





# **FINANCIAL STATEMENTS PT Bank Syariah Indonesia Tbk**



### STATEMENT OF SOURCES AND DISTRIBUTION OF ZAKAT FUNDS

		(Audited)	31 December 202: (Audited)
Α	Sources and distribution of zakat funds		
1.	Sources of zakat funds : "		
	a. Internal Bank	421,791	331,135
	b. External Bank	82,239	71,520
	Total receipt	504,030	402,655
2.	Distribution of zakat funds distributed to other institutions		
	a. Lembaga amil zakat	31,952	22,709
	b. Badan amil zakat	236,396	183,172
	Total distribution	268,348	205,881
В	Sources and distribution of waqf funds		
1.	Sources of waqf funds:		
	a. Internal Bank	-	-
	b. External Bank	2,195	2,590
	Total receipt	2,195	2,590
2.	Distribution of waqf funds distributed to other institutions		
	a. Badan Wakaf Indonesia	451	518
	b. BSI Maslahat	884	1,147
	c. Dompet Dhuafa	444	267
	d. Other institutions	337	538
	e. Others (each below 3%)	79	120
	Total distribution	2,195	2,590

### STATEMENT OF SOURCES AND DISTRIBUTION OF QARDHUL HASAN FUNDS

		31 December 2024 (Audited)	31 December 202: (Audited)
1.	Beginning balance of qardhul hasan funds	9,907	7,048
2.	Sources of qardhul hasan funds		
	a. Infaq and shadaqah	84,691	63,947
	b. Qardhul hasan refund	-	-
	c. Penalty	21,972	17,915
	d. Non-halal income	1,240	1,733
	e. Others	4,094	-
	Total receipt	111,997	83,595
3.	Uses of qardhul hasan funds		
	a. Productive distribution	-	-
	b. Donation	117,028	80,736
	c. Others	-	-
	Total distribution	117,028	80,736
4.	(Decrease)/increase qardhul hasan funds	(5,031)	2,859
5.	Ending balance of gardhul hasan funds	4,876	9,907

### STATEMENT OF SPOT AND FORWARD TRANSACTIONS

of :	31 December 2024				(In Millions	of Rupiah)	
				INDIVIDUAL			
					Derivative Receivables & Payables		
			Non Hedging		Receivables		
A.	Exchange Rate Related	954,260	96,570	857,690	-	-	
1.	Spot	96,570	96,570	-	-	-	
2.	Forward	857,690	-	857,690	-	-	
3.	Others	-	-	-	-	-	
В.	Others	-	-	-	-	-	
	TOTAL	954,260	96,570	857,690	-	-	

## STATEMENT OF PROFIT SHARING DISTRIBUTION

	Balance	to be Distributed		Total of Profit Sharing	Rate of Return Indication (%)	Types	Ba <b>l</b> ance	to be Distributed	Ratio (%) Total of Profit Sharir		Rate of Return Indication (%)
						of Funds					
Liabilities to other banks	297,754	2,231	20.44	456	1.84	Liabilities to other banks				-	
2. Mudharabah demand deposits	35,781,434	268,101	43.07	115,482	3.87	2. Mudharabah demand deposits	-	-	-	-	
3. Mudharabah savings deposits	78,679,701	589,527	5.71	33,675	0.51	<ol><li>Mudharabah savings deposits</li></ol>	-	-	-	-	-
4. Mudharabah time deposits	112,646,493	844,033		221,594		4. Mudharabah time deposits	-	-		-	
a. 1 Month	61,879,491	463,648	25.19	116,783	2.26	a. 1 Month	-	-	-	-	
b. 3 Month	29,533,162	221,285	27.69	61,275	2.49	b. 3 Month	-	-	-	-	-
c. 6 Month	12,711,555	95,245	28.15	26,814	2.53	c. 6 Month	-	-	-	-	-
d. 12 Month	8,522,285	63,855	26.19	16,722	2.35	d. 12 Month	-	-	-		-
5. Marketable securities issued	3,200,000	26,397	68.52	18,086	6.78	<ol><li>Marketable securities issued</li></ol>	-	-	-		
6. Fund borrowings	1,000,000	7,493	75.63	5,667	6.80	6. Fund borrowings	-	-	-		
Total	231,605,382	1,737,782		394,960		Total	-	-	-	-	
Type of Fund Distribution	Average Balance A	Retained Earnings B				Type of Fund Distribution	Balance Average A	Retained Earnings B			
1, Placements with other banks	578,681	69				1. Placements with other banks	-	-			
2. securities	42,918,753	238,435				Investments in marketable     securities		-			
3. Murabahah receivables	133,680,881	1,107,156				<ol> <li>Murabahah receivables</li> </ol>	-	-			
4. Istishna receivables	13	10				4. Istishna receivables	-	-			
5. Multiservices ijarah receivables	173,810	1,535				<ol><li>Multiservices ijarah receivables</li></ol>	-				
6. Funds of gardh	-	-				6. Funds of gardh	-	-			
7, Mudharabah financing	2,702,825	10,065				7, Mudharabah financing	-	-			
8, Musyarakah financing	107,209,841	711,969				8, Musyarakah financing	-	-			
g, Ijarah receivables	3,214,823	19,841				g. Ijarah receivables	-	-			
10. Other financing	-	-				10. Other financing	-				
Total	290,479,627	2.089.080				Total					

