABLES         30.686, 386<br/>(in 30.686, 386)         30.6<br/>(in 30.686, 386)         30.6<br/>(in 30.686, 386)           Edit         30.686, 386<br/>(in 30.686)         30.686, 386         30.6<br/>(in 30.686)         30.6<br/>(in 30.686)         30.6<br/>(in 30.686)           Edit         30.686, 386         30.6<br/>(in 30.686)         30.6<br/>(in 30.686)         30.6<br/>(in 30.686)         30.6<br/>(in 30.686)         30.6<br/>(in 30.686)           Edit         30.686, 386         30.6<br/>(in 30.686)         30.6<br/>(in 30.686)         30.6<br/>(in 30.686)         30.6<br/>(in 30.686)           Edit         30.686, 386         30.6<br/>(in 30.686)         30.6<br/>(i</td><td>0.912         1.793.21           2023         30 Jun 202           2024         30 Jun 202           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         50.71           2028         47.32.44           2024         47.34.44           2025         47.33.42           2026         47.33.42           2027         50.77           2027         50.77           2026         47.33.44           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77</td><td>OLIDATED           4         31 Dec 2023           Audited         4           4         90,982,245           50         40,386,531           4         40,982,245           9         156,223,356           15         157,793,413           31         15,779,541           16         157,779,541           16         30,23,256           0         30,345,651           16         30,23,256           10         30,345,651           16         30,270,512           17         16,346,351           16         30,270,352           17         16,47,393           18         6,455,731</td><td>Proceed from Right lissue<br/>Sales of treasury shares to publ<br/>Payments of dividend<br/>Payment of lease liabilities prin.<br/>Net cash flows provided from<br/>NET INCREASE IN CASH ANI<br/>EFFECT OF EXCHANGE RAT<br/>CASH EQUIVALENTS<br/>CASH AND CASH EQUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>PERIOD<br/>Cash and cash equivalents cr<br/>Cash<br/>Current accounts with Bank Indon<br/>Current accounts with Bank Indon<br/>Supplemental CASH FLO<br/>ACTIVITIES NOT AFFECTIN</td><td>ic<br/>cipals<br/>financing activities<br/>D CASH EQUIVALENTS<br/>E CHANGES ON CASH AND<br/>NTS AT THE BEGINNING OF<br/>NTS AT THE END OF<br/>consist of:<br/>sia<br/>d other banks<br/>W INFORMATION:<br/>S CASH FLOW</td><td>4,710,908         2,2           (4,96,8358)         (10,6,702,275)           1,289         (12,8358)           (148,279)         (11,225,849)           (11,225,849)         (15,3           23,472,990         39,3           22,250,018         24,0           1,164,032         1           1,537,056         9,242,50           9,242,50,018         24,0</td><td>1,596,114)<br/>1635<br/>(832,860)<br/>(832,960)<br/>(83,995)<br/><b>97,939)</b><br/><b>319,158)</b><br/><b>8,795</b><br/><b>377,338</b><br/><b>066,975</b><br/>1,713,679<br/><b>066,975</b><br/>1,713,654<br/>7,794,205<br/>4,066,975</td><td><ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President
Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> </ul></td><td><ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> </ul></td><td>wan</td><td>through Su<br/>Non-con<br/>None<br/>Non-con</td><td>mitomo Mitsui Banking Corporatio<br/>trolling shareholder through<br/>trolling shareholder not thro<br/>Jakar</td><td>n : 9105%<br/>capital market<br/>ugh capital ma</td><td>arket (≥ 5%) :<br/>24</td><td>&gt; \</td><td></td></tr> <tr><td>TOTAL STATE COMMITMENT AL COMMITMENT AL COMMITMENT AL COMMITMENT AL COMMITMENT LI Unused bornowing COMMITMENT LI Unused committed a. Ontense Committed C. Outstanding sport a. Outstanding sport Committed C. Outstanding sport COMMITMENT LI COMMITMENT LI COMMITMENT CL COMMITMENT COMMITMEN</td><td>B0.885.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br/>Ac of 30 June 2024 and 2023<br/>(in million Rupuba).         MC/VTAL           30 June 2024 and 2023<br/>(in million Rupuba).         BC/VTAL           and derivalive /<br/>d         S2,469,464         80,91           facilities         37.975.523<br/>(and derivalive /<br/>d         H5 (690,559         H56,27<br/>(10,37)           ABILITIES         H5 (690,559         H56,27<br/>(10,37)         H56,359<br/>(10,37)         H56,358<br/>(10,37)           AbiLITIES         19,0566,368         30,26<br/>(30,566,368         30,<br/>30,<br/>30,566,368         30,<br/>30,<br/>30,368,200         30,<br/>30,<br/>30,368,200         30,<br/>30,<br/>30,368,300           AbiLITIES         5,819,198         5,41,<br/>5         5,501,58         5,41</td><td>0.912         CONSTGENCIES           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         30 Jun 202           2028         30 Jun 202           30 Jun 202         202           30 Jun 202         30 Jun 202           2021         30 Jun 202           30 Jun 202         453,345           30 Jun 202         453,424           2021         562,73           30,356         161,722,95           31,356         161,722,95           202,203         30,967,84           202,204         47,332,4           202,205         47,332,4           203,205         50,574           50,74         5,80,1</td><td>OLIDATED           4         31 Dec 2023           Audited         480,982,245           50         440,065,331           9         156,622,356           19         156,622,356           19         156,622,356           10         107,077           10         105,070,277           10         10,316,061           10         10,302,070,327           10         10,316,961           10         10,316,961           10         10,316,961           10         10,316,961           10         10,316,961           10         5,455,734           1         5,455,734</td><td>Proceed from Right lissue<br/>Sales of treasury shares to publ<br/>Payments of dividend<br/>Payments of dividend<br/>Net cash flows provided from<br/>NET INCREASE IN CASH ANI<br/>EFFECT OF EXCHANGE RAT<br/>CASH EQUIVALENTS<br/>CASH AND CASH EQUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>YEAR<br/>Cash AND CASH EQUIVALE<br/>PERIOD<br/>Cash and cash equivalents cr<br/>Cash<br/>Current accounts with Bank Indon<br/>Current accounts with Bank Indon<br/>Current accounts with Bank Indon<br/>Securities<br/>SUPPLEMENTAL CASH FLO<br/>ACTIVITIES NOT AFFECTINA<br/>Purchases of fixed assets which</td><td>ic<br/>cipals<br/>financing activities<br/>D CASH EQUIVALENTS<br/>E CHANGES ON CASH AND<br/>NTS AT THE BEGINNING OF<br/>NTS AT THE BEGINNING OF<br/>onsist of:<br/>consist of:<br/>consist</td><td>4,710,908         2,2           (4,08,8358)         (10,<br/>6,702,275           1,29         (14,26,279)           (12,25,849)         (15,3           2,877         23,472,990           22,250,018         24,0           1,164,032         1           1,154,52,657         9           9,1537,056         9,242,150           9,242,150         7           1,84,52,657         9           1,154,032         1           1,154,032         1           1,154,032         1           1,154,056         9           1,157,056         24,153           1,164,037         1           1,164,032         1           1,164,032         1           1,1537,056         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1</td><td>1,596,114)<br/>1635<br/>(832,860)<br/>(832,960)<br/>(83,995)<br/><b>97,939)</b><br/><b>319,158)</b><br/><b>8,795</b><br/><b>377,338</b><br/><b>066,975</b><br/>1,713,679<br/><b>066,975</b><br/>1,713,654<br/>7,794,205<br/>4,066,975</td><td><ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> <li>Compliance Director</li> <li>Director</li> </ul></td><td><ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> <li>: Atsushi Hino</li> </ul></td><td>wan</td><td>through Su<br/>Non-con<br/>None<br/>Non-con</td><td>mitomo Mitsui Banking