STATEMENTS OF FINANCIAL POSITION As of March 31, 2025 & December 31, 2024

		INDIV	DUAL		LIDATED
No.	ACCOUNTS	Unaudited	Audited	Unaudited	Audited
		Mar 31, 2025	Dec 31, 2024	Mar 31, 2025	Dec 31, 2024
	ASSETS				
	100E10				
1.	Cash	27,995,419	29,285,819	28,032,494	29,315,878
2.	Placement with Bank Indonesia	66,378,529	43,269,497	68,199,911	45,054,681
3.	Placement with other banks	18,580,406	10,164,508	19,841,928	11,167,894
4.	Spot and derivative/forward receivables	195,288	218,919	195,288	221,208
5.	Securities	388,895,475	381,516,498	407,605,050	400,007,735
6.	Securities sold under repurchase agreement (repo)	584,389	1,222,258	584,389	1,222,258
7.	Claims on securities bought under reverse repo	21,852,664	862,849	22,424,712	1,450,603
8.	Acceptance receivables	10,217,154	10,061,742	10,217,154	10,061,742
9.	Loans and financing	911,738,627	894,912,082	930,131,293	911,109,701
10.	Sharia financing	-	=	11,004,291	10,717,227
11.	Equity investment	10,408,841	10,350,797	672,845	672,824
12.	Other financial assets	17,236,398	12,054,343	19,382,699	13,790,725
13.	Impairment on financial assets -/-	(33,545,817)	(33,308,750)	(34,819,303)	(34,521,992)
	a. Securities	(410,389)	(377,570)	(485,859)	(450,422)
	b. Loans and Sharia financing	(32,741,641)	(32,382,006)	(33,913,944)	(33,498,517)
	c. Others	(393,787)	(549,174)	(419,500)	(573,053)
14.	Intangible assets	1,274,233	1,249,138	2,755,563	2,722,675
	Accumulated amortization on intangible asset -/-	(704,617)	(662,728)	(967,724)	(917,036)
15.	Fixed assets and equipment	36,964,724	36,591,953	38,509,411	38,150,330
	Accumulated depreciation on fixed assets and equipment -/-	(9,723,244)	(9,244,266)	(10,383,335)	(9,899,706)
16.	Non earning assets	2,266,292	2,056,626	2,327,435	2,127,603
	a. Abandoned property	51,697	41,243	58,122	47,668
	b. Foreclosed assets	1,841,175	1,794,668	1,895,892	1,859,220
	c. Suspense accounts	36,151	12,747	36,152	12,747
	d. Interbranch assets	337,269	207,968	337,269	207,968
17.	Other assets	18,876,151	15,728,605	18,049,344	16,846,978
	TOTAL ASSETS	1,489,490,912	1,406,329,890	1,533,763,445	1,449,301,328

STATEMENTS OF FINANCIAL POSITION As of March 31, 2025 & December 31, 2024

		INDIV	DUAL	CONSOLIDATED		
No.	ACCOUNTS	Unaudited	Audited	Unaudited	Audited	
		Mar 31, 2025	Dec 31, 2024	Mar 31, 2025	Dec 31, 2024	
	LIABILITIES AND EQUITIES					
	<u>LIABILITIES</u>					
1.	Current account	380,168,014	359,445,874	382,625,297	361,883,711	
2.	Saving account	587,510,278	554,079,669	596,580,181	562,093,704	
3.	Time deposit	199,366,736	195,383,289	214,155,698	209,634,748	
4.	Electronic money	1,471,511	1,369,505	1,471,511	1,369,505	
5.	Liabilities to Bank Indonesia	577	577	577	577	
6.	Liabilities to other banks	4,077,463	3,698,289	4,093,118	3,656,301	
7.	Spot and derivative/forward liabilities	157,738	257,613	157,738	257,613	
8.	Liabilities on securities sold under repurchase					
	agreement (repo)	769,901	1,330,996	769,901	1,330,996	
9.	Acceptance liabilities	4,871,088	4,651,955	4,871,088	4,651,955	
10.	Issued securities	500,000	500,000	500,000	500,000	
11.	Loans/financing received	907,783	43,095	2,810,853	2,241,939	
12.	Margin deposit	270,927	263,397	277,669	275,893	
13.	Interbranch liabilities	-	-	-	-	
14.	Other liabilities	71,150,235	32,237,941	78,929,305	38,569,299	
15.	Minority interest	-	4 450 000 000	195,481	194,466	
	TOTAL LIABILITIES	1,251,222,251	1,153,262,200	1,287,438,417	1,186,660,707	
	EQUITIES					
16.	Paid in capital	1,540,924	1,540,938	1,540,924	1,540,938	
	a. Capital	5,500,000	5,500,000	5,500,000	5,500,000	
	b. Unpaid capital -/-	(3,959,062)	(3,959,062)	(3,959,062)	(3,959,062)	
	c. Treasury stock -/-	(14)	-	(14)	-	
17.	Additional paid in capital	5,701,383	5,711,368	5,538,992	5,548,977	
	a. Agio	5,701,383	5,711,368	5,701,383	5,711,368	
	b. Disagio -/-	-	-	-	-	
	c. Fund for paid up capital	-	-	-	-	
	d. Others	-	-	(162,391)	(162,391)	
18.	Other comprehensive income	7,916,580	7,583,521	8,539,288	8,173,485	
	a. Gains	11,617,454	11,284,395	12,244,208	11,878,405	
	b. Losses -/-	(3,700,874)	(3,700,874)	(3,704,920)	(3,704,920)	
19.	Reserves	4,268,903	3,720,540	4,268,903	3,720,540	
	a. General reserves	4,268,903	3,720,540	4,268,903	3,720,540	
l	b. Appropriated reserves		-	-	-	
20.	Gain/loss	218,840,871	234,511,323	226,436,921	243,656,681	
	a. Previous years	233,962,960	214,013,767	243,109,553	223,029,202	
	b. Current Year	15,696,674	54,706,382	14,146,131	54,836,305	
	c. Dividends paid -/-	(30,818,763)	(34,208,826)	(30,818,763)	(34,208,826)	
	TOTAL EQUITIES	238,268,661	253,067,690	246,325,028	262,640,621	
	TOTAL LIADILITIES AND FOURTIES	4 400 400 040	4 406 220 200	4 522 702 445	4 440 004 000	
	TOTAL LIABILITIES AND EQUITIES	1,489,490,912	1,406,329,890	1,533,763,445	1,449,301,328	

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Periods Ended March 31, 2025 & 2024