14 Net cash generated by operating activities

Current accounts and placements with other banks

No		31 December 2 (Audited)	124 31 December 2023 (Audited)	No.	PERFORMANCE RATIOS		31 December 2024 (Audited)	31 0
1	COMMITMENT RECEIVABLES	464,5	18 -	1.	Capital Adequacy Ratio (CAR)		21.40	
	1. Unused financing facilities			2.	Non performing earning assets and non earning assets to and non earning assets	total earning assets	1.11	
	Foreign currency positions to be received from	n spot 464,5	08 -	3.	Non performing earning assets to total earning assets		1.39	
	and forward transactions 3. Others			4.	Allowance for impairment on financial assets to earning as	ssets	2.72	
	3. Others		-	5.	Gross Non Performing Financing (NPF Gross)		1.90	
П	COMMITMENT PAYABLES	3,982,4	3,064,060	6.	Net Non Performing Financing (NPF Net) Return on Assets (ROA)		0.50 2.49	
	Unused financing facilities	743,0		8.	Return On Equity (ROE)		17.77	
	a. Committed	742.0		9.	Net Interest (NI)		5.66	
	b. Uncommitted 2. Outstanding irrevocable L/C	743,0 364,5		10.	Net Operating Margin (NOM)		2.84	
	3. Foreign currency positions to be submitted fo			11.	Operating Expenses to Operating Income (BOPO)  Cost to Income Ratio (CIR)		69.93 50.89	
	spot and forward transactions	105,7		13.	Profit sharing financing to total financing		42.01	
	4. Others	2,385,0	00 1,970,307	14.	Financing to Deposit Ratio (FDR)		84.97	
111	CONTINGENT RECEIVABLES	706,0	600,557		Compliance			
	1. Guarantees received	245,0		1.	a. Percentage violation of Legal Lending Limit (LLL)     i. Related parties		0.00	
	2. Income from non performing financing	425,3	97 335,215		ii. Non related parties		0.00	
	a. Murabahah	330,8			b. Percentage of financing in excess of Legal Lending Lim	nit (LLL)		
	b. Istishna c. Ijarah	10,4	- 1 37 5,969		i. Related parties ii. Non related parties		0.00	
	d. Profit Sharing	80,2		2.	ii. Non related parties  Statutory reserve requirement		0.00	
	e. Others	3,8	02 6,392	21	a. GWM Rupiah			
	3. Others	35,6	11 30,923		i. Daily <sup>5</sup>		4.83	
IV	CONTINGENT LIABILITIES	2 040 7	25 2,837,838		ii. Average ") b. GWM foreign currencies (daily) ")		3.74 1.46	
	1. Guarantees issued	2,040,7		3.	Overall Net Open Position (NOP)		2.26	
	2. Others				M Ratio Per position on 31 December 2024 and 2023			
		'S OF CAPITAL					ADUAL 31 D	
1	Core Conital (Time 1)	S OF CAPITAL					31 D	.09
1	Core Conital (Time 1)	S OF CAPITAL					31 D	.09
1	Core Conital (Time 1)	S OF CAPITAL					31 D	,09 5,09 2,92 5,50 2,81
1	Core Capital (Tier 1) 1. Common Equity Tier 1 (CET.1) 1.1 Paid-in capital (net of treasury stock) 1.2 Reserve additional (capital 1.2 Reserve additional factor 1.2.1 Additional factor		ssets classified as fa	ir value th	rough other comprehensive income	31 December 2024 (Audited) 41,685,617 41,685,617 22,923,383 21,699,922 29,067,327 553,440	36, 36, 36 22 15	,09; 5,09 2,92 5,50 2,81 45
1	Core Capital (Tier 1) 1, Common Equity Tier 1 (CET 1) 1, Paid-in capital fier of treasury stock) 1, Paid-in capital fier of treasury stock) 1, Person additional capital factor 1, Person additional facto	e to financial statement translation ncreases of fair value of financial a revaluation	ssets classified as fa	ir value th	rough other comprehensive income	31 December 2024 (Audited) 41,685,617 41,685,617 22,923,383 21,699,922 29,067,327 553,440	36, 36, 36 22 15	,095 5,09 2,92 5,50 2,81 45
1	Core Capital (Tier 1) 1, Common Equity Tier 1 (CET 1) 1, Paid-in capital fier of treasury stock) 1, Paid-in capital fier of treasury stock) 1, Person additional capital factor 1, Person additional facto	e to financial statement translation ncreases of fair value of financial a revaluation	ssets classified as fa	ir value th	rough other comprehensive income	31 December 2024 (Audited) 41,685,617 41,685,617 22,923,383 21,699,922 29,067,327 553,440	36, 36, 36 22 15	,09; 5,09 2,92 5,50 2,81 45
1	Core Capital (Tier 1) 1, Common Equity Tier 1 (CET 1) 1, Paid-in capital fier of treasury stock) 1, Paid-in capital fier of treasury stock) 1, Person additional capital factor 1, Person additional facto	e to financial statement translation ncreases of fair value of financial a revaluation	ssets classified as fa	ir value th	rrough other comprehensive income		36, 36, 36 22 15	,095 5,09 2,92 5,50 2,81 45
1	Core Capital (Tier 1)  1. Common Equity Tier I (CET 1)  1.1 Paid-in capital (net of treasury stock)  1.2 Paid-in capital (net of treasury stock)  1.2 Additional factor  1.2.1 Additional factor  1.2.1 Other comprehensive income.  1.2.1 Spectrall gain due to income the comprehensive income.  1.2.1 Spectrall gain due to income the comprehensive income.  1.2.1 Spectrall gain due to income the comprehensive income.  1.2.1 Spectrall gain due to income the comprehensive income.  1.2.1 Spectral gain due to income the comprehensive income.  1.2.1 Spectral gain due to income the comprehensive income	e to financial statement translation increases of fair value of financial a revaluation fifer tax er tax tatal		ir value th	rough other comprehensive income	31 Department 2004 41,685,617 41,685,617 22,923,383 21,669,522 29,961,522 23,3440 25,3440 28,513,867 3,337,462 14,678,422 7,005,888	31 D 36, 32 22 15 22	,095 5,09 2,92 5,50 2,81 45 44 4,36 8,38 8,2,23 5,70
1	Core Capital (Tier 1)  1. Common Equity Tier I (CET 1)  1.1 Paid-in capital (net of treasury stock)  1.2 Paid-in capital (net of treasury stock)  1.2 Additional factor  1.2.1 Additional factor  1.2.1 Other comprehensive income.  1.2.1 Spectrall gain due to income the comprehensive income.  1.2.1 Spectrall gain due to income the comprehensive income.  1.2.1 Spectrall gain due to income the comprehensive income.  1.2.1 Spectrall gain due to income the comprehensive income.  1.2.1 Spectral gain due to income the comprehensive income.  1.2.1 Spectral gain due to income the comprehensive income	e to financial statement translation increases of fair value of financial a revaluation fifer tax er tax tatal		ir value th	rough other comprehensive income	31 December 2004 41,685,617 41,685,617 21,202,387 29,067,327 25,3440 28,513,887 3,331,491 3,377,462 27,005,888	31 D 36, 32 22 15 22	,095 5,09 2,92 5,50 2,81 45 44 4,36 8,38 8,2,23 5,70