Corporatio<br/>trolling shareholder through<br/>trolling shareholder not thro<br/>Jakar</td><td>n : 9105%<br/>capital market<br/>ugh capital ma</td><td>arket (≥ 5%) :<br/>24</td><td>20.00</td><td>Ń</td></tr> <tr><td>COMMITMENT AL<br/>ACCCC<br/>COMMITMENT RI<br/>1 Unused borraving<br/>2 Outstanding spot<br/>forward purchase<br/>3. Others<br/>2. Outstanding spot<br/>a. Committed<br/>b. Uncommitted<br/>b. Uncommitted<br/>b. Uncommitted<br/>b. Uncommitted<br/>d. Others<br/>COMMITMENT LI<br/>4. Outstanding spot<br/>forward sold<br/>4. Others<br/>CONTINGENT RE<br/>2. Others<br/>2. Others<br/>CONTINGENT RE<br/>5. Others<br/>2. Others<br/>1. Guarantes results<br/>2. Others<br/>2. Others<br/>1. The above consolition</td><td>B0.085.191         3.021.179         77.064           EMENTS OF COMMITMENT AND<br/>As 0130 June 0224 and 2023<br/>(in million Rupital)         INORDIAL<br/>Solution 2024 and 2023<br/>(in million Rupital)           DUNTS         30 June 2024 and 2023<br/>(in million Rupital)           Journe 2024 Jan 2020<br/>(in million Rupital)         44, 673.378<br/>(in million Rupital)           And derivative /<br/>ABILITIES         181690,559<br/>(in 153,08,02)         166,213<br/>(in 153,08,02)           Abilities         0.027,031<br/>(in 153,08,02)         162,013<br/>(in 153,08,02)           cel 30,666,368<br/>d         30,566,368<br/>(in 153,070,08)         30,2<br/>(in 153,080,08)           Abilities         5,870,080         5,870,080           cel 30,565,368         5,870,080         5,970,080           Abilities         5,870,080         5,970,080           dated financial information are prepared E         1</td><td>.012         1,793,21           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         30 Jun 202           2028         40 Jun 202           30 Jun 202         40 Jun 202           31 366         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           32 3.67,773         30,663,63           35,774         5,80,1&lt;</td><td>GLIDATED           41         31         Dec 2023           Audited         48         80,827,445           0         49,820,845         0           0         156,923,356         0           0         156,923,356         0           10         156,923,256         0           10         156,923,256         0           10         156,923,956         0           10         90,356,951         0           10         90,356,951         0           10         90,356,951         0           10         9,457,574         0           10         5,455,734         0           0         5,455,734         0</td><td>Proceed from Right lissue<br/>Sales of treasury shares to publ<br/>Payments of dividend<br/>Payment of dividend<br/>Net cash flows provided from<br/>NET INCREASE IN CASH ANI<br/>EFFECT OF EXCHANGE RAT<br/>CASH EQUIVALE QUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>PERIOD<br/>Cash and cash equivalents cr<br/>Cash<br/>Current accounts with Bank Indonesia an<br/>Securities<br/>SUPPLEMENTAL CASH FLO<br/>ACTIVITIES NOT AFFECTINK<br/>Purchases of fixed assets which</td><td>ic<br/>cipals<br/>financing activities<br/>D CASH EQUIVALENTS<br/>E CHANGES ON CASH AND<br/>NTS AT THE BEGINNING OF<br/>NTS AT THE BEGINNING OF<br/>onsist of:<br/>consist of:<br/>consist</td><td>4,710,908         2,2           (4,08,8358)         (10,<br/>6,702,275           1,29         (14,26,279)           (12,25,849)         (15,3           2,877         23,472,990           22,250,018       
 24,0           1,164,032         1           1,154,52,657         9           9,1537,056         9,242,150           9,242,150         7           1,84,52,657         9           1,154,032         1           1,154,032         1           1,154,032         1           1,154,056         9           1,157,056         24,153           1,164,037         1           1,164,032         1           1,164,032         1           1,1537,056         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1</td><td>1,596,114)<br/>1635<br/>(832,860)<br/>(832,960)<br/>(83,995)<br/><b>97,939)</b><br/><b>319,158)</b><br/><b>8,795</b><br/><b>377,338</b><br/><b>066,975</b><br/>1,713,679<br/><b>066,975</b><br/>1,713,654<br/>7,794,205<br/>4,066,975</td><td><ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> </ul></td><td><ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> </ul></td><td>wan</td><td>through Su<br/>Non-con<br/>None<br/>Non-con</td><td>mitomo Mitsui Banking Corporatio<br/>trolling shareholder through<br/>trolling shareholder not thro<br/>Jakar</td><td>n : 9105%<br/>capital market<br/>ugh capital ma</td><td>arket (≥ 5%) :<br/>24</td><td>2000</td><td>N</td></tr> <tr><td>COMMITMENT RI<br/>COMMITMENT RI<br/>1 Unused borrowing<br/>2. Outstanding spot<br/>forward purchases<br/>3. Others<br/>COMMITMENT LI<br/>1. Unused loans fail<br/>b. Uncommitted<br/>b. Uncommitted<br/>COMINGENT LIA<br/>1. Guarantees receiv<br/>2. Others<br/>COMINGENT LIA<br/>1. Guarantees issue<br/>2. Others<br/>COMINGENT LIA<br/>1. Guarantees issue<br/>2. Others<br/>COMINGENT LIA<br/>1. Guarantees issue<br/>2. Others</td><td>B0.885.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br/>Ac of 30 June 2024 and 2023<br/>(in million Rupuba).         MC/VTAL           30 June 2024 and 2023<br/>(in million Rupuba).         BC/VTAL           and derivalive /<br/>d         S2,469,464         80,91           facilities         37.975.523<br/>(and derivalive /<br/>d         H5 (690,559         H56,27<br/>(10,37)           ABILITIES         H5 (690,559         H56,27<br/>(10,37)         H56,359<br/>(10,37)         H56,358<br/>(10,37)           AbiLITIES         19,0566,368         30,26<br/>(30,566,368         30,<br/>30,<br/>30,566,368         30,<br/>30,<br/>30,368,200         30,<br/>30,<br/>30,368,200         30,<br/>30,<br/>30,368,300           AbiLITIES         5,819,198         5,41,<br/>5         5,501,58         5,41</td><td>.012         1,793,21           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         30 Jun 202           2028         40 Jun 202           30 Jun 202         40 Jun 202           31 366         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           32 3.67,773         30,663,63           35,774         5,80,1&lt;</td><td>GLIDATED           41         31         Dec 2023           Audited         48         80,827,445           0         49,820,845         0           0         195,923,356         0           0         195,923,235         0           10         195,923,256         15           10         195,923,256         0           10         195,923,256         0           10         30,370,277         7           10         30,370,378,951         0           10         30,370,378,951         0           10         30,370,378,951         0           10         5,455,734         0           10         5,455,734         0</td><td>Proceed from Right lissue<br/>Sales of treasury shares to publ<br/>Payments of dividend<br/>Payment of dividend<br/>Net cash flows provided from<br/>NET INCREASE IN CASH ANI<br/>EFFECT OF EXCHANGE RAT<br/>CASH EQUIVALE QUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>YEAR<br/>CASH AND CASH EQUIVALE<br/>PERIOD<br/>Cash and cash equivalents cr<br/>Cash<br/>Current accounts with Bank Indonesia an<br/>Securities<br/>SUPPLEMENTAL CASH FLO<br/>ACTIVITIES NOT AFFECTINK<br/>Purchases of fixed assets which</td><td>ic<br/>cipals<br/>financing activities<br/>D CASH EQUIVALENTS<br/>E CHANGES ON CASH AND<br/>NTS AT THE BEGINNING OF<br/>NTS AT THE BEGINNING OF<br/>onsist of:<br/>consist of:<br/>consist</td><td>4,710,908         2,2           (4,08,8358)         (10,<br/>6,702,275           1,29         (14,26,279)           (12,25,849)         (15,3           2,877         23,472,990           22,250,018         24,0           1,164,032         1           1,154,52,657         9           9,1537,056         