		INDIV	IDUAL	CONSOL	Ilions of Rupiah)
No.	ACCOUNTS	Unaudited	Unaudited	Unaudited	Unaudited
		Mar 31, 2025	Mar 31, 2024	Mar 31, 2025	Mar 31, 2024
OPEF	RATIONAL INCOME AND EXPENSES				
	erest income and expenses	22.74.4.004	24 470 925	24 204 544	22.005.052
	Interest income Interest expenses	22,714,991 2,991,993	21,470,835 2,997,714	24,394,541 3,248,181	22,985,853 3,199,750
	Net interest income (expenses)	19,722,998	18,473,121	21,146,360	19,786,103
	her operational income and expenses				
1.	Gains (losses) from increase (decrease) fair value on financial	224.000	(454.700)	202 702	(4.00, 070)
2.	assets Gains (losses) from decrease (increase) fair value on financial	324,990	(151,726)	293,783	(163,978)
2	liabilities	-	-	-	-
3. 4.	Gains (losses) on sale of financial assets Gains (losses) on spot and derivatives/forward (realised)	359,896 226,549	397,478 243,635	366,172 226,568	406,811 244,693
5.	Gains (losses) on investment under equity method	-	-	-	
6.	Gains (losses) from translation of foreign currency transactions	(19,614)	177,914	(2,132)	181,136
7. 8.	Dividend income Commission/provision/fee and administration income	2,162,748 4,623,013	- 4,300,641	1,439 4,658,813	4,326,379
9.	Other income	153,456	126,146	1,261,818	1,303,224
	Addition (reversal) of impairment losses on assets	826,766	759,693	1,031,032	886,460
	Losses on operational risk Personnel expenses	1,433 4,335,303	321 4,465,899	1,433 4,880,589	592 4,975,902
	Promotion expenses	196,759	213,554	281,836	303,779
	Others expenses	3,295,623	2,887,421	4,321,714	4,008,566
	Net Other Operational Income (Expenses)	(824,846)	(3,232,800)	(3,710,143)	(3,877,034)
	OPERATIONAL PROFIT (LOSS)	18,898,152	15,240,321	17,436,217	15,909,069
NON	OPERATIONAL INCOME AND EXPENSES				
1. 2.	Gains (losses) on sale of fixed assets and equipment Other non operational income (expenses)	(2,717)	(62)	(2,615) 22,060	1,169 4,791
۷.	,	(47,998)	(64,248)	·	·
	NON OPERATIONAL PROFIT (LOSS)	(50,715)	(64,310)	19,445	5,960
	PROFIT (LOSS) CURRENT PERIOD BEFORE TAX	18,847,437	15,176,011	17,455,662	15,915,029
	Income tax	3,150,763	2,880,089	3,308,672	3,036,522
	Estimated current year tax Deferred tax income (expenses)	2,482,030 (668,733)	2,476,841 (403,248)	2,650,861 (657,811)	2,641,051 (395,471)
	NET PROFIT (LOSS) CURRENT PERIOD	15,696,674	12,295,922	14,146,990	12,878,507
	NET PROFIT (LOSS) OF MINORITY INTEREST	13,090,074	12,293,922	859	, ,
OTUE	R COMPREHENSIVE INCOME			639	(979)
-	Items that will not be reclassified subsequently to				
	profit or loss				
	a. Revaluation surplus of fixed assets	-	-	-	-
	Gains (losses) from actuary benefit program Others	-	-	-	-
	Items that will be reclassified subsequently to				
۷.	profit or loss				
	a. Gains (losses) arising from translation of financial statements in				
	foreign currency	-	-	10,294	18,467
	Gains (losses) from changes in fair value of financial assets- debt instruments measured through other comprehensive				
	income	333,059	(44,798)	357,050	(47,481)
	c. Others	-	-	(1,385)	-
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD				
	AFTER TAX	333,059	(44,798)	365,959	(29,014)
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	16,029,733	12,251,124	14,512,949	12,849,493
	Net Profit (Loss) Current Period attributable to :				
	OWNERS OF THE PARENT	15,696,674	12,295,922	14,146,131	12,879,486
	NON-CONTROLLING INTEREST NET PROFIT (LOSS) CURRENT PERIOD	15,696,674	12,295,922	859 14,146,990	(979) 12,878,507
		, ,,,	, ,, -,-	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,,,,,,,,
	Total Comprehensive Profit (Loss) Current Period attributable to : OWNERS OF THE PARENT	16,029,733	12,251,124	14,511,934	12,850,672
	NON-CONTROLLING INTEREST	10,029,733	12,201,124	14,511,934	(1,179)
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	16,029,733	12,251,124	14,512,949	12,849,493
	DIVIDEND	(30,818,763)	(28,045,074)	(30,818,763)	(28,045,074)
	EARNINGS PER SHARE (in full amount)		,	115	104
					101