1	Core Capital (Tier 1)  1. Common Soulty Tier I (CET 1)  1. Pland in apital (net of treasury stock)  1. Reserve additingual capital  1. 1. Common Soulty Tier I (CET 1)  1. Common Soulty Tier I (CET 1	te to financial statement translation of financial a revolución value of financial a fere tax et as to a constant de tax et as to	ıram			31 December 2004 41,685,617 41,685,617 41,685,617 21,222,322 21,222,323 21,222,323 21,222,323 21,222,323 21,222,323 21,222,323 21,222,323 21,2	31 D 36, 32 22 15 22	,095 5,09 2,92 5,50 45 44 44 43 2,36 3,38 2,23 5,70
1	Core Capital (Tier 1)  1. Common Soulty Tier I (CET 1)  1. Pland in apital (net of treasury stock)  1. Reserve additingual capital  1. 1. Common Soulty Tier I (CET 1)  1. Common Soulty Tier I (CET 1	te to financial statement translation of financial a revolución value of financial a fere tax et as to a constant de tax et as to	ıram			31 December 2004 41,685,617 41,685,617 41,685,618 21,1699,922 29,067,327 553,440 5,337,462 3,337,462 14,076,422 7,005,888 7,06,24 7,367,405 5,814	31 D. 36, 36, 22, 15, 22, 15, 27, 15, 27, 15, 27, 27, 27, 27, 27, 27, 27, 27, 27, 27	,095 5,09 5,09 2,92 5,50 2,81 45 44 2,36 8,38 2,23 5,70 7
1	Core Capital (Tier 1)  1. Common Soulty Tier I (CET 1)  1. Paid in apital (net of treasury stock)  1. Reserve additingual capital  1. 1. Common Soulty Tier I (CET 1)  1. Common Soulty Tier I (CET 1)	te to financial statement translation of financial a revolución value of financial a fere tax et as to a constant de tax et as to	ıram			31 December 2004 41,685,617 41,685,617 41,685,617 21,222,322 21,222,323 21,222,323 21,222,323 21,222,323 21,222,323 21,222,323 21,222,323 21,2	31 D. 36, 36, 22, 15, 22, 15, 27, 15, 27, 15, 27, 27, 27, 27, 27, 27, 27, 27, 27, 27	,095 5,09 5,09 2,92 5,50 2,81 45 44 2,36 8,38 2,23 5,70 7
1	Core Capital (Tier 1)  1. Common Soulty Tier I (CET 1)  1. Paid in apital (net of treasury stock)  1. Reserve additingual capital  1. 1. Common Soulty Tier I (CET 1)  1. Common Soulty Tier I (CET 1)	te to financial statement translation of financial a revolución value of financial a fere tax et as to a constant de tax et as to	ıram			31 December 2004 41,685,617 41,685,617 41,685,618 21,1699,922 29,067,327 553,440 5,337,462 3,337,462 14,076,422 7,005,888 7,06,24 7,367,405 5,814	31 D. 36, 36, 22, 15, 22, 15, 27, 15, 27, 15, 27, 27, 27, 27, 27, 27, 27, 27, 27, 27	,095 5,09 5,09 2,92 5,50 2,81 45 44 2,36 8,38 2,23 5,70 7
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1	Core Capital (Tier 1)  1. Common Soulty Tier I (CET 1)  1. Paid in apital (net of treasury stock)  1. Reserve additingual capital  1. 1. Common Soulty Tier I (CET 1)  1. Common Soulty Tier I (CET 1)	te to financial statement translation of financial a revolución value of financial a fere tax et as to a constant de tax et as to	ıram			31 Operative 2004 41,685,617 41,685,617 41,685,617 21,699,922 29,067,327 553,440 28,513,887 3,381,491 3,377,462 21,7,005,888 7,005,888 7,005,888 2,316,991 3,377,462 1,7,005,888 2,316,991 3,377,462 2,316,991 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,377,477,477 3,377,477 3,377	310 36,33 22,21 11,22 21,12 21	,095 5,099 5,099 2,811 45 44 2,36 3,38 2,23 3,70 7,731
1	Core Capital (Tier 1)  1. Common Soulty Tier I (CET 1)  1. Paid in apital (net of treasury stock)  1. Reserve additingual capital  1. 1. Common Soulty Tier I (CET 1)  1. Common Soulty Tier I (CET 1)	te to financial statement translation of financial a revolución value of financial a fere tax et as to a constant de tax et as to	ıram			31 December 2004 41,685,617 41,685,617 41,685,618 31,699,922 29,067,327 553,440 5,813,449 3,377,462 7,005,888 7,005,882 7,005,884 7,310,591 5,814 7,310,591 5,814 7,310,591 5,814 7,310,591	310 36,33 22,21 11,22 21,12 21	,095 5,09 5,09 2,550 2,81 45 44 2,36 3,38 2,23 7,31 7,31
•	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Parkin capital (net of treasury stock)  1.2 Reserve additingual capital  1.2 Reserve additingual capital  1.2 Lost of the comprehensive income.  1.2.1.1 Other comprehensive income.  1.2.1.1 Sprups of fined assets  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.3 Pervious years good as  1.2.1.4 Sprups of fined assets  1.2.1.5 Pervious years good as  1.2.1.5 Equal of pred assets  1.2.1.5 Equal of the disclosed reserves  1.2.1.5 Pervious years good as  1.2.2 Deduction factor (CP)  1.2.2.1 Other comprehensive separate  1.2.2.2 Other disclosed reserves  1.2.2.3 Misority interest that can be counted  1.4 Deduction of the preferred tax calculated as dec	te to financial statement translation receives of fair value of financial a revaluation fitter tax fit ax to take the financial at the tax fit ax fit	on lal assets classified. Allowance for impain cial instrument in t			31 Operative 2004 41,685,617 41,685,617 41,685,617 21,699,922 29,067,327 553,440 28,513,887 3,381,491 3,377,462 21,7,005,888 7,005,888 7,005,888 2,316,991 3,377,462 1,7,005,888 2,316,991 3,377,462 2,316,991 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,381,491 3,377,462 3,377,477,477 3,377,477 3,377	310 36,33 22,21 11,22 21,12 21	,095 5,09 5,09 2,550 2,81 45 44 2,36 3,38 2,23 7,31 7,31