9,242,150           9,242,150         7           1,84,52,657         9           1,154,032         1           1,154,032         1           1,154,032         1           1,154,056         9           1,157,056         24,153           1,164,037         1           1,164,032         1           1,164,032         1           1,1537,056         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1</td><td>1,596,114)<br/>1635<br/>(832,860)<br/>(832,960)<br/>(83,995)<br/><b>97,939)</b><br/><b>319,158)</b><br/><b>8,795</b><br/><b>377,338</b><br/><b>066,975</b><br/>1,713,679<br/><b>066,975</b><br/>1,713,654<br/>7,794,205<br/>4,066,975</td><td><ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> <li>Compliance Director</li> <li>Director</li> </ul></td><td><ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> <li>: Atsushi Hino</li> </ul></td><td>wan</td><td>through Su<br/>Non-con<br/>None<br/>Non-con</td><td>mitomo Mitsui Banking Corporatio<br/>trolling shareholder through<br/>trolling shareholder not thro<br/>Jakar</td><td>n : 9105%<br/>capital market<br/>ugh capital ma</td><td>arket (≥ 5%) :<br/>24</td><td>Zam</td><td>Ń</td></tr> | Proceed from Right issue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prinn<br>Net cash Hows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indonesia an<br>Placement with Bank Indonesia   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>onsist of:<br>ssia<br>d other banks   
  | 4,710,906         2,2           (4,06,933)         (10,<br>6,702,275)           1,29         (10,<br>6,95,232)           (46,273)         (60,<br>6,095,232)           (1,225,849)         (15,3)           23,472,990         39,3           23,472,990         39,3           21,164,032         1           8,452,657         9,<br>1537,056           9,242,507         1  | 1,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>197,939)<br>319,158)<br>8,795<br>377,338<br>066,975<br>1,713,679<br>9,020,475<br>7(8),835<br>7,89,635   | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> </ul>   | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala<br>: Ongki Wanadjati Dana<br>: Henoch Munandar  | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            | TOTAL<br>STATE<br>ACCC<br>COMMITMENT RI<br>1. Unused borrowing<br>2. Outstanding spot<br>forward purchases<br>3. Others<br>COMMITMENT LI<br>1. Unused loans fail<br>a. Committed<br>b. Uncommitted<br>b. Uncommitted<br>b. Unused loans fail<br>forward sold<br>4. Others<br>CONTINGENT RE<br>I. Guarantees receiv | B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>As of 30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>37.976,523<br>(in million Rupita)         MONDAL<br>44.673.38<br>(in million Rupita)           and derivative /<br>d         18 (1690,558<br>(in 27,350<br>(in 27,350<br>(i | 0.912         1,793,24           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         86,763           2028         40,865           30,366         161,782,66           30,366         161,782,66           30,306         161,782,66           30,306         161,782,66           30,320         164,88,392           30,322,2826         47,332,4           70,312         30,607,8           70,312         30,607,18 | OLIDATED           4         31 Dec 2023           Audited         4           4         90,982,245           50         40,386,531           4         40,982,245           9         156,223,356           15         157,793,413           31         15,779,541           16         157,779,541           16         30,23,256           0         30,345,651           16         30,23,256           10         30,345,651           16         30,270,512           17         16,346,351           16         30,270,352           17         16,47,393           18         6,455,731 | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prin.<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indon<br>Current accounts with Bank Indon<br>Supplemental CASH FLO<br>ACTIVITIES NOT AFFECTIN | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>consist of:<br>sia<br>d other banks<br>W INFORMATION:<br>S CASH FLOW | 4,710,908         2,2           (4,96,8358)         (10,6,702,275)           1,289         (12,8358)           (148,279)         (11,225,849)           (11,225,849)         (15,3           23,472,990         39,3           22,250,018         24,0           1,164,032         1           1,537,056         9,242,50           9,242,50,018         24,0 | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> </ul> | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> </ul> | wan | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24 |  |  | TOTAL STATE COMMITMENT RI COMMITMENT RI COMMITMENT RI COMMITMENT LI COMMITMENT LI COMMITMENT LI COMMITMENT LI COMMITMENT LI COMMITMENT LI CONTINCENT RE CONTINCENT RE COMTINGENT RE COMTINGENT RE COMMITMENT LI COMMENT C COMMITMENT LI COMMITMENT C C C C C C C C C C C C C C C C C C C | B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>As of 30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>37.976,523<br>(in million Rupita)         MONDAL<br>44.673.38<br>(in million Rupita)           and derivative /<br>d         18 (1690,558<br>(in 27,350<br>(in 27,350<br>(i | 0.912         1.793.21           2023         30 Jun 202           2024         30 Jun 202           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         50.71           2028         47.32.44           2024         47.34.44           2025         47.33.42           2026         47.33.42           2027         50.77           2027         50.77           2026         47.33.44           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77
| OLIDATED           4         31 Dec 2023           Audited         4           4         90,982,245           50         40,386,531           4         40,982,245           9         156,223,356           15         157,793,413           31         15,779,541           16         157,779,541           16         30,23,256           0         30,345,651           16         30,23,256           10         30,345,651           16         30,270,512           17         16,346,351           16         30,270,352           17         16,47,393           18         6,455,731 | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALE QUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indonesia an<br>Securities<br>SUPPLEMENTAL CASH FLO | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>consist of:<br>sia<br>d other banks<br>W INFORMATION:<br>S CASH FLOW | 4,710,906         2,2           (4,06,933)         (10,<br>6,702,275)           1,29         (10,<br>6,95,232)           (46,273)         (60,<br>6,095,232)           (1,225,849)         (15,3)           23,472,990         39,3           23,472,990         39,3           21,164,032         1           8,452,657         9,<br>1537,056           9,242,507         1 | 1,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>197,939)<br>319,158)<br>8,795<br>377,338<br>066,975<br>1,713,679<br>9,020,475<br>7(8),835<br>7,89,635 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> </ul> | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> </ul> | wan | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24 |  |  | TOTAL STATE ACCC COMMITMENT RI Unued borrown Common Commo | B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>As of 30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>BOUTS         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>37.976,523<br>(in million Rupita)         MONDAL<br>44.673.378<br>(in million Rupita)           and derivative /<br>d         18 (1690.585<br>(in 227.351<br>(in 30.686, 30.686<br>(in 30.686, 30.686<br>(in 30.686, 30.686<br>(in 30.686, 30.686<br>(in 30.686)         30.686, 30.4<br>(in 30.686, 30.686<br>(in 30.686, 30.686)           CELVABLES         