CONSOLIDATED STATEMENTS OF CASH FLOWS

For the Periods Ended March 31, 2025 & 2024

CASH FLOWS FROM OPERATING ACTIVITIES 1. Receipted of interests and sharis incores, less and commissions 20,774,522 27,412,64 2. Other operating incores 2. Other operating operating 2. Other operating operation 2. Other operation 2	(In millio									
CASH FLOWS FROM OPERATING ACTIVITIES	No.	ACCOUNTS								
1. Receipts of instructs and sharils income, fees and commissions 28,774,258 27,412,64 20.				Mar 31, 2024						
1. Receipts of instructs and sharils income, fees and commissions 28,774,258 27,412,64 20.		OAGU ELOWO EDOM ODEDATINO ACTIVITICO		·						
2. Other operating income 1,868.89 1,862.89 1,8	ı.		29 774 529	27 412 644						
3. Psyments of Inferents and sharis expenses, less and commissions 1. 24.885 1.82.776 5. (Lose) gain from freegin exchange transactions - net 1.244.885 1.82.776 6. Other increases affecting cash :		·								
4. Psymens of post-emotoryment benefits 1.344.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9277 1.924.885 1.9278 1.9278 1.924.985 1.9278 1.924.985 1.9278 1.924.985 1.9278 1.924.985 1.924.985 1.9278 1.924.985				(3,234,971)						
Colher operating expenses		•	-	-						
8. Other increases/decreases affecting cash :		5. (Loss) gain from foreign exchange transactions - net	1,344,885	1,187,774						
8. Other increases/docreases allocing cash : a. Placements with Bank Indicessis and other banks - mature more than 3. (three) morths from the date of acquisition b. Financial assets measured at fair value through profit and loss c. Acoptaine receivable d. Bills receivable d. Bills receivable d. Securies purchased under agreements to resell (12,0371,109) g. Consumer financing receivables h. Financial lasses duried agreements to resell (17,006,497) g. Consumer financing receivables h. Financial lasses receivables - net 14,134 2,037 i. Assets related to sharis transactions (17,346,412) j. Other assets (17,346,412) j. Other assets j. Other assets (17,346,412) j. Other assets (17,346,412) j. Other assets j. Other		6. Other operating expenses	· ·	(8,971,946)						
a. Placements with Bank Indonesia and other banks - mature more than 3 (three) mornis from the date of acquisition b. Financial assists measured at fair value through profit and loss c. Acceptance receivables c. Acceptance receivables c. Acceptance receivables d. Bills receivables c. Socurities purchased under agreements to resell c. Loans receivable d. (17,908,497) g. Coresumer financing receivables p.		7. Payment of tantiem to Board of Commissioners and Directors	(887,700)	(765,000)						
a. Placements with Bank Indonesia and other banks - mature more than 3 (three) mornis from the date of acquisition b. Financial assists measured at fair value through profit and loss c. Acceptance receivables c. Acceptance receivables c. Acceptance receivables d. Bills receivables c. Socurities purchased under agreements to resell c. Loans receivable d. (17,908,497) g. Coresumer financing receivables p.		Other increases/decreases affecting cash :								
b. Financial assets measured at fair value through profit and loss (1.83,358) 1.441,88										
C. Acceptance receivables d. Bills receivable d. Securities purchased under agreements to resell d. Securities purchased under agreements to resell 1, Loans receivable 1, Loans receivable G. Consumer financing receivables G. Grossian (17,900,497) 1, Casas receivable H. Finance leases receivables net 1, 14,144 26,97 1, Assetz related to a haria transactions G. Barria (18,142) 1, Casas translated to a haria transactions G. Barria J. Other assets J. Other assets J. Other assets J. Cher assets J. Cher assets J. Sharia deposits D. Deposits from customers J. Sharia deposits D. Deposits from other banks J. Acceptance payables J. Sharia deposits D. Acceptance payables J. Proceeds from Investment securities J. Proceeds from Investment securities J. Proceeds from Investment securities J. Acquisition of right of tuse assets J. Captance payables J. Proceeds from deposits D. Proceeds from Investment securities J. Proceeds from deposits J. Proceeds from deposits D. Proceeds from deposits D. Proc		3 (three) months from the date of acquisition	14,219	162,406						
d. Bills receivable 1,349,731 650,21 e. Securities purchased under agreements to resell (20,974,09) 25,80,80,76 f. Loans receivable (17,906,497) (23,318,077 g. Consumer firmancing receivables (17,906,497) (23,318,077 f. France leasure receivables - net (14,343 26,879 f. I. Assets related to sharis transactions (287,091) (306,65 g. Other assets (7,344,417 26,879 g. L. Assets related to sharis transactions (7,344,417 27,246,48 k. Deposits from customers 57,251,184 (7,422,48 k. Deposits from other banks (392,447 337,43 62,979 m. Deposits from other banks (392,447 337,43 62,979 m. Deposits from other banks (392,447 337,43 627,919 n. Accruates and other liabilities (5,002,400 2,790,44 p. Temporary spirkah deposits (152,893 15,15 Net cash provided by (used in) operating activities before income tax (2,140,844) (2,964,59 p. Payment of income tax (2,140,844) (2,964,59 p. Provided by (used in) operating activities before income tax (2,445,809) (41,894,53 p. Provided by (used in) operating activities (2,445,809) (41,894,53 p. Provided by (used in) operating activities (2,445,809) (41,894,53 p. Provided by (used in) operating activities (2,445,809) (41,894,53 p. Provided by (used in) investing the period (2,458,809) (41,894,53 p. Provided by (used in) investing the period (2,458,809) (41,894,53 p. Provided by (used in) investing the period (2,458,809) (41,894,53 p. Provided by (used in) investing the period (2,458,809) (41,894,53 p. Provided by (used in) investing taxivities (2,459,133) (4,300,805) (4,300,		b. Financial assets measured at fair value through profit and loss	(1,893,358)	1,441,862						
■. Securities purchased under agreements to resell		c. Acceptance receivables	` '	(97,029)						
1. Loans receivable (17,909,497) (23,319,07 26				650,212						
g. Consumer financing monivables h. Finance lease receivables - net 1. Assets rollated to sharist transactions (267,091) (368,658). Other assets (7,348,412) (7,3		·								
n. Finance lease receivables - net 1.4134 28.97 l. Assets related to sharia transactions (287.081) (368.681) j. Other assets (7,346.412) (7,942.81 k. Deposits from oustomers 57.251,184 17.229.49 n. Deposits from derb shares 392,447 337.43 n. Acceptance payables 219,133 697.19 o. Accruals and other liabilities 6,002,400 2,790.84 p. Temporary spirkart deposits 152,893 155,893 Met cash provided by (used in) operating activities before income tax 37,324,195 32,868,20 9. Payment of income tax (2,140,844) (2,894,59 Net cash provided by (used in) operating activities 20,141,304,304 (2,984,59 1. Proceeds from sales of Investment securities (2,446,809) (41,894,63 2. Proceeds from sales of Investment securities (2,446,809) (41,894,63 3. Proceeds from investment securities (3,446,809) (41,894,63 4. Cash dividends received from investment in shares (1,439,44) (29,846,46 5. Payment for acquisition activities (31,1014) (311,014)			, , , ,							
i. Assets related to sharis transactions (287,081) (366,66 j. Other assets (7,348,412) (7,842,81 j. Other assets (7,348,412) (7,842,81 l. Sharia deposits from customers 57,251,184 17,229,40 l. Sharia deposits 169,167 (275,18 m. Deposits from dustomers 57,251,184 17,229,40 m. Deposits from ther banks 392,447 337,324,195 (7,942,81 n. Acceptance payables 219,133 697,19 o. Accruals and other liabilities 6,002,400 2,749,81 p. Temporary syrikah deposits 452,693 15,15 Net cash provided by (used in) operating activities before income tax 37,324,195 32,866,200 p. Payment of income tax (2,146,844) (2,946,844)				,						
J. Other assets (7.348.412) (7.842.81 k. Deposits from customers 17.229.48 17.229.48 17.229.48 17.229.48 18. Deposits from customers 169.167 (275.18 17.229.48 19.215										
R. Deposits from customers 57,251,184 17,229,49				(7,842,816)						
I. Sharia deposits from other banks 169,167 (275.18		•		17,229,491						
n. Acceptance payables o. Accruals and other liabilities p. Temporary syirkah deposits Net cash provided by (used in) operating activities before income tax 152,893 15,15 Net cash provided by (used in) operating activities 37,324,195 9. Payment of income tax Net cash provided by (used in) operating activities 35,183,351 29,921,61 III. CASH FLOWS FROM INVESTING ACTIVITIES 1. Proceeds from sales of investment securities 2. Acquisition of investment securities 3. Proceeds from investment securities (24,456,809) 4. Cash dividends received from investment in shares 1,439 5. Payment for acquisition activities 6. Acquisition of fixed assets 6. Acquisition of fixed assets 7. Acquisition of right of use assets 8. Proceeds from securities according to the according to				(275,184)						
0. Accruals and other liabilities p. Temporary syir/ab deposits Net cash provided by (used in) operating activities before income tax 37,324,195 32,886,20 9. Payment of income tax Net cash provided by (used in) operating activities 35,183,351 29,921,61 II. CASH FLOWS FROM INVESTING ACTIVITIES 1. Proceeds from sales of investment securities 2. Acquisition of investment securities 3. Proceeds from investment securities 4. Cash dividends received from investment in shares 5. Payment for acquisition activities 6. Acquisition of investment securities 7. Acquisition of investment securities 8. Proceeds from investment securities 9. Acquisition of investment securities 9. Acquisition of investment securities 9. Acquisition of inject assets 9. Payment for acquisition activities 9. Acquisition of right of use assets 9. Payment for acquisition activities 9. Acquisition of right of use assets 9. Proceeds from sale of lixed assets 9. Proceeds from sale of lixed assets 9. Payment of debt securities issued 9. Payment of debt securities issued 9. Payment of debt securities issued 9. Payment of borrowings 10. Acquisition borrowings 11. Proceeds from borrowings 12. Payment of borrowings 13. Reposed from borrowings 14. Payment of borrowings 15. Proceeds from securities sold under repurchase agreements to repurchase 16. Payments of cash dividends 17. Treasury stock 18. Proceeds from securities sold under repurchase agreements to repurchase 19. Payment of securities sold under repurchase agreements to repurchase 19. Payment of securities sold under repurchase agreements to repurchase 19. Payment of securities sold under repurchase agreements to repurchase 19. Payment of securities sold under repurchase agreements to repurchase 19. Payment of securities sold under repurchase agreements to repurchase 19. Payment of securities sold under repurchase agreements to repurchase 19. Payment of securities sold under repurchase agreements to repurchase 19. Payment of securities sold under repurchase agreements to repurchase 19. Payment of			392,447	337,430						
P. Temporary syrirkah deposits 15.26,803 15.15 37,324,195 32,886,20 2,140,844 37,324,195 32,886,20 37,324,195 32,886,20 37,324,195 32,886,20 37,324,195 32,886,20 37,324,195 32,886,20 37,324,195 32,886,20 38,784,351 39,921,61 38,183,351 29,921,61 38,183,351 29,921,61 38,183,351 29,921,61 38,183,351 29,921,61 38,183,351 29,921,61 38,183,351 29,921,61 38,183,351 29,921,61 38,183,351 29,921,61 38,183,351 29,921,61 38,183,351 38,183,351 29,921,61 38,183,351 38,183,351 29,921,61 38,183,35		n. Acceptance payables	219,133	697,190						
Net cash provided by (used in) operating activities before income tax 37,324,195 32,886,20 (2,140,844) (2,964,59)		o. Accruals and other liabilities	6,002,400	2,790,841						
9. Payment of income tax		p. Temporary syirkah deposits	152,693	15,159						
Net cash provided by (used in) operating activities 35,183,351 29,921,61				32,886,202						
II. CASH FLOWS FROM INVESTING ACTIVITIES 1. Proceeds from sales of investment securities 2. Acquisition of investment securities (24,456,809) (41,694,63 3. Proceeds from investment securities that matured during the period 20,587,714 29,646,46 4. Cash dividends received from investment in shares 1,439 5. Payment for acquisition activities 1,439 5. Payment for acquisition activities 1,439 5. Payment for acquisition of rixed assets (311,014) (311,09 6,7 4. Acquisition of rixed assets (122,457) (133,15 8. Proceeds from sale of fixed assets (122,457) (133,15 8. Proceeds from sale of fixed assets (122,457) (133,15 8. Proceeds from sale of fixed assets (122,457) (133,15 8. Proceeds from sale of fixed assets (122,457) (133,15 8. Proceeds from sale of fixed assets (122,457) (133,15 8. Proceeds from securities issued (122,457) (124,401,43) (124,401,43) (124,401,44) (124,4		9. Payment of income tax	(2,140,844)	(2,964,592)						
1. Proceeds from sales of investment securities 2. Acquisition of investment securities 2. 2. 588,714 29,646,46 4. Cash dividends received from investment in shares 1,439		Net cash provided by (used in) operating activities	35,183,351	29,921,610						