•	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Parkin capital (net of treasury stock)  1.2 Reserve additingual capital  1.2 Reserve additingual capital  1.2 Lost of the comprehensive income.  1.2.1.1 Other comprehensive income.  1.2.1.1 Sprups of fined assets  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.3 Pervious years good as  1.2.1.4 Sprups of fined assets  1.2.1.5 Pervious years good as  1.2.1.5 Equal of pred assets  1.2.1.5 Equal of the disclosed reserves  1.2.1.5 Pervious years good as  1.2.2 Deduction factor (CP)  1.2.2.1 Other comprehensive separate  1.2.2.2 Other disclosed reserves  1.2.2.3 Misority interest that can be counted  1.4 Deduction of the preferred tax calculated as dec	te to financial statement translation receives of fair value of financial a revaluation fitter tax fit ax to take the financial at the tax fit ax fit	on lal assets classified. Allowance for impain cial instrument in t			31 December 2004 41,685,617 41,685,617 41,685,618 31,699,922 29,067,327 553,440 5,813,449 3,377,462 7,005,888 7,005,882 7,005,884 7,310,591 5,814 7,310,591 5,814 7,310,591 5,814 7,310,591	310 36,33 22,21 11,22 21,12 21	,095 5,09 5,09 2,550 2,81 45 44 2,36 3,38 2,23 7,31 7,31
•	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Parkin capital (net of treasury stock)  1.2 Reserve additingual capital  1.2 Reserve additingual capital  1.2 Lost of the comprehensive income.  1.2.1.1 Other comprehensive income.  1.2.1.1 Sprups of fined assets  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.3 Pervious years good as  1.2.1.4 Sprups of fined assets  1.2.1.5 Pervious years good as  1.2.1.5 Equal of pred assets  1.2.1.5 Equal of the disclosed reserves  1.2.1.5 Pervious years good as  1.2.2 Deduction factor (CP)  1.2.2.1 Other comprehensive separate  1.2.2.2 Other disclosed reserves  1.2.2.3 Misority interest that can be counted  1.4 Deduction of the preferred tax calculated as dec	te to financial statement translation receives of fair value of financial a revaluation fitter tax fit ax to take the financial at the tax fit ax fit	on lal assets classified. Allowance for impain cial instrument in t			31 December 2004 41,685,617 41,685,617 41,685,618 31,699,922 29,067,327 553,440 5,813,449 3,377,462 7,005,888 7,005,882 7,005,884 7,310,591 5,814 7,310,591 5,814 7,310,591 5,814 7,310,591	310 36,33 22,21 11,22 21,12 21	,095 5,09 2,92 5,50 2,81 45 44 42,366 3,38 3,23 2,23 7,7 7,31 1,7,31 1,66
	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Parkin capital (net of treasury stock)  1.2 Reserve additingual capital  1.2 Reserve additingual capital  1.2 Lost of the comprehensive income.  1.2.1.1 Other comprehensive income.  1.2.1.1 Sprups of fined assets  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.3 Pervious years good as  1.2.1.4 Sprups of fined assets  1.2.1.5 Pervious years good as  1.2.1.5 Equal of pred assets  1.2.1.5 Equal of the disclosed reserves  1.2.1.5 Pervious years good as  1.2.2 Deduction factor (CP)  1.2.2.1 Other comprehensive separate  1.2.2.2 Other disclosed reserves  1.2.2.3 Misority interest that can be counted  1.4 Deduction of the preferred tax calculated as dec	te to financial statement translation receives of fair value of financial a revaluation fitter tax fit ax to take the financial at the tax fit ax fit	on lal assets classified. Allowance for impain cial instrument in t			31 December 2004 41,685,617 41,685,617 41,685,618 31,699,922 29,067,327 553,440 5,813,449 3,377,462 7,005,888 7,005,882 7,005,884 7,310,591 5,814 7,310,591 5,814 7,310,591 5,814 7,310,591	310 36,33 22,21 11,22 21,12 21	,095 5,09 2,92 5,50 2,81 45 44 42,366 3,38 3,23 2,23 7,7 7,31 1,7,31 1,66
	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Parkin capital (net of treasury stock)  1.2 Reserve additingual capital  1.2 Reserve additingual capital  1.2 Lost of the comprehensive income.  1.2.1.1 Other comprehensive income.  1.2.1.1 Sprups of fined assets  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.2 Other disclosed reserves  1.2.1.3 Pervious years good as  1.2.1.4 Sprups of fined assets  1.2.1.5 Pervious years good as  1.2.1.5 Equal of pred assets  1.2.1.5 Equal of the disclosed reserves  1.2.1.5 Pervious years good as  1.2.2 Deduction factor (CP)  1.2.2.1 Other comprehensive separate  1.2.2.2 Other disclosed reserves  1.2.2.3 Misority interest that can be counted  1.4 Deduction of the preferred tax calculated as dec	te to financial statement translation receives of fair value of financial a revaluation fitter tax fit ax to take the financial at the tax fit ax fit	on lal assets classified. Allowance for impain cial instrument in t			31 Operative 2004 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,687,617 53,440 28,513,867 33,146,0 14,678,422 7,000,888 70,624 7,367,405 56,814 56,814 56,814 57,817 58,814	310 36, 336 31, 12, 12, 12, 12, 12, 12, 12, 12, 12, 1	(Auc. (O95)
	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Parkin apital (net of treasury stock)  1.2 Reserve additingual capital  1.2 Reserve additingual capital  1.2 Los the comprehensive income.  1.2.1.1 Other comprehensive income.  1.2.1.1 Other comprehensive income.  1.2.1.2 Debugger of the stock of	the to financial statement translation reveals of financial a revaluation of financial a feet at a statement translation of financial a feet at a statement translation of statement translation provides to financial statement translation impairment of fair value of financial statement translation impairment of fair value of financial statement translation impairment of fair value of financial statement fair value of financial statement fair value of financial statement fair value of financial value on financial value on financial value of f	on lal assets classified. Allowance for impain cial instrument in t			31 Oceanior 2004 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,687,687 53,440 28,513,867 33,146,0 14,678,422 7,005,881 70,624 7,367,405 56,814 56,814 56,814 57,817 58,814	31 D 36 36 37 37 37 37 37 37 37 37 37 37 37 37 37	(09:500 (09:500) (09:500 (09:500 (09:500 (09:500 (09:500 (09:500 (09:500 (09:500) (09:500 (09:
	Core Capital (Tier 1)  1. Common Equity Tier 1 (CET 1)  1. Peach capital (Tier 1)  1. Peach capital (T	the to financial statement translation reveals of financial a revaluation of financial a feet at a statement translation of financial a feet at a statement translation of statement translation provides to financial statement translation impairment of fair value of financial statement translation impairment of fair value of financial statement translation impairment of fair value of financial statement fair value of financial statement fair value of financial statement fair value of financial value on financial value on financial value of f	on lal assets classified. Allowance for impain cial instrument in t			31 Operative 2004 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,687,617 53,440 28,513,867 33,146,0 14,678,422 7,000,888 70,624 7,367,405 56,814 56,814 56,814 57,817 58,814	31 D 36 36 37 37 37 37 37 37 37 37 37 37 37 37 37	(09:500 (09:500) (09:500 (09:500 (09:500 (09:500 (09:500 (09:500 (09:500 (09:500) (09:500 (09:
	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Parkin apital fines of treasury stock)  1.2 Reserve additingual capital  1.2 Reserve additingual capital  1.2 Secure additingual capital  1.3 Minority interest that can be counted  1.4 Deduction reset that can be counted  1.4 Deduction reset that can be counted  1.4 Deduction additingual capital  1.4 Deduction additingual capital  1.4 Deduction additingual capital  1.4 Deduction addition and capital capital  1.4 Dedu	the to financial statement translation necessers of fair value of financial a revaluation revealuation.  If the tax statement translation or stock-based compensation produce to financial statement translation produces to the statement translation produces to the statement of fair value of financial value on financial value of financial value on financial value of financial value on financial value of financial va	on lal assets classified. Allowance for impain cial instrument in t			31 Oceanior 2004 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,687,687 53,440 28,513,867 33,146,0 14,678,422 7,005,881 70,624 7,367,405 56,814 56,814 56,814 57,817 58,814	31 D 36 36 37 37 37 37 37 37 37 37 37 37 37 37 37	(09:500 (09:500) (09:500 (09:500 (09:500 (09:500 (09:500 (09:500 (09:500 (09:500) (09:500 (09:
	Core Capital (Tier 1)  1. Common Equity Tier 1 (CET 1)  1. Peach capital (Tier 1)  1. Peach capital (T	the to financial statement translation necessers of fair value of financial a revaluation revealuation.  If the tax statement translation or stock-based compensation produce to financial statement translation produces to the statement translation produces to the statement of fair value of financial value on financial value of financial value on financial value of financial value on financial value of financial va	on lal assets classified. Allowance for impain cial instrument in t			31 Oceanior 2004 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,687,687 53,440 28,513,867 33,146,0 14,678,422 7,005,881 70,624 7,367,405 56,814 56,814 56,814 57,817 58,814	31 D 36, 36, 37, 37, 37, 37, 37, 37, 37, 37, 37, 37	(09: (09: (09: (09: (09: (09: (09: (09: (09: (19:
	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Parkin apital fines of treasury stock)  1.2 Reserve additingual capital  1.2 Reserve additingual capital  1.2 Secure additingual capital  1.3 Minority interest that can be counted  1.4 Deduction reset that can be counted  1.4 Deduction reset that can be counted  1.4 Deduction additingual capital  1.4 Deduction additingual capital  1.4 Deduction additingual capital  1.4 Deduction addition and capital capital  1.4 Dedu	to financial statement translation ncreases of fair value of financial a revaluation revealuation for tax or tax its statement translation or stock-based compensation produce to financial statement translation or stock-based compensation produce translation of financial statement translation produce that the support translation produce that the support translation produced in the state of financial statement for fair value on financial statement for statement to other bank in the statement to other bank which comply with tier 2 requires credit Risk - Weighted Assets).	on on all assets classified.  Il owners for impaint cisil instrument in 1			31 Dependent 2004 41,685,617 41,685,617 41,095,617 41,095,617 41,095,617 553,440 28,513,867 3,381,491 3,377,462 47,367,462 47,367,462 58,814 5	310 36, 36, 37, 37, 37, 37, 37, 37, 37, 37, 37, 37	7,311 7,311 7,311 7,311 7,311 7,311 7,311 7,311 7,311
	Core Capital (Tier 1)  1. Common Equity Tier I (CET 1)  1. Paid-in capital (net of treasury stock)  1. Paid-in	to financial statement translation increases of fair value of financial a revaluation of financial a revaluation of financial a revaluation of statement translation or stock-based compensation produce to financial statement translation impairment of fair value of finance translation impairment of fair value of finance translation or stock-based compensation produce for the statement of fair value of finance translation impairment of fair value of finance from the statement of fair value on finance from the statement of fair value of financial a statement of fair value of financial a statement translation of fair value of financial a statement translation of fair value of financial value from the statement translation of fair value of financial value from the statement translation of fair value of financial value from the value fair value of financial value from the value f	on on all assets dassified allowance for impaid acid instrument in 1 instrumen	as fair value	ise through other comprehensive income uses of earning asset. Book.	31 Oceanies 2024 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,695,617 55,440 28,513,887 353,149 40,72,422 7,005,888 7,367,865 7,367,8	31 D 36, 36, 36, 37, 37, 37, 37, 37, 37, 37, 37, 37, 37	(095 (509) (509) (509) (509) (509) (509) (609) (609) (609) (709) (