30.686, 386<br>(in 30.686, 386)         30.6<br>(in 30.686, 386)         30.6<br>(in 30.686, 386)           Edit         30.686, 386<br>(in 30.686)         30.686, 386         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)           Edit         30.686, 386         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)           Edit         30.686, 386         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)           Edit         30.686, 386         30.6<br>(in 30.686)         30.6<br>(i | 0.912         1.793.21           2023         30 Jun 202           2024         30 Jun 202           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         50.71           2028         47.32.44           2024         47.34.44           2025         47.33.42           2026         47.33.42           2027         50.77           2027         50.77           2026         47.33.44           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77 | OLIDATED           4         31 Dec 2023           Audited         4           4         90,982,245           50         40,386,531           4         40,982,245           9         156,223,356           15         157,793,413           31         15,779,541           16         157,779,541           16         30,23,256           0         30,345,651           16         30,23,256           10         30,345,651           16         30,270,512           17         16,346,351           16         30,270,352           17         16,47,393           18         6,455,731 | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prin.<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indon<br>Current accounts with Bank Indon<br>Supplemental CASH FLO<br>ACTIVITIES NOT AFFECTIN | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>consist of:<br>sia<br>d other banks<br>W INFORMATION:<br>S CASH FLOW | 4,710,908         2,2           (4,96,8358)         (10,6,702,275)           1,289         (12,8358)           (148,279)         (11,225,849)           (11,225,849)         (15,3           23,472,990         39,3           22,250,018         24,0           1,164,032         1           1,537,056         9,242,50           9,242,50,018         24,0 | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> </ul> | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> </ul> | wan | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24 | > \ |  | TOTAL STATE COMMITMENT AL COMMITMENT AL COMMITMENT AL COMMITMENT AL COMMITMENT LI Unused bornowing COMMITMENT LI Unused committed a. Ontense Committed C. Outstanding sport a. Outstanding sport Committed C. Outstanding sport COMMITMENT LI COMMITMENT LI COMMITMENT CL COMMITMENT COMMITMEN | B0.885.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>Ac of 30 June 2024 and 2023<br>(in million Rupuba).         MC/VTAL           30 June 2024 and 2023<br>(in million Rupuba).         BC/VTAL           and derivalive /<br>d         S2,469,464         80,91           facilities         37.975.523<br>(and derivalive /<br>d         H5 (690,559         H56,27<br>(10,37)           ABILITIES         H5 (690,559         H56,27<br>(10,37)         H56,359<br>(10,37)         H56,358<br>(10,37)           AbiLITIES         19,0566,368         30,26<br>(30,566,368         30,<br>30,<br>30,566,368         30,<br>30,<br>30,368,200         30,<br>30,<br>30,368,200         30,<br>30,<br>30,368,300           AbiLITIES         5,819,198         5,41,<br>5         5,501,58         5,41 | 0.912         CONSTGENCIES           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         30 Jun 202           2028         30 Jun 202           30 Jun 202         202           30 Jun 202         30 Jun 202           2021         30 Jun 202           30 Jun 202         453,345           30 Jun 202         453,424           2021         562,73           30,356         161,722,95           31,356         161,722,95           202,203         30,967,84           202,204         47,332,4           202,205         47,332,4           203,205         50,574           50,74         5,80,1 | OLIDATED           4         31 Dec 2023           Audited         480,982,245           50         440,065,331           9         156,622,356           19         156,622,356           19         156,622,356           10         107,077           10         105,070,277           10         10,316,061           10         10,302,070,327           10         10,316,961           10         10,316,961           10         10,316,961           10         10,316,961           10         10,316,961           10         5,455,734           1         5,455,734 | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payments of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH
ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>Cash AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indon<br>Current accounts with Bank Indon<br>Current accounts with Bank Indon<br>Securities<br>SUPPLEMENTAL CASH FLO<br>ACTIVITIES NOT AFFECTINA<br>Purchases of fixed assets which | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE BEGINNING OF<br>onsist of:<br>consist | 4,710,908         2,2           (4,08,8358)         (10,<br>6,702,275           1,29         (14,26,279)           (12,25,849)         (15,3           2,877         23,472,990           22,250,018         24,0           1,164,032         1           1,154,52,657         9           9,1537,056         9,242,150           9,242,150         7           1,84,52,657         9           1,154,032         1           1,154,032         1           1,154,032         1           1,154,056         9           1,157,056         24,153           1,164,037         1           1,164,032         1           1,164,032         1           1,1537,056         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1 | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> <li>Compliance Director</li> <li>Director</li> </ul> | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> <li>: Atsushi Hino</li> </ul> | wan | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24 | 20.00 | Ń | COMMITMENT AL<br>ACCCC<br>COMMITMENT RI<br>1 Unused borraving<br>2 Outstanding spot<br>forward purchase<br>3. Others<br>2. Outstanding spot<br>a. Committed<br>b. Uncommitted<br>b. Uncommitted<br>b. Uncommitted<br>b. Uncommitted<br>d. Others<br>COMMITMENT LI<br>4. Outstanding spot<br>forward sold<br>4. Others<br>CONTINGENT RE<br>2. Others<br>2. Others<br>CONTINGENT RE<br>5. Others<br>2. Others<br>1. Guarantes results<br>2. Others<br>2. Others<br>1. The above consolition | B0.085.191         3.021.179         77.064           EMENTS OF COMMITMENT AND<br>As 0130 June 0224 and 2023<br>(in million Rupital)         INORDIAL<br>Solution 2024 and 2023<br>(in million Rupital)           DUNTS         30 June 2024 and 2023<br>(in million Rupital)           Journe 2024 Jan 2020<br>(in million Rupital)         44, 673.378<br>(in million Rupital)           And derivative /<br>ABILITIES         181690,559<br>(in 153,08,02)         166,213<br>(in 153,08,02)           Abilities         0.027,031<br>(in 153,08,02)         162,013<br>(in 153,08,02)           cel 30,666,368<br>d         30,566,368<br>(in 153,070,08)         30,2<br>(in 153,080,08)           Abilities         5,870,080         5,870,080           cel 30,565,368         5,870,080         5,970,080           Abilities         5,870,080         5,970,080           dated financial information are prepared E         1 | .012         1,793,21           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         30 Jun 202           2028         40 Jun 202           30 Jun 202         40 Jun 202           31 366         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           32 3.67,773         30,663,63           35,774         5,80,1< | GLIDATED           41         