1. Proceeds from sales of investment securities 2. Acquisition of investment securities 2. 2. 588,714 29,646,46 4. Cash dividends received from investment in shares 1,439										
2. Acquisition of investment securities (24,456,809) (41,694,63 3. Proceeds from investment securities that matured during the period 20,587,714 29,646,46 4. Cash dividends received from investment in shares 1,439 - 5. Payment for acquisition activities (311,014) (311,09 6. Acquisition of right of use assets (311,014) (311,014) 7. Acquisition of right of use assets 322 2,28 8. Proceeds from sale of fixed assets 322 2,29 Net cash provided by (used in) investing activities (4,300,805) (12,490,13 III. CASH FLOWS FROM FINANCING ACTIVITIES - - - 1. Proceeds from debt securities issued - - - 2. Payment of debt securities issued - - - 3. Proceeds from borrowings 31,829,688 12,096,38 4. Payment of borrowings (31,260,774) (12,436,86 5. Proceeds from increase of non-controlling interest - - 6. Payment of borrowings (31,260,774) (12,436,86 7. Treasury stock (9,999) -	II.		1							
3. Proceeds from investment securities that matured during the period 20,587,714 29,646,46 4. Cash dividends received from investment in shares 1,439 -			-	-						
4. Cash dividends received from investment in shares 5. Payment for acquisition activities 6. Acquisition of fixed assets 7. Acquisition of fixed assets 8. Proceeds from sale of fixed assets 9. Acquisition of right of use assets 9. Acquisition of right of use assets 9. Acquisition of right of use assets 9. Acquisition of fixed assets 9. Ac		·								
5. Payment for acquisition activities		· ·		29,646,464						
6. Acquisition of fixed assets 7. Acquisition of right of use assets 8. Proceeds from sale of fixed assets 9. Acquisition of right of use assets 9. Acquisition of repurchase agreements to repurchase (561,095) (171,36) 9. Acquisition of right of use assets and acquisition of right of use assets asset			1,439	-						
7. Acquisition of right of use assets (122,457) (133,15 8. Proceeds from sale of fixed assets 322 2,29 Net cash provided by (used in) investing activities (4,300,805) (12,490,13 III. CASH FLOWS FROM FINANCING ACTIVITIES 1. Proceeds from debt securities issued			(311 014)	(311.098)						
8. Proceeds from sale of fixed assets 322 2,29 Net cash provided by (used in) investing activities (4,300,805) (12,490,13 III. CASH FLOWS FROM FINANCING ACTIVITIES 1. Proceeds from debt securities issued 2. Payment of debt securities issued 3. Proceeds from borrowings 31,829,688 12,096,36 4. Payment of borrowings (31,260,774) (12,436,86 5. Proceeds from increase of non-controlling interest 6. Payments of cash dividends 7. Treasury stock (9,999) 8. Proceeds from securities sold under repurchase agreements to repurchase (561,095) (171,36 9. Payment of securities sold under repurchase agreements to repurchase (561,095) (171,36 Net cash provided by (used in) financing activities (2,180) (192,13 Net INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS (30,880,366 17,239,34 CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR (330,568) (473,75 CASH AND CASH EQUIVALENTS, END OF PERIOD (30,568) (473,75 11. Cash 28,032,494 19,810,95 12. Cash 28,032,494 19,810,95 13. Cash 28,032,494 19,810,95 14. Cash 28,032,494 19,810,95 15. Cash 28,032,494 19,810,95 16. Cash 28,032,494 19,810,95 17. Cash 28,032,494 19,810,95 18. Current accounts with Bank Indonesia 56,182,969 87,405,84 19. Current accounts with other banks 6,578,101 4,808,38 19. Current accounts with bank Indonesia 4,808,38 19. Current accounts with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 25,238,764 29,137,24 19. Cutal cash and cash equivalents 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328 141,161,57 116,032,328			, , , ,	,						
Net cash provided by (used in) investing activities (4,300,805) (12,490,13			, , , ,	2,294						
III. CASH FLOWS FROM FINANCING ACTIVITIES 1. Proceeds from debt securities issued 2. Payment of debt securities issued 3. Proceeds from borrowings 4. Payment of borrowings 5. Proceeds from borrowings 6. Payment of borrowings 7. Treasury stock 8. Proceeds from securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase 1. Cash Net cash provided by (used in) financing activities 1. Net INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS 1. CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR 1. CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR 1. CASH AND CASH EQUIVALENTS, END OF PERIOD 1. Cash 2. Current accounts with bank Indonesia 3. Current accounts with bank Indonesia and other banks - mature within 3 (three) 1. Cash 2. Current accounts with Bank Indonesia and other banks - mature within 3 (three) 1. Total cash and cash equivalents 1. Total cash and cash equivalents 1. Provision from retained earnings for final dividends 2. Current accounts with gank Indonesia and Securities of Endough and Cash and Ca			(4 300 805)							
1. Proceeds from debt securities issued -		not out provided by (about in) invocating activation	(1,000,000)	(12,100,100)						
2. Payment of debt securities issued 3. Proceeds from borrowings 31,829,688 12,096,36 12,096	III.	CASH FLOWS FROM FINANCING ACTIVITIES								
3. Proceeds from borrowings 31,829,688 12,096,36 4. Payment of borrowings (31,260,774) (12,436,86 5. Proceeds from increase of non-controlling interest		Proceeds from debt securities issued	-	-						
4. Payment of borrowings 5. Proceeds from increase of non-controlling interest 6. Payments of cash dividends 7. Treasury stock 8. Proceeds from securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase 1. Treasury stock 9. Payment of securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase 1. Treasury stock 1. Treas		Payment of debt securities issued	-	-						
5. Proceeds from increase of non-controlling interest 6. Payments of cash dividends 7. Treasury stock 8. Proceeds from securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase (561,095) (171,36 Net cash provided by (used in) financing activities (2,180) (192,13 NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, END OF PERIOD IV. CASH AND CASH EQUIVALENTS CONSIST OF: 1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with other banks 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 30,818,763 28,045,07		-		12,096,363						
6. Payments of cash dividends 7. Treasury stock 8. Proceeds from securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase (561,095) (171,36 Net cash provided by (used in) financing activities (2,180) (192,13 NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, END OF PERIOD (330,568) (473,75 CASH AND CASH EQUIVALENTS, END OF PERIOD (116,032,328) 141,161,57 IV. CASH AND CASH EQUIVALENTS CONSIST OF: 1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 25,238,764 29,137,24 Total cash and cash equivalents V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 30,818,763 28,045,07			(31,260,774)	(12,436,867)						
7. Treasury stock 8. Proceeds from securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase (561,095) (171,36 Net cash provided by (used in) financing activities (2,180) (192,13 NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, END OF PERIOD (330,568) (473,75 CASH AND CASH EQUIVALENTS, END OF PERIOD (116,032,328 141,161,57) IV. CASH AND CASH EQUIVALENTS CONSIST OF: 1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with other banks 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 25,238,764 29,137,24 Total cash and cash equivalents V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 30,818,763 28,045,07		Ç	-	-						
8. Proceeds from securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase (561,095) (171,36 Net cash provided by (used in) financing activities (2,180) (192,13 NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, END OF PERIOD 10. CASH AND CASH EQUIVALENTS CONSIST OF: 11. Cash 22. Current accounts with Bank Indonesia 33. Current accounts with Bank Indonesia 34. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 25,238,764 29,137,24 Total cash and cash equivalents V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 30,818,763 28,045,07			- (0.000)	-						
9. Payment of securities sold under repurchase agreements to repurchase Net cash provided by (used in) financing activities (2,180) (192,13 NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, END OF PERIOD 10. CASH AND CASH EQUIVALENTS CONSIST OF: 1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with other banks 4. Placements with bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 10. CASH and Cash equivalents 11. Cash 25.238.764 29.137.24 Total cash and cash equivalents 11. Cash 25.238.764 29.137.24 V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 30.818.763 28.045.07		•	(9,999)	- 319 730						
Net cash provided by (used in) financing activities		·	(561.095)	(171,363)						
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS 30,880,366 17,239,34			(==:,===)	(111,000)						
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS 30,880,366 17,239,34		Net cash provided by (used in) financing activities	(2,180)	(192,137)						
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS (330,568) (473,75										
EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS		NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	30,880,366	17,239,340						
CASH AND CASH EQUIVALENTS, END OF PERIOD 116,032,328 141,161,57		CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	85,482,530	124,395,987						
CASH AND CASH EQUIVALENTS, END OF PERIOD 116,032,328 141,161,57		EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH								
IV. CASH AND CASH EQUIVALENTS CONSIST OF : 1. Cash 28,032,494 19,810,09 2. Current accounts with Bank Indonesia 56,182,969 87,405,84 3. Current accounts with other banks 6,578,101 4,808,38 4. Placements with Bank Indonesia and other banks - mature within 3 (three) 25,238,764 29,137,24 Total cash and cash equivalents 116,032,328 141,161,57 V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH : Provision from retained earnings for final dividends 30,818,763 28,045,07 Provision from retained earnings for final dividends 30,818,763 28,045,07 Cash			<u> </u>	(473,752)						
1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with other banks 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition Total cash and cash equivalents V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 28,032,494 19,810,09 87,405,84 4,808,38 4,808,3		CASH AND CASH EQUIVALENTS, END OF PERIOD	116,032,328	141,161,575						
1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with other banks 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition Total cash and cash equivalents V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 28,032,494 19,810,09 87,405,84 4,808,38 4,808,3	11.7	CASH AND CASH EQUIVALENTS CONSIST OF .	<u> </u>							
2. Current accounts with Bank Indonesia 56,182,969 87,405,84 3. Current accounts with other banks 6,578,101 4,808,38 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 25,238,764 29,137,24 Total cash and cash equivalents 116,032,328 141,161,57 V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 30,818,763 28,045,07	IV.		28 032 404	19 810 005						
3. Current accounts with other banks 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition Total cash and cash equivalents V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 6,578,101 4,808,38 29,137,24 29,137,24 116,032,328 141,161,57										
4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition Total cash and cash equivalents 116,032,328 141,161,57 V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 30,818,763 28,045,07			, ,	4,808,388						
months or less from the date of acquisition 25,238,764 29,137,24 Total cash and cash equivalents 116,032,328 141,161,57 V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH: Provision from retained earnings for final dividends 30,818,763 28,045,07				,,						
V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH : Provision from retained earnings for final dividends 30,818,763 28,045,07		• • •	25,238,764	29,137,248						
V. ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CASH : Provision from retained earnings for final dividends 30,818,763 28,045,07										
Provision from retained earnings for final dividends 30,818,763 28,045,07		Total cash and cash equivalents	116,032,328	141,161,575						
Provision from retained earnings for final dividends 30,818,763 28,045,07										
	٧.	ADDITIONAL INFORMATION FOR FINANCING ACTIVITIES THAT DO NOT AFFECT CA	SH:							
Total of financing activities that do not affect cash 30,818,763 28,045,07		Provision from retained earnings for final dividends	30,818,763	28,045,074						
otal of financing activities that do not affect cash 30,818,763 28,045,07		Total of financian activities that described	22 5 12	00.01===						
		otal of financing activities that do not affect cash	30,818,763	28,045,074						
			<u> </u>							