	Core Capital (Tier 1)  1. Common Boulty Tier I (CET 1)  1. Paedric and Incident of treasury stock)  1.2 Receive additional capital (Life Common Boulty)  1.3 Paedric and Common Boulty Tier I (CET 1)  1.3 Peedric and Common Boulty Tier I (CET 1)  1.4 Peedric and Common Boulty Tier I (CET 1)  1.5 Peedric and Common Boulty I (CET 1)  1.6 Peedric and Common Boulty I (CET 1)  1.7 Peedric and Common Boulty I (CET 1)  1.8 Minority I (CET 1)  1.9 Peedric and Common Boulty I (CET 1)  1.9 Peedr	to financial statement translation ncreases of fair value of financial a revaluation increases of fair value of financial a revaluation of the fair value of financial a fair value of financial statement translatial or stock-based compensation produce to financial statement translating	on all assets classified.  Illusiones for impalaincial instrument in 1  Interest	as fair value as	ise through other comprehensive income uss of earning asset Book  CAPTUL ADRICACY RATIO CET I Records	31 December 2004 41,685,617 41,685,617 42,933,83 21,699,922 29,693,340	310 36, 36, 37, 37, 37, 37, 37, 37, 37, 37, 37, 37	,095 ,095 ,095 ,095 ,095 ,097 ,195 ,195 ,195 ,195 ,195 ,195 ,195 ,195
H	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Pacific and palla fine of treasury stock)  1.2 Reserve additingual capital  1.3 Pacific and palla fine of treasury stock)  1.3 Pacific and palla fine of treasury stock)  1.3 Pacific and palla fine of the stock of the sto	to financial statement translation norcesses of fair value of financial a revaluation  fiter tax  fiter tax  fiter tax  fiter tax  for stock-based compensation pro- due to financial statement translat  impairment of fair value of finan- due to financial statement translat  impairment of fair value of finan- due to financial statement translat  impairment of fair value on finan  in adjustment of fair value on finan  in adjustment of fair value on finan  in non- due tion of fair value on finan  in on one statement translat  in one of fair value on finan  in one of fair value  in one of f	iram  on on all assets classified all seasons of the impact of the impac	as fair value as	Les through other comprehensive income  Les of earning asset Book  CAPITAL ADEQUACY PARTO  CETTER TO BROOK THE TROOK NO THE TROOK NO THE TROOK NO THE TROOK NO	31 Oceanide 2004 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 42,23,883 21,699,922 29,693,340	310 36, 36, 37, 37, 37, 37, 37, 37, 37, 37, 37, 37	,095 ,095 ,095 ,095 ,095 ,097 ,195 ,195 ,195 ,195 ,195 ,195 ,195 ,195
II RESC	Core Capital (Tier 1)  1. Common Equity Tier I (CET 1)  1. Park I capital (net of treasury stock)  1. Park I ca	to financial statement translation revaluation.  If the tax is the	Islaman on on one of the state	as fair valuer test fai	te through other comprehensive income  as of earning asset.  Brook  CAPTER, LIDICORACY BATTO  CAT I Rato Pill  Tel P Rato Pil	11 December 2004 14, 685,617 14, 1685,617 14, 1685,617 14, 1685,617 15, 1687 16, 168	310 36, 36, 37, 37, 37, 37, 37, 37, 37, 37, 37, 37	,095 ,095 ,095 ,095 ,095 ,097 ,195 ,195 ,195 ,195 ,195 ,195 ,195 ,195
II	Core Capital (Tier 1)  1. Common Boulty Tier I (CET 1)  1. Paedra Capital (Tier 2)  1.	to financial statement translation increases of fair value of financial a revaluation firer tax set as as set as s	on all assets classified.  Illuscance for impaignancial instrument in 1  In the second of the second	as fair value as	LAPTER ADEQUACY PARTD CET 1 Files De No. CET 1 File	31 December 2004 41,655,617 41,655,617 41,655,617 41,655,617 41,655,617 42,23,833 21,669,922 28,953,440 28,513,867 28,513,867 23,914,662 14,672,422 7,005,888 2,056,727 880,961 2,937,688 2,056,727 880,961 2,105,714 160,000 2,105,714	310 36, 36, 37, 37, 37, 37, 37, 37, 37, 37, 37, 37	(095 (509) (509) (509) (509) (509) (509) (609) (609) (609) (709) (
II	Core Capital (Tier 1)  1. Common South Tier 1 (CET 1)  1. Paulin anglal (net of treasury stock)  1.2 Reserve additings of treasury stock)  1.2 Reserve additings of treasury stock)  1.2 Reserve additings of treasury stock)  1.2 Long treasure stocks of the	to financial statement translation revaluation "value of financial a revaluation" value of financial a revaluation of financial a revaluation of financial attention of the tax to tall or state of the tax of tall or state of tax of tall or state of tax of tall or state of financial statement translat impairment of fair value of financial statement translat impairment of fair value of financial cax or state of financial statement tax of financial statement tax of financial statement for financial statement to other bank.  Justicument to other bank which comply with tier 2 requires 6 credit Risk - Weighted Assets)  Total Cap Total Cap 10 (1997) 10 (19	tal  31 Deember 2023  1845/004  1845/004  1845/004  1845/004  1845/004  1845/004  1845/004  1845/004  1845/004  1845/004	as fair value as	Les through other comprehensive income  as of earning asset  Book  CAPIDA ADRICANCY BATID  CET   Reso (N)  Tet   Rato (N)  CAPIDA BOOK (N)  THE CAPIDA (N)  TH	31 December 2004 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 41,685,617 42,933,83 21,699,922 29,695,2440 28,513,887 3,331,491 2,467,422 7,005,888 70,624 7,367,405 5,814 5,814 7,310,591	310 36, 36, 37, 37, 37, 37, 37, 37, 37, 37, 37, 37	,095 ,095 ,095 ,095 ,095 ,097 ,195 ,195 ,195 ,195 ,195 ,195 ,195 ,195