31         Dec 2023           Audited         48         80,827,445           0         49,820,845         0           0         156,923,356         0           0         156,923,356         0           10         156,923,256         0           10         156,923,256         0           10         156,923,956         0           10         90,356,951         0           10         90,356,951         0           10         90,356,951         0           10         9,457,574         0           10         5,455,734         0           0         5,455,734         0 | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALE QUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indonesia an<br>Securities<br>SUPPLEMENTAL CASH FLO<br>ACTIVITIES NOT AFFECTINK<br>Purchases of fixed assets which | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE BEGINNING OF<br>onsist of:<br>consist | 4,710,908         2,2           (4,08,8358)         (10,<br>6,702,275           1,29         (14,26,279)           (12,25,849)         (15,3           2,877         23,472,990           22,250,018         24,0           1,164,032         1           1,154,52,657         9           9,1537,056         9,242,150           9,242,150         7           1,84,52,657         9           1,154,032         1           1,154,032         1           1,154,032         1           1,154,056         9           1,157,056         24,153           1,164,037         1           1,164,032         1           1,164,032         1           1,1537,056         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1 | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> </ul> | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> </ul> | wan | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24 | 2000 | N | COMMITMENT RI<br>COMMITMENT RI<br>1 Unused borrowing<br>2. Outstanding spot<br>forward purchases<br>3. Others<br>COMMITMENT LI<br>1. Unused loans fail<br>b. Uncommitted<br>b. Uncommitted<br>COMINGENT LIA<br>1. Guarantees receiv<br>2. Others<br>COMINGENT LIA<br>1. Guarantees issue<br>2. Others<br>COMINGENT LIA<br>1. Guarantees issue<br>2. Others<br>COMINGENT LIA<br>1. Guarantees issue<br>2. Others | B0.885.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>Ac of 30 June 2024 and 2023<br>(in million Rupuba).         MC/VTAL           30 June 2024 and 2023<br>(in million Rupuba).         BC/VTAL           and derivalive /<br>d         S2,469,464         80,91           facilities         37.975.523<br>(and derivalive /<br>d         H5 (690,559         H56,27<br>(10,37)           ABILITIES         H5 (690,559         H56,27<br>(10,37)         H56,359<br>(10,37)         H56,358<br>(10,37)           AbiLITIES         19,0566,368         30,26<br>(30,566,368         30,<br>30,<br>30,566,368         30,<br>30,<br>30,368,200         30,<br>30,<br>30,368,200         30,<br>30,<br>30,368,300           AbiLITIES         5,819,198         5,41,<br>5         5,501,58         5,41 | .012         1,793,21           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         30 Jun 202           2028         40 Jun 202           30 Jun 202         40 Jun 202           31 366         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64          
31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           32 3.67,773         30,663,63           35,774         5,80,1< | GLIDATED           41         31         Dec 2023           Audited         48         80,827,445           0         49,820,845         0           0         195,923,356         0           0         195,923,235         0           10         195,923,256         15           10         195,923,256         0           10         195,923,256         0           10         30,370,277         7           10         30,370,378,951         0           10         30,370,378,951         0           10         30,370,378,951         0           10         5,455,734         0           10         5,455,734         0 | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALE QUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indonesia an<br>Securities<br>SUPPLEMENTAL CASH FLO<br>ACTIVITIES NOT AFFECTINK<br>Purchases of fixed assets which | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE BEGINNING OF<br>onsist of:<br>consist | 4,710,908         2,2           (4,08,8358)         (10,<br>6,702,275           1,29         (14,26,279)           (12,25,849)         (15,3           2,877         23,472,990           22,250,018         24,0           1,164,032         1           1,154,52,657         9           9,1537,056         9,242,150           9,242,150         7           1,84,52,657         9           1,154,032         1           1,154,032         1           1,154,032         1           1,154,056         9           1,157,056         24,153           1,164,037         1           1,164,032         1           1,164,032         1           1,1537,056         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1 | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> <li>Compliance Director</li> <li>Director</li> </ul> | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> <li>: Atsushi Hino</li> </ul> | wan | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24 | Zam | Ń |
| Proceed from Right issue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prinn<br>Net cash Hows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indonesia an<br>Placement with Bank Indonesia  | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>onsist of:<br>ssia<br>d other banks   | 4,710,906         2,2           (4,06,933)         (10,<br>6,702,275)           1,29         (10,<br>6,95,232)           (46,273)         (60,<br>6,095,232)           (1,225,849)         (15,3)           23,472,990         39,3           23,472,990         39,3           21,164,032         1           8,452,657         9,<br>1537,056           9,242,507         1  | 1,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>197,939)<br>319,158)<br>8,795<br>377,338<br>066,975<br>1,713,679<br>9,020,475<br>7(8),835<br>7,89,635   
   
   
   
   
   | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> </ul>  | : Takeshi Kimoto<br>: Ninik Herlani Masli Ridh<br>: Onny Widjanarko<br>: Edmund Tondobala<br>: Ongki Wanadjati Dana<br>: Henoch Munandar  | wan   
  | through Su<br>Non-con<br>None<br>Non-con  | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar   | n : 9105%<br>capital market<br>ugh capital ma   | arket (≥ 5%) :<br>24                               |  |  |   |                                     |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |   
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |  
                          |  |   |     |  |  |   |                      |     |  |  |  |   |  |   |   |   |   |  |   
   |     |  |  |   |                      |       |   |   |   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |   
  |  |  |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL<br>STATE<br>ACCC<br>COMMITMENT RI<br>1. Unused borrowing<br>2. Outstanding spot<br>forward purchases<br>3. Others<br>COMMITMENT LI<br>1. Unused loans fail<br>a. Committed<br>b. Uncommitted<br>b. Uncommitted<br>b. Unused loans fail<br>forward sold<br>4. Others<br>CONTINGENT RE<br>I. Guarantees receiv   | B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>As of 30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>37.976,523<br>(in million Rupita)         MONDAL<br>44.673.38<br>(in million Rupita)           and derivative /<br>d         18 (1690,558<br>(in 27,350<br>(in 27,350<br>(i | 0.912         1,793,24           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         86,763           2028         40,865           30,366         161,782,66           30,366         161,782,66           30,306         161,782,66           30,306         161,782,66           30,320         164,88,392           30,322,2826         47,332,4           70,312         30,607,8           70,312         30,607,18   | OLIDATED           4         31 Dec 2023           Audited         4           4         90,982,245           50         40,386,531           4         40,982,245           9         156,223,356           15         157,793,413           31         15,779,541           16         157,779,541           16         30,23,256           0         30,345,651           16         30,23,256           10         30,345,651           16         30,270,512           17         16,346,351           16         30,270,352           17         16,47,393           18         6,455,731   