FINANCIAL RATIOS CALCULATION As of March 31, 2025 & 2024

(In %)

5	Unaudited	Unaudited
Ratio	Mar 31, 2025	Mar 31, 2024
Performance Ratio	•	
	00.000/	20.200/
Capital Adequacy Ratio (CAR) Non-performing appring appets and non-performing appets.	26.63%	26.30%
Non performing earning assets and non earning assets to total earning assets and non earning assets	1.10%	1.03%
Non perfoming earning assets to total earning assets	1.00%	0.93%
Allowance for impairment on financial assets to earning	1.00%	0.93%
assets	2.44%	2.71%
5. Gross NPL	2.04%	1.95%
6. Net NPL	0.70%	0.63%
7. Return on Asset (ROA) 1)	5.20%	4.40%
8. Return on Asset (ROA) 2)	4.33%	3.56%
Return on Asset (ROA) Return on Equity (ROE)	4.33% 26.21%	3.56% 22.70%
10. Net Interest Margin (NIM)	5.77%	5.62%
11. Operating Expenses to Operating Income (BOPO)	39.11%	43.92%
12. Cost to Income Ratio (CIR)	28.46%	32.54%
13. Loan to Deposit Ratio (LDR)	76.06%	71.23%
Compliance		
a. Percentage Violation of Legal Lending Limit		
i. Related parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
b. Percentage Lending in excess of Legal Lending Limit		
i. Related Parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
Reserve Requirement		
a. Primary Reserve Requirement (Rupiah)		
- Daily	0.00%	0.00%
- Average	5.02%	6.21%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.45%	0.35%

¹⁾ Calculation using profit before tax divided by average total assets.

 $^{^{\}rm 2)}$ Calculation using profit after tax divided by average total assets.