#### As of 31 December 2024 and 2023

(151,913) (134,742) (855,561) (426,018) (7,778,995) (781,307) 8,001,935 776,250 - (1,375,000) 3,015,731 203,759

8,749,006 10,162,997 21,906,750 799,673

61,927,842 40,021,092

D CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR 40,021,092 39,221,419

-					Mention	Standard					MEHLIOH	Standard			
7,158,013	5,737,932	1	RELATED PARTIES	1,622,945					1,622,945	1,527,157					1,527,157
-		1	Placements with other banks	128,548	-	-	-	-	128,548	105,240	-	-	-	-	105,240
			a. Rupiah	106,497	-	-	-	-	106,497	71,630	-	-	-	-	71,630
151.88	123.65		b. Foreign currencies	22,051	-	-	-	-	22,051	33,610	-	-	-		33,610
		2	Spot and forward receivables a. Rupiah						-						
in the period Decem	nber 2024 and 2023		b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
		3	Securities	193,454	-	-	-	-	193,454	147,792	-	-	-	-	147,792
			a. Rupiah	193,454	-	-	-	-	193,454	147,792	-	-	-	-	147,792
			b. Foreign currencies	-	-	-			42,433	61,610	-	-	-	-	-
		4	Acceptance receivables	42,433 57,017	-	-	-		57,017	46.340	-	-			61,610 46,340
(In N	Millions of Rupiah)	5	Receivables and ijarah a. Micro, small and medium enterprises (UMKM)	37,017	-	-	-	-	-	289	-	-	-	-	289
•			i. Rupiah		-	-	-	-	-	289	-	-	-	-	289
INDIVI	DUAL		ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
			<ul> <li>b. Non micro, small and medium enterprise (non UMKM)</li> </ul>	57,017	-	-	-	-	57,017	46,051	-	-	-	-	46,051
			i. Rupiah	57,017	-	-	- :	-	57,017	46,051	-	-	-	-	46,051
	(Audited)		ii. Foreign currencies	-			-								
			c. Restructured loans i. Rupiah		-	-	-	-	-	-	-	-	-	-	-
			ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
		6	Profit sharing financing	1,146,577	-	-	-	-	1,146,577	1,084,211	-	-	-	-	1,084,211
05.010.115	00.051.500		a. Micro, small and medium enterprises (UMKM)	-	-	-	-	-	-	-	-	-	-	-	-
25,260,645	22,356,599		i. Rupiah	-	-		-	-	-	-	-	-	-	-	-
/7.0E4.1E0)	(5,930,162)		ii. Foreign currencies	1,146,577	-			_	1,146,577	1,084,211			-		1,084,211
(7,854,159)			b. Non micro, small and medium enterprises (non UMKM) i. Rupiah	1,146,577				-	1,146,577	1,084,211	-	-	-		1,084,211
2,097,759	1,703,364		ii. Foreign currencies	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	-	-	-	-	-	-	-		-	-
4,266,371	3,115,816		c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
(110,228)	(91,574)		i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
			ii. Foreign currencies	-	-	-	- :	-	-	-	-	-	-	-	-
(14,283,894)	(12,698,368)	- 7	Investment in share Commitments and contingencies	54.916					54,916	81,964					81,964
112,287	25,571		a. Rupiah	54,916	-	-	-	-	54,916	81,964	-	-	-	-	81,964
(1.985.972)	(1,855,197)		b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
(268,348)	(205,881)		-												
			NON-RELATED PARTIES	334,710,939	4,970,827	1,319,946	684,436	3,274,984	344,961,132	305,440,046	4,900,652	1,483,459	866,730	2,735,615	315,426,502
(117,028)	(80,736)	1	Placements with other banks	1,352,326	-	-	-	-	1,352,326	1,969,233	-	-	-	-	1,969,233
			a. Rupiah	193,933 1,158,393	-	-	-	-	193,933 1,158,393	317,627 1,651,606	-			-	317,627 1,651,606
7,117,433	6.339.432	2	b. Foreign currencies  Spot and forward receivables	1,130,393					1,130,333	1,031,000	- :	-			1,021,000
			a, Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
			h Foreign currencies	-	-	-	-	-	-	-	-	-	-		-
		3	Investments in marketable securities	64,458,351 55,582,680	-	-	-	-	64,458,351	71,304,734	-	-	-	99,000	71,403,734 69,403,449
			a. Rupiah	8,875,671	- :	-			55,582,680 8,875,671	69,304,449 2,000,285			-	99,000	2,000,285
		4	b. Foreign currencies Acceptance receivables	142.712					142,712	369,618	-	-		-	369,618
(4.470.000)	(0.070.5(0)	5	Receivables and ijarah	154.881.030	2.178.512	895,038	555,608	2,169,439	160,679,627	144,087,610	2.193,525	856.023	693,907	1,717,884	149,548,949
(1,472,899)	(3,972,560)		a. Micro, small and medium enterprises (UMKM)	35,827,329	528,409	320,714	171,936	437,931	37,286,319	30,419,670	582,952	295,023	246,213	337,464	31,881,322
(115,758)	(40,287)		i. Rupiah	35,576,086	528,409	320,714	171,936	437,931	37,035,076	30,398,595	582,952	295,023	246,213	337,464	31,860,247
(7.739.380)	(11,834,760)		ii. Foreign currencies	251,243	-	-	-		251,243	21,075			-		21,075