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prin.<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indon<br>Current accounts with Bank Indon<br>Supplemental CASH FLO<br>ACTIVITIES NOT AFFECTIN   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>consist of:<br>sia<br>d other banks<br>W INFORMATION:<br>S CASH FLOW   | 4,710,908         2,2           (4,96,8358)         (10,6,702,275)           1,289         (12,8358)           (148,279)         (11,225,849)           (11,225,849)         (15,3           23,472,990         39,3           22,250,018         24,0           1,164,032         1           1,537,056         9,242,50           9,242,50,018         24,0  | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent
Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> </ul>   | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> </ul>   | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |  |  
  |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  
   |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   
   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  |                                    
   |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL STATE COMMITMENT RI COMMITMENT RI COMMITMENT RI COMMITMENT LI COMMITMENT LI COMMITMENT LI COMMITMENT LI COMMITMENT LI COMMITMENT LI CONTINCENT RE CONTINCENT RE COMTINGENT RE COMTINGENT RE COMMITMENT LI COMMENT C COMMITMENT LI COMMITMENT C C C C C C C C C C C C C C C C C C C   | B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>As of 30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>37.976,523<br>(in million Rupita)         MONDAL<br>44.673.38<br>(in million Rupita)           and derivative /<br>d         18 (1690,558<br>(in 27,350<br>(in 27,350<br>(i | 0.912         1.793.21           2023         30 Jun 202           2024         30 Jun 202           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         50.71           2028         47.32.44           2024         47.34.44           2025         47.33.42           2026         47.33.42           2027         50.77           2027         50.77           2026         47.33.44           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77   | OLIDATED           4         31 Dec 2023           Audited         4           4         90,982,245           50         40,386,531           4         40,982,245           9         156,223,356           15         157,793,413           31         15,779,541           16         157,779,541           16         30,23,256           0         30,345,651           16         30,23,256           10         30,345,651           16         30,270,512           17         16,346,351           16         30,270,352           17         16,47,393           18         6,455,731   
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALE QUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indonesia an<br>Securities<br>SUPPLEMENTAL CASH FLO   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>consist of:<br>sia<br>d other banks<br>W INFORMATION:<br>S CASH FLOW   | 4,710,906         2,2           (4,06,933)         (10,<br>6,702,275)           1,29         (10,<br>6,95,232)           (46,273)         (60,<br>6,095,232)           (1,225,849)         (15,3)           23,472,990         39,3           23,472,990         39,3           21,164,032         1           8,452,657         9,<br>1537,056           9,242,507         1  | 1,596,114)<br>1,635<br>(832,860)<br>(80,909)<br>197,939)<br>319,158)<br>8,795<br>377,338<br>066,975<br>1,713,679<br>9,020,475<br>7(8),835<br>7,89,635   | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President
Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> </ul>             | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> </ul>                         | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                |                                     |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |  |  
  |   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  
   |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   
   |  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  |  
   |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL STATE ACCC COMMITMENT RI Unued borrown Common Commo  | B0.085.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>As of 30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>BOUTS         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>30 June 2024 and 2023<br>(in million Rupita)           DUNTS         30 June 2024 and 2023<br>(in million Rupita)         MONDAL<br>37.976,523<br>(in million Rupita)         MONDAL<br>44.673.378<br>(in million Rupita)           and derivative /<br>d         18 (1690.585<br>(in 227.351<br>(in 30.686, 30.686<br>(in 30.686, 30.686<br>(in 30.686, 30.686<br>(in 30.686, 30.686<br>(in 30.686)         30.686, 30.4<br>(in 30.686, 30.686<br>(in 30.686, 30.686)           CELVABLES         30.686, 386<br>(in 30.686, 386)         30.6<br>(in 30.686, 386)         30.6<br>(in 30.686, 386)           Edit         30.686, 386<br>(in 30.686)         30.686, 386         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)           Edit         30.686, 386         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)           Edit         30.686, 386         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)         30.6<br>(in 30.686)           Edit         30.686, 386         30.6<br>(in 30.686)         30.6<br>(i  | 0.912         1.793.21           2023         30 Jun 202           2024         30 Jun 202           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         50.71           2028         47.32.44           2024         47.34.44           2025         47.33.42           2026         47.33.42           2027         50.77           2027         50.77           2026         47.33.44           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77           2027         50.77   | OLIDATED           4         31 Dec 2023           Audited         4           4         90,982,245           50         40,386,531           4         40,982,245           9         156,223,356           15         157,793,413           31         15,779,541           16         157,779,541           16         30,23,256           0         30,345,651           16         30,23,256           10         30,345,651           16         30,270,512           17         16,346,351           16         30,270,352           17         16,47,393           18         6,455,731   
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of lease liabilities prin.<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indon<br>Current accounts with Bank Indon<br>Supplemental CASH FLO<br>ACTIVITIES NOT AFFECTIN   | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE END OF<br>consist of:<br>sia<br>d other banks<br>W INFORMATION:<br>S CASH FLOW   | 4,710,908         2,2           (4,96,8358)         (10,6,702,275)           1,289         (12,8358)           (148,279)         (11,225,849)           (11,225,849)         (15,3           23,472,990         39,3           22,250,018         24,0           1,164,032         1           1,537,056         9,242,50           9,242,50,018         24,0  | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> </ul>   | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> </ul>                     