EARNING ASSETS QUALITY AND OTHER INFORMATION

(In millions of Rupiah)

As of March 31, 2025 & 2024

INDIVIDUAL **ACCOUNTS** March 31, 2025 (Unaudited) March 31, 2024 (Unaudited) No. SM Total С SM Total I. RELATED PARTIES Placement with other banks 140,748 140,748 68,691 68,691 a. Rupiah b. Foreign currencies Spot and derivative/forward receivables a. Rupiah b. Foreign currencies 3. Securities 49,985 a. Rupiah 49,710 49,710 49,985 b. Foreign currencies Securities sold under repurchase agreement (repo) a. Rupiah b. Foreign currencies 5. Claims on securities bought under reverse repo a. Rupiah b. Foreign currencies 6. Acceptance receivables 3,637 3,637 7. Loans and financing a. Micro, small and medium enterprises (UMKM) 117,322 83,916 83,928 117,322 12 87,168 83,916 12 83,928 i. Rupiah 87,168 30,154 30,154 ii. Foreign currencies b. Non micro, small and medium enterprises 12,153,598 221 33 12,153,852 9,710,376 135 9,710,511 33 i. Rupiah 12,052,980 221 12,053,234 9,569,579 135 9,569,714 ii. Foreign currencies 100,618 100,618 140,797 140,797 c. Restructured loans i. Rupiah ii. Foreign currencies 8. Equity investment 1,000 9,780,088 1,000 9,722,044 9,779,088 9,721,044 9. Other receivables 17,066 17,066 10. Commitments and contingencies 271 4,387,122 6,598,612 282 6,598,894 a. Rupiah 4,386,851 b. Foreign currencies 843,508 843,508 1,120,327 1,120,327

EARNING ASSETS QUALITY AND OTHER INFORMATION As of March 31, 2025 & 2024

		INDIVIDUAL								illions of Ruplan)			
No.	ACCOUNTS			March 31, 202	5 (Unaudited)					March 31, 202	4 (Unaudited)		
		С	SM	S	D	L	Total	С	SM	S	D	L	Total
II.	NON RELATED PARTIES				1			I					
1.	Placement with other banks												
	a. Rupiah	4,270,266	-	-	-	-	4,270,266	2,632,034	-	-	-	-	2,632,034
	b. Foreign currencies	14,169,392	-	-	-	-	14,169,392	9,879,425	-	-	-	-	9,879,425
2.	Spot and derivative/forward receivables												
	a. Rupiah	194,916	-	-	-	-	194,916	115,002	-	-	-	-	115,002
	b. Foreign currencies	372	-	-	-	-	372	7,777	-	-	-	-	7,777
3.	Securities												
	a. Rupiah	375,352,836	-	-	-	100,000	375,452,836	311,891,511	-	-	-	100,000	311,991,511
	b. Foreign currencies	13,392,929	-	-	-	-	13,392,929	20,005,667	1,486	-	-	-	20,007,153
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	584,389	-	-	-	-	584,389	1,183,740	-	-	-	-	1,183,740
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	21,852,664	-	-	-	-	21,852,664	66,360,422	-	-	-	-	66,360,422
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	9,931,198	166,730	-	-	119,226	10,217,154	14,790,114	52,185	-	-	193,832	15,036,131
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	122,783,265	3,947,312	374,387	554,911	2,230,586	129,890,461	111,711,589	3,392,023	201,992	519,750	1,749,204	117,574,558
	i. Rupiah	122,219,861	3,925,784	374,387	554,911	2,230,586	129,305,529	111,017,354	3,387,274	201,992	519,750	1,749,204	116,875,574
	ii. Foreign currencies	563,404	21,528	-	-	-	584,932	694,235	4,749	-	-	-	698,984
	b. Non micro, small and medium enterprises	739,836,836	14,751,983	1,054,199	2,589,835	11,344,139	769,576,992	655,481,407	15,924,622	2,321,338	1,004,126	9,453,257	684,184,750
	i. Rupiah	695,923,423	13,406,848	1,054,199	1,794,596	10,549,647	722,728,713	616,887,442	14,821,065	2,321,338	1,004,126	5,879,112	640,913,083
	ii. Foreign currencies	43,913,413	1,345,135	-	795,239	794,492	46,848,279	38,593,965	1,103,557	-	-	3,574,145	43,271,667
	c. Restructured loans	16,786,186	6,345,876	519,677	740,063	9,518,003	33,909,805	16,801,381	8,184,274	1,976,050	560,798	8,529,381	36,051,884
	i. Rupiah	16,598,319	5,223,541	519,677	740,063	8,723,511	31,805,111	14,915,310	7,503,437	1,976,050	560,798	4,955,236	29,910,831
	ii. Foreign currencies	187,867	1,122,335	-	-	794,492	2,104,694	1,886,071	680,837	-	-	3,574,145	6,141,053
8.	Equity investment	627,983	-	-	-	770	628,753	607,983	-	-	-	770	608,753
9.	Other receivables	48,815	-	-	-	-	48,815	164,149	5,162	-	-	-	169,311
10.	Commitments and contingencies												
	a. Rupiah	386,831,765	1,266,473	13,782	2	3,616	388,115,638	356,696,191	1,623,852	78,186	2,596	58,904	358,459,729
	b. Foreign currencies	66,512,263	106,712	-	-	28,764	66,647,739	59,673,757	169,964	-	-	30,724	59,874,445
III.	OTHER INFORMATION												
1	Value of bank's assets pledge as collateral :												
I	a. To Bank Indonesia						_						_
	b. To Other Parties						_						_
2.	Foreclosed assets						1,841,175						1,670,312
-							.,571,170						.,5,5,5,2

PT BANK CENTRAL ASIA Tbk & Subsidiaries CALCULATION OF CAPITAL ADEQUACY RATIO / CAR As of March 31, 2025 & 2024