                           | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                | > \                                 |                            |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |  |   | |
   |   |   |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |   
  |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   |                  
   |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  |   
                                |  |   |   |   |  |   |     |  |  |   |                      |     |   |
| TOTAL STATE COMMITMENT AL COMMITMENT AL COMMITMENT AL COMMITMENT AL COMMITMENT LI Unused bornowing COMMITMENT LI Unused committed a. Ontense Committed C. Outstanding sport a. Outstanding sport Committed C. Outstanding sport COMMITMENT LI COMMITMENT LI COMMITMENT CL COMMITMENT COMMITMEN | B0.885.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>Ac of 30 June 2024 and 2023<br>(in million Rupuba).         MC/VTAL           30 June 2024 and 2023<br>(in million Rupuba).         BC/VTAL           and derivalive /<br>d         S2,469,464         80,91           facilities         37.975.523<br>(and derivalive /<br>d         H5 (690,559         H56,27<br>(10,37)           ABILITIES         H5 (690,559         H56,27<br>(10,37)         H56,359<br>(10,37)         H56,358<br>(10,37)           AbiLITIES         19,0566,368         30,26<br>(30,566,368         30,<br>30,<br>30,566,368         30,<br>30,<br>30,368,200         30,<br>30,<br>30,368,200         30,<br>30,<br>30,368,300           AbiLITIES         5,819,198         5,41,<br>5         5,501,58         5,41   | 0.912         CONSTGENCIES           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         30 Jun 202           2028         30 Jun 202           30 Jun 202         202           30 Jun 202         30 Jun 202           2021         30 Jun 202           30 Jun 202         453,345           30 Jun 202         453,424           2021         562,73           30,356         161,722,95           31,356         161,722,95           202,203         30,967,84           202,204         47,332,4           202,205         47,332,4           203,205         50,574           50,74         5,80,1  | OLIDATED           4         31 Dec 2023           Audited         480,982,245           50         440,065,331           9         156,622,356           19         156,622,356           19         156,622,356           10         107,077           10         105,070,277           10         10,316,061           10         10,302,070,327           10         10,316,961           10         10,316,961           10         10,316,961           10         10,316,961           10         10,316,961           10         5,455,734           1         5,455,734  
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payments of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALENTS<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>Cash AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indon<br>Current accounts with Bank Indon<br>Current accounts with Bank Indon<br>Securities<br>SUPPLEMENTAL CASH FLO<br>ACTIVITIES NOT AFFECTINA<br>Purchases of fixed assets which | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE BEGINNING OF<br>onsist of:<br>consist | 4,710,908         2,2           (4,08,8358)         (10,<br>6,702,275           1,29         (14,26,279)           (12,25,849)         (15,3           2,877         23,472,990           22,250,018         24,0           1,164,032         1           1,154,52,657         9           9,1537,056         9,242,150           9,242,150         7           1,84,52,657         9           1,154,032         1           1,154,032         1           1,154,032         1           1,154,056         9           1,157,056         24,153           1,164,037         1           1,164,032         1           1,164,032         1           1,1537,056         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1  | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> <li>Compliance Director</li> <li>Director</li> </ul> | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> <li>: Atsushi Hino</li> </ul> | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                | 20.00                               | Ń                          |  | | | | | | | | | | | | | | | | | | |
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  
  |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  |  |  
  |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   |  |   |  |   
   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  |  |  |  
  |   |   |  |   |     |  |  |   |                      |     |   |
| COMMITMENT AL<br>ACCCC<br>COMMITMENT RI<br>1 Unused borraving<br>2 Outstanding spot<br>forward purchase<br>3. Others<br>2. Outstanding spot<br>a. Committed<br>b. Uncommitted<br>b. Uncommitted<br>b. Uncommitted<br>b. Uncommitted<br>d. Others<br>COMMITMENT LI<br>4. Outstanding spot<br>forward sold<br>4. Others<br>CONTINGENT RE<br>2. Others<br>2. Others<br>CONTINGENT RE<br>5. Others<br>2. Others<br>1. Guarantes results<br>2. Others<br>2. Others<br>1. The above consolition  | B0.085.191         3.021.179         77.064           EMENTS OF COMMITMENT AND<br>As 0130 June 0224 and 2023<br>(in million Rupital)         INORDIAL<br>Solution 2024 and 2023<br>(in million Rupital)           DUNTS         30 June 2024 and 2023<br>(in million Rupital)           Journe 2024 Jan 2020<br>(in million Rupital)         44, 673.378<br>(in million Rupital)           And derivative /<br>ABILITIES         181690,559<br>(in 153,08,02)         166,213<br>(in 153,08,02)           Abilities         0.027,031<br>(in 153,08,02)         162,013<br>(in 153,08,02)           cel 30,666,368<br>d         30,566,368<br>(in 153,070,08)         30,2<br>(in 153,080,08)           Abilities         5,870,080         5,870,080           cel 30,565,368         5,870,080         5,970,080           Abilities         5,870,080         5,970,080           dated financial information are prepared E         1  | .012         1,793,21           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         30 Jun 202           2028         40 Jun 202           30 Jun 202         40 Jun 202           31 366         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           32 3.67,773         30,663,63           35,774         5,80,1<   | GLIDATED           41         31         Dec 2023           Audited         48         80,827,445           0         49,820,845         0           0         156,923,356         0           0         156,923,356         0           10         156,923,256         0           10         156,923,256         0           10         156,923,956         0           10         90,356,951         0           10         90,356,951         0           10         90,356,951         0           10         9,457,574         0           10         5,455,734         0           0         5,455,734         0   
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALE QUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indonesia an<br>Securities<br>SUPPLEMENTAL CASH FLO<br>ACTIVITIES NOT AFFECTINK<br>Purchases of fixed assets which  | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE BEGINNING OF<br>onsist of:<br>consist | 4,710,908         2,2           (4,08,8358)         (10,<br>6,702,275           1,29         (14,26,279)           (12,25,849)         (15,3           2,877         23,472,990           22,250,018         24,0           1,164,032         1           1,154,52,657         9           9,1537,056         9,242,150           9,242,150         7           1,84,52,657         9           1,154,032         1           1,154,032         1           1,154,032         1           1,154,056         9           1,157,056         24,153           1,164,037         1           1,164,032         1           1,164,032         1           1,1537,056         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1  | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> </ul>             | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> </ul>                         | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                | 2000                                | N                          | | | | | | | | | | | | | | |
   |  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |  |   |   |   |  
  |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  
   |  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   |   
  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  |  |  |  
  |   |   |  |   |     |  |  |   |                      |     |   |
| COMMITMENT RI<br>COMMITMENT RI<br>1 Unused borrowing<br>2. Outstanding spot<br>forward purchases<br>3. Others<br>COMMITMENT LI<br>1. Unused loans fail<br>b. Uncommitted<br>b. Uncommitted<br>COMINGENT LIA<br>1. Guarantees receiv<br>2. Others<br>COMINGENT LIA<br>1. Guarantees issue<br>2. Others<br>COMINGENT LIA<br>1. Guarantees issue<br>2. Others<br>COMINGENT LIA<br>1. Guarantees issue<br>2. Others  | B0.885.191         3.021.173         77.064           EMENTS OF COMMITMENT AND<br>Ac of 30 June 2024 and 2023<br>(in million Rupuba).         MC/VTAL           30 June 2024 and 2023<br>(in million Rupuba).         BC/VTAL           and derivalive /<br>d         S2,469,464         80,91           facilities         37.975.523<br>(and derivalive /<br>d         H5 (690,559         H56,27<br>(10,37)           ABILITIES         H5 (690,559         H56,27<br>(10,37)         H56,359<br>(10,37)         H56,358<br>(10,37)           AbiLITIES         19,0566,368         30,26<br>(30,566,368         30,<br>30,<br>30,566,368         30,<br>30,<br>30,368,200         30,<br>30,<br>30,368,200         30,<br>30,<br>30,368,300           AbiLITIES         5,819,198         5,41,<br>5         5,501,58         5,41   | .012         1,793,21           2023         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2024         30 Jun 202           2025         30 Jun 202           2026         30 Jun 202           2027         30 Jun 202           2028         40 Jun 202           30 Jun 202         40 Jun 202           31 366         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           31 3.66         191,782,64           32 3.67,773         30,663,63           35,774         5,80,1<   | GLIDATED           41         31         Dec 2023           Audited         48         80,827,445           0         49,820,845         0           0         195,923,356         0           0         195,923,235         0           10         195,923,256         15           10         195,923,256         0           10         195,923,256         0           10         30,370,277         7           10         30,370,378,951         0           10         30,370,378,951         0           10         30,370,378,951         0           10         5,455,734         0           10         5,455,734         0  
   
   
   
   
   | Proceed from Right lissue<br>Sales of treasury shares to publ<br>Payments of dividend<br>Payment of dividend<br>Net cash flows provided from<br>NET INCREASE IN CASH ANI<br>EFFECT OF EXCHANGE RAT<br>CASH EQUIVALE QUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>YEAR<br>CASH AND CASH EQUIVALE<br>PERIOD<br>Cash and cash equivalents cr<br>Cash<br>Current accounts with Bank Indonesia an<br>Securities<br>SUPPLEMENTAL CASH FLO<br>ACTIVITIES NOT AFFECTINK<br>Purchases of fixed assets which  | ic<br>cipals<br>financing activities<br>D CASH EQUIVALENTS<br>E CHANGES ON CASH AND<br>NTS AT THE BEGINNING OF<br>NTS AT THE BEGINNING OF<br>onsist of:<br>consist | 4,710,908         2,2           (4,08,8358)         (10,<br>6,702,275           1,29         (14,26,279)           (12,25,849)         (15,3           2,877         23,472,990           22,250,018         24,0           1,164,032         1           1,154,52,657         9           9,1537,056         9,242,150           9,242,150         7           1,84,52,657         9           1,154,032         1           1,154,032         1           1,154,032         1           1,154,056         9           1,157,056         24,153           1,164,037         1           1,164,032         1           1,164,032         1           1,1537,056         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1           1,164,037         1  | 1,596,114)<br>1635<br>(832,860)<br>(832,960)<br>(83,995)<br><b>97,939)</b><br><b>319,158)</b><br><b>8,795</b><br><b>377,338</b><br><b>066,975</b><br>1,713,679<br><b>066,975</b><br>1,713,654<br>7,794,205<br>4,066,975 | <ul> <li>Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Independent Commissioner</li> <li>Commissioner</li> </ul> BOARD OF DIRECTORS <ul> <li>President Director</li> <li>Deputy President Director</li> <li>Deputy President Director</li> <li>Compliance Director</li> <li>Compliance Director</li> <li>Director</li> </ul> | <ul> <li>: Takeshi Kimoto</li> <li>: Ninik Herlani Masli Ridh</li> <li>: Onny Widjanarko</li> <li>: Edmund Tondobala</li> <li>: Ongki Wanadjati Dana</li> </ul> : Henoch Munandar <ul> <li>: Kaoru Furuya</li> <li>: Darmadi Sutanto</li> <li>: Dini Herdini</li> <li>: Atsushi Hino</li> </ul> | wan  | through Su<br>Non-con<br>None<br>Non-con | mitomo Mitsui Banking Corporatio<br>trolling shareholder through<br>trolling shareholder not thro<br>Jakar | n : 9105%<br>capital market<br>ugh capital ma | arket (≥ 5%) :<br>24                | Zam                                 | Ń                          |  | | | | | | | | | | | | | | |
  |  |   |   |   |   |   |  |   |     |  |  |   |                      |  |  |  |  |  |   |   |   |  
                        |   |  |   |     |  |  |   |                      |  |  |   |   |  |   |   |   |   |   |  |   |     |  |  |   |                      |     |  |  |                           
  |   |  |   |   |   |   |  |   |     |  |  |   |                      |       |   |   |   |   
  |   |  |   |   |   |  |   |     |  |  |   |                      |      |   |   |  |  |  |  |  
  |   |   |  |   |     |  |  |   |                      |     |   |

- Director

: Hanna Tantani

Henoch Munandar President Director

- 1. The above consolidated financial information are prepared based on the Consolidated Financial Statements of PT BANK BTPN Tok and Subsidiary for the six months period ended on 30 June 2024 and 2023 which were unaudited and for the year ended on 31 December 2023 which were audited.

- The consolidated financial information above is presented in order to meet:
   a) Financial Services Authority Regulation No. 37/POLK 032019 dated 19 December 2019 regarding Transparency and Publication of Financial Statements for Banks;
   b) Financial Services Authority Circular Letter No. 9/SEOLK 032020 dated 30 June 2020 regarding Transparency and Publication of Financial Statements for Conventional Commercial Banks;
   c) Financial Services Authority Regulation No. 147/POLK 042202 dated 18 August 2022 regarding Submission of Periodic Reports Issuer or Public Company,
   d) Financial Services Authority Regulation No. 175/POJK 04/2017 dated 12 December 2017 regarding the Responsibility of the Board of Directors of the Financial Statements.
- 3 Main foreign exchange rates: 30 June 2024: 1 USD = Rp 16.375,00; 30 June 2023: 1 USD = Rp 14.992.50; 31 December 2023: 1 USD = Rp 15.397,00.

www.btpn.com

Hanna Tantani Director