						Unau Mar 31		Unau Mar 31	idited
						Individual	Consolidated	Individual	Consolidated
I. Tier 1 Capital						225,328,986	239,748,210	202,293,485	218,853,959
1. Common Equity Tier 1						225,328,986	239,748,210	202,293,485	218,853,959
1.1. Paid-in Capital (After the deduction of treasu	ry stock)					1,540,924	1,540,924	1,540,938	1,540,938
1.2. Disclosed Reserves 1.2.1. Addition Factor						238,571,084 240,434,781	245,765,419 247,709,301	217,662,990 219,378,968	226,946,502 228,712,954
1.2.1.1. Other comprehensive income						11,623,624	12,243,201	11,718,898	12,296,329
1.2.1.1.1. Translation of final		reign currency				-	468,083	-	440,969
1.2.1.1.2. Unrealized gain or		asured through othe	er comprehensive	income		620,095	636,465	917,308	919,141
1.2.1.1.3. Revaluation surplu	s of fixed assets					11,003,529	11,138,653	10,801,590	10,936,219
1.2.1.2. Other disclosed reserves 1.2.1.2.1. Agio						228,811,157 5,701,383	235,466,100 5,701,383	207,660,070 5,711,368	216,416,625 5,711,368
1.2.1.2.2. General Reserves						4,268,903	4,268,903	3,720,540	3,720,540
1.2.1.2.3. Previous year's pro	ofit					203,144,197	211,324,097	185,932,240	194,134,581
1.2.1.2.4. Current year's pro						15,696,674	14,171,717	12,295,922	12,850,136
1.2.1.2.5. Fund for paid-in ca 1.2.1.2.6. Others	apital					-	-	-	-
1.2.2. Deduction Factor						(1,863,697)	(1,943,882)	- (1,715,978)	(1,766,452)
1.2.2.1. Other comprehensive income						(6,170)	(13,291)	(28,226)	(35,347)
1.2.2.1.1. Translation of final	ncial statements in fo	reign currency				-	-	-	-
1.2.2.1.2. Unrealized loss on	financial assets me	asured through othe	er comprehensive	account		(6,170)	(13,291)	(28,226)	(35,347)
1.2.2.2. Other disclosed reserves 1.2.2.2.1. Disagio						(1,857,527)	(1,930,591)	(1,687,752)	(1,731,105)
1.2.2.2.1. Disagio 1.2.2.2.2. Previous year's los	sses					- -	- (50,101)	-	- (15,812)
1.2.2.2.3. Current year's loss						-	-	-	-
1.2.2.2.4. Difference between					ing assets	-	-	-	-
1.2.2.2.5. Difference on the	-			trading book		-	-	-	
1.2.2.2.6. Allowance for loss 1.2.2.2.7. Others	es on non productive	e assets required to	be provided			(1,857,527)	(1,880,490)	(1,687,752)	(1,715,293)
1.3. Non-controlling interest						<u>-</u>	-	<u>-</u>	-
1.4. Deduction Factor of Common Equity Tier 1						(14,783,022)	(7,558,133)	(16,910,443)	(9,633,481)
1.4.1. Deferred tax						(4,434,318)	(4,645,790)	(6,814,997)	(6,965,884)
1.4.2. Goodwill						(500,040)	(1,113,614)	(274.400)	(1,113,614)
1.4.3. Other intangible assets 1.4.4. Investments in shares of stock						(569,616) (9,779,088)	(653,829) (1,144,900)	(374,402) (9,721,044)	(418,237) (1,135,746)
1.4.5. Shortage of capital on insurance subsidi	arv company					(9,779,000)	(1,144,900)	(9,721,044)	(1,133,740)
1.4.6. Securitisation Exposure	, ,					-	-	-	-
1.4.7. Other deduction factor of common equit	•					-	-	-	-
1.4.7.1. Investments in Instruments iss 1.4.7.2. Cross ownership of other entit	•				nd tier 2	-	-	-	-
1.4.7.2. Cross ownership or other entition of the entition of			iaw, grant, or bec	luesi		- -	<u>-</u>	- -	- -
1.4.7.4. Exposures in subsidiary comp		•	sed on sharia prin	ciples			-		-
2. Additional Tier 1 Capital						_	_	_	_
2.1. Instruments issued by the bank that meet the crit	eria for inclusion in a	additional tier 1 capi	tal				-		_
2.2. Agio / Disagio		.aa.iio. ia aap.				-	-	-	-
2.3. Deduction factor						-	-	-	-
2.3.1. Investments in Instruments issued by the	other bank that me	et the criteria for inc	clusion in additiona	al tier 1 and tier 2		-	-	-	-
2.3.2. Cross ownership of other entities obtained	ed due to transfer be	cause of law, grant	, or bequest			-	-	-	-
II. Tier 2 Capital						9,815,183	10,147,496	8,906,978	9,145,087
Instruments issued by the bank that meet the crite Agio / disagio	eria for inclusion in	tier 2 capital				94,000	94,000	181,000	181,000
Agio / disagio General allowance for losses on earning assets (r	nax. 1.25% from ris	k-weighted assets	s)			9,721,183	- 10,053,496	- 8,725,978	8,964,087
4. Deduction Factor of Tier 2 Capital			-				-	-	
4.1. Sinking Fund						-	-	-	-
4.2. Investments in Instruments issued by the other b4.3. Cross ownership of other entities obtained due to						<u>.</u>	<u>-</u>	<u> </u>	·
<u>'</u>	Transfer Decause o	i law, grant, or bequ				005 444 400	040 005 700	014 000 400	207.000.040
Total Capital	Unau	dited	llna	udited		235,144,169 Unau	249,895,706 Idited	211,200,463 Unau	227,999,046
	Mar 31			1, 202 4	DESCRIPTION	Mar 31		Mar 31	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK-WEIGHTED ASSETS (RWAs)	000 7/0 /0-	050 405 444	740 500 15-		CAR RATIO	<u> </u>			
RWAS CONSIDERING CREDIT RISK 820,710,125 850,425,141 748,506,176 774,243,758				CET 1 Ratio (%) Tier 1 Ratio (%)	25.52% 25.52%	26.24% 26.24%	25.19% 25.19%	25.30% 25.30%	
RWAS CONSIDERING MARKET RISK 7,754,684 9,989,266 2,697,951 7,351,259 RWAS CONSIDERING OPERATIONAL RISK 54,479,020 53,224,191 51,903,001 83,551,413					Tier 2 Ratio (%)	25.52% 1.11%	26.24% 1.11%	∠5.19% 1.11%	25.30% 1.06%
TOTAL RISK-WEIGHTED ASSETS	865,146,430	CAR Ratio (%)	26.63%	27.35%	26.30%	26.36%			
Min. capital requirements based on risk profile	803,107,128 9.99%		CET 1 FOR BUFFER (%)	16.64%	17.36%	16.31%	16.36%		
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION BASED ON RISK PROFILE					REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)				
	8.88%	8.88%	8.88%	T		0.500/	2.50%	2.50%	2.50%
From CET 1 (%) From AT 1 (%)	გ.გე	8.88%	შ. 88%	8.93%	Capital Conservation Buffer (%)	2.50%	∠.50%	∠.50%	2.50%
	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	0.00% 1.11%	0.00% 1.11%	0.00% 1.11%	0.00% 1.06%	Countercyclical Buffer (%) Capital Surcharge For Systemic Bank (%)	0.00% 2.50%	0.00% 2.50%	0.00% 2.50%	0.00% 2.50%

PT BANK CENTRAL ASIA Tbk ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS As of March 31, 2025 & 2024

			Marc	h 31, 2025 (Unaud	ited)		March 31, 2024 (Unaudited)					
					Calculate Allowa	nce for Possible				Calculate Allowance for Possible		
No	ACCOUNTS	Allo	wance for Impairm	ent	Losses on Ea	rning Assets	Alloy	vance for Impairm	ent	Losses on Earning Assets		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placement with other banks	4,814	-	-	185,804	-	2,675	-	-	125,802	-	
2.	Spot and derivative/forward receivables	-	-	-	1,953	-	-	-	-	1,228	-	
3.	Securities	310,389	-	100,000	521,674	100,000	263,874	-	100,000	529,363	100,074	
4.	Securities sold under repurchase agreement											
	(repo)	-	-	-	-	-	-	-	-	-	-	
5.	Claims on securities bought under reverse											
	repo	-	-	-	-	-	-	-	-	-	-	
6.	Acceptance receivables	38,759	135,729	108,552	99,304	127,562	72,225	23,438	162,417	147,932	196,441	
7.	Loans and financing	11,282,245	8,979,524	12,479,872	8,452,469	10,147,122	13,306,678	9,526,801	10,821,654	7,493,036	7,581,992	
8.	Equity investment	104,071	-	1,770	104,071	1,770	103,290	-	1,770	103,290	1,770	
9.	Other receivables	92	-	-	488	-	118	-	-	1,812	258	
10	. Commitments and Contingencies	2,914,086	118,365	24,808	355,420	81,295	3,179,801	173,832	65,032	323,515	165,098	

STATEMENT OF COMMITMENTS & CONTINGENCIES

As of March 31, 2025 & December 31, 2024

		INDIV	IDUAL	CONSOLIDATED		
No.	ACCOUNTS	Unaudited	Audited	Unaudited	Audited	
		Mar 31, 2025	Dec 31, 2024	Mar 31, 2025	Dec 31, 2024	
 .	COMMITTED RECEIVABLES	20,542,469	29,728,552	23,357,469	32,859,252	
l "	Unused borrowings/financing facilities	20,042,400	20,720,002	2,815,000	2,878,190	
	Foreign currency positions to be received from spot and	_	_	2,013,000	2,070,190	
	derivatives/forward transactions	19,830,774	29,204,297	19,830,774	29,456,807	
	3. Others	711,695	524,255	711,695	524,255	
	o. Othors	711,000	324,233	711,000	324,233	
II.	COMMITTED LIABILITIES	460,651,745	451,036,749	463,257,500	453,943,556	
	Unused credit/financing facilities	422,224,638	411,133,979	424,830,393	414,040,786	
	a. Committed	338,989,541	318,666,862	340,244,241	320,618,854	
	b. Uncommitted	83,235,097	92,467,117	84,586,152	93,421,932	
	Outstanding irrevocable letters of credit	11,567,047	10,055,508	11,567,047	10,055,508	
	3. Foreign currency positions to be submitted for spot and					
	derivatives/forward transactions	26,158,920	28,755,848	26,158,920	28,755,848	
	4. Others	701,140	1,091,414	701,140	1,091,414	
III.	CONTINGENT RECEIVABLES	119,264	109,148	119,264	529,573	
	Received guarantees	119,264	109,148	119,264	529,573	
	2. Others	-	-	-	-	
IV.	CONTINGENT LIABILITIES	26,202,322	26,640,103	26,288,622	26,725,839	
	Issued guarantees	26,202,322	26,640,103	26,288,533	26,725,750	
	2. Others	-	-	89	89	
		ļ				

STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS As of March 31, 2025

				INDIV		Trimilons of Rapiany		
No.	TRANSACTION	Notional	Objec	tives	Derivative Receivables and Payables			
		Amount	Trading	Hedging	Receivables	Payables		
A.	Related to Exchange Rate	45,989,694	45,989,694	-	195,288	157,738		
1.	Spot	5,584,805	5,584,805	-	2,162	2,742		
2.	Forward	22,509,723	22,509,723	-	157,793	73,810		
3.	Option	-	-	-	=	=		
	a. Put	-	-	-	-	-		
	b. Call	-	-	-	-	-		
4.	Future	-	-	-	-	-		
5.	Swap	17,874,691	17,874,691	-	35,149	81,094		
6.	Others	20,475	20,475	-	184	92		
В.	Related to Interest Rate	-	-	-	-	-		
1.	Forward	-	-	-	=	=		
2.	Option	-	-	-	-	-		
	a. Put	-	-	-	-	-		
	b. Call	-	-	-	-	-		
3.	Future	-	-	-	-	-		
4.	Swap	-	-	-	-	-		
5.	Others	-	-	-	-	-		
C.	Others	-	-	-	-	-		
	TOTAL				195,288	157,738		

BOARD OF COMMISSIONERS & DIRECTORS *

BOARD OF COMMISSIONERS

President Commissioner
 Commissioner
 Independent Commissioner
 Independent Commissioner
 Independent Commissioner
 Independent Commissioner
 Sumantri Slamet

BOARD OF DIRECTORS

President Director
 Deputy President Director
 Deputy President Director
 Deputy President Director
 Director
 Tan Ho Hien / Subur or also known as Subur Tan

- Director : Rudy Susanto

- Director (concurrently serving as Director in charge of the

Compliance Function) : Lianawaty Suwono

- Director : Santoso
- Director : Vera Eve Lim

DirectorDirectorHaryanto Tiara BudimanFrengky Chandra Kusuma

- Director : John Kosasih

- Director : Antonius Widodo Mulyono

The composition of the Board of Commissioners and Board of Directors of the Bank as evident in the Deed of Statement of Resolutions of Shareholders' Meeting of PT Bank Central Asia Tbk No. 33 dated 10 May 2022 drawn up before Christina Dwi Utami, S.H., M.Hum., M.Kn., a Notary of the Municipality of West Jakarta, which notice of amendment of corporate data has been received and recorded in the Corporate Entities Administrative System, Ministry of Law and Human Rights of The Republic of Indonesia, as evident in the letter No. AHU-AH.01.09-0011476 dated 11 May 2022.

*) Notes

In the Bank's Annual General Meeting of Shareholders held on 12 March 2025 has been decided the amendment of composition of the Board of Commissioners and Board of Directors of the Bank were as follows:

- Accepting the resignation of Mr. Djohan Emir Setijoso as President Commissioner of the Bank, effective from 1 June 2025;
- II. Honorably dismissing Mr. Jahja Setiaatmadja as President Director of the Bank, effective when his successor has officially taken office as the Bank's President Director:
- III. Appointing Mr. Jahja Setiaatmadja as President Commissioner of the Bank, effective on a date to be determined by the Bank, with due regard to the provisions and/or requirements laid by the Financial Services Authority, subject to the following conditions:
 - The resignation of Mr. Djohan Emir Setijoso as President Commissioner has taken effect; and
 - The Bank has received approval from the Financial Services Authority for the appointment of Mr. Jahja Setiaatmadja as President Commissioner of the Bank; and
 - 3. The new President Director of the Bank as his successor has met the requirements to assume office officially;

with a term of office until the close of the Annual General Meeting of Shareholders of the Bank to be held in 2026;

- IV. Appointing Mr. Gregory Hendra Lembong as President Director of the Bank, effective on a date to be determined by the Bank, provided that:
 - The Bank has received approval from the Financial Services Authority for the appointment of Mr. Gregory Hendra Lembong as President Director of the Bank; and
 - The Bank has received approval from the Financial Services Authority for the appointment of Mr. Jahja Setiaatmadja as President Commissioner of the Bank: and
 - The Bank has received approval from the Financial Services Authority for the appointment of a new Deputy President Director of the Bank as his successor:

with a term of office until the close of the Annual General Meeting of Shareholders of the Bank to be held in 2026;

- V. Appointing Mr. John Kosasih as Deputy President Director of the Bank, effective on a date to be determined by the Bank, provided that:
 - The Bank has received approval from the Financial Services Authority for the appointment of Mr. John Kosasih as Deputy President Director of the Bank; and
 - Mr. Gregory Hendra Lembong has met the requirements to assume office officially as President Director of the Bank;

with a term of office until the close of the Annual General Meeting of Shareholders of the Bank to be held in 2026;

- VI. Appointing Mr. Hendra Tanumihardja as Director of the Bank, effective on a date to be determined by the Bank, provided that:
 - 1. The Bank has received approval from the Financial Services Authority for the appointment of Mr. Hendra Tanumihardja as Director of the Bank; and
 - Mr. John Kosasih has met the requirements to assume office officially as Deputy President Director of the Bank;

with a term of office until the close of the Annual General Meeting of Shareholders of the Bank to be held in 2026;

BANK'S OWNERS

PT Dwimuria Investama Andalan *) : 54.94% Public **) : 45.06% Share Repurchased by PT Bank Central Asia Tbk (Treasury Stock) : 0.00095%

Total 100.00%

- *) The shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.
- **) In the composition of shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.

- The above consolidated financial information was derived from the consolidated financial statements of PT Bank Central Asia Tbk and Subsidiaries as of and for the three months period ended March 31, 2025 that have been unaudited. As the above consolidated financial information was derived from the consolidated financial statements; therefore, the consolidated financial information do not represent a complete presentation of the consolidated financial statements.

The consolidated financial information has been presented in accordance with Financial Services Authority Regulation ("POJK") No. 14/POJK.04/2022 dated August 18, 2022 regarding "Submission of Periodic Financial Statements for Issuers or Public Companies", POJK No. 37/POJK.03/2019 dated December 19, 2019 regarding "Transparency and Publication of Bank Reports" and Regulation No. VIII.G.7 as included in attachment to the Decree of Chairman of Capital Market and Financial Institution Supervisory Board ("Bapepam-LK") No. KEP-347/BL/2012 dated June 25, 2012 regarding "Presentation and Disclosure of Financial Statements for Issuers or Public Companies".

- For comparison purpose, certain accounts in the statements of profit or loss and other comprehensive income for the three months period ended March 31, 2024 have been reclassified to conform the presentation of statements of profit or loss and other comprehensive income for the three months period ended March 31, 2025.
- The main exchange rates used were as follows:

Rate as of March 31, 2025 : 1 USD = Rp 16,560.00 1 HKD = Rp 2,129.67 Rate as of December 31, 2024 : 1 USD = Rp 16,095.00 1 HKD = Rp 2,073.11