(2,466,703)	(1.605,472)		b. Non micro, small and medium enterprise (non UMKM)	119,053,701	1,650,103 1,650,103	574,324	383,672 383,672	1,731,508	123,393,308	113,667,940	1,610,573	561,000 561,000	447,694 447,694	1,380,420 1,380,420	117,667,627 115,647,756
			i. Rupiah ii. Foreign currencies	116,138,180 2,915,521	1,030,103	574,324	303,072	1,/31,300	2.915.521	2,019,871	1,010,575	361,000	447,034	1,300,420	2.019.871
(27,026,967)	(18,465,422)		c. Restructured loans	2,913,521	354,236	302,273	162,287	1,265,413	4,995,786	4,556,503	687,343	371,121	401,968	1,310,476	7,327,411
246,083	50,175		i. Rupiah	2,911,577	354,236	302,273	162,287	1,265,413	4,995,786	4,474,280	687,343	371,121	401,968	1,310,476	7,245,188
(932,147)	(705,535)		ii. Foreign currencies		-		-		115 077 75	82,223			470.000	010.73	82,223 89,013,119
245,969	(2,886)	6	Profit sharing financing	111,526,474	2,791,965	424,908	128,828	1,105,545	115,977,720	84,587,477	2,706,652	627,436 109.497	172,823 133,400	918,731 298,181	13,492,374
243,769	(2,000)		a. Micro, small and medium enterprises (UMKM)     i. Rupiah	14,532,326 14,064,381	77,584 77,584	101,361 101,361	68,284 68,284	349,304 349,304	15,128,859 14,660,914	12,797,637	153,659 153,659	109,497	133,400	298,181	13,492,374
			ii. Foreign currencies	467,945	//,364	101,301	00,204	349,304	467,945	71,952	100,009	-	-	2,70,101	71,952
			b. Non micro, small and medium enterprise (non UMKM)	96,994,148	2,714,381	323,547	60,544	756,241	100,848,861	71,789,840	2,552,993	517,939	39,423	620,550	75,520,745
										70.020.881		184,145		620,550	73,417,992
(424 40T)	222.717		i, Rupiah	94,383,085	2,589,427	158,666	60,544	756,241	97,947,963		2,552,993		39,423		
(421,137)	322,716		i. Rupiah ii. Foreign currencies	94,383,085 2,611,063	2,589,427 124,954	164,881	-	-	2,900,898	1,768,959	-	333,794	-	-	2,102,753
(421,137) 6,553,248	322,716 1,861,641		i. Rupiah ii. Foreign currencies c. Restructured loans	94,383,085 2,611,063 6,991,160	2,589,427 124,954 2,574,564	164,881 315,893	51,579	794,577	2,900,898 10,727,773	1,768,959 7,487,163	2,523,870	333,794 553,633	125,187	752,301	11,442,154
			i. Rupiah il. Foreign currencies c. Restructured loans i. Rupiah	94,383,085 2,611,063 6,991,160 6,223,892	2,589,427 124,954 2,574,564 2,449,610	164,881 315,893 151,012	-	-	2,900,898 10,727,773 9,670,670	1,768,959 7,487,163 6,749,120	-	333,794 553,633 219,839	-	-	11,442,154 10,370,317
6,553,248 2,390,047	1,861,641 (457,396)	7	i. Rupiah I. Foreign currencies C. Restructured loans i. Rupiah ii. Foreign currencies	94,383,085 2,611,063 6,991,160	2,589,427 124,954 2,574,564	164,881 315,893	51,579 51,579	794,577	2,900,898 10,727,773	1,768,959 7,487,163	2,523,870	333,794 553,633	125,187	752,301	11,442,154
6,553,248 2,390,047 (246,083)	1,861,641 (457,396) (50,175)	7 8	i. Rupiah ii. Foreign currencies c. Restructured loans i. Rupiah iii. Foreign currencies Investment in share	94,383,085 2,611,063 6,991,160 6,223,892 767,268 2,350,046	2,589,427 124,954 2,574,564 2,449,610 124,954	164,881 315,893 151,012	51,579 51,579	794,577	2,900,898 10,727,773 9,670,670 1,057,103 - 2,350,396	1,768,959 7,487,163 6,749,120 738,043 - 3,121,374	2,523,870 2,523,870 - - 475	333,794 553,633 219,839	125,187	752,301	11,442,154 10,370,317 1,071,837 - 3,121,849
6,553,248 2,390,047	1,861,641 (457,396)	7 8	i. Rupiah I. Foreign currencies C. Restructured loans i. Rupiah ii. Foreign currencies	94,383,085 2,611,063 6,991,160 6,223,892 767,268 2,350,046 1,343,667	2,589,427 124,954 2,574,564 2,449,610 124,954	164,881 315,893 151,012	51,579 51,579 -	794,577 794,577	2,900,898 10,727,773 9,670,670 1,057,103 - 2,350,396 1,344,017	1,768,959 7,487,163 6,749,120 738,043 - 3,121,374 2,082,954	2,523,870 2,523,870	333,794 553,633 219,839 333,794	125,187 125,187	752,301 752,301 -	11,442,154 10,370,317 1,071,837 3,121,849 2,083,429
6,553,248 2,390,047 (246,083) (99,768)	1,861,641 (457,396) (50,175) 48,173	7 8	Ruplah     Erreign currencies     Restructured loans     Ruplah     Foreign currencies     Foreign currencies Investment in share Commitments and contingencies	94,383,085 2,611,063 6,991,160 6,223,892 767,268 2,350,046	2,589,427 124,954 2,574,564 2,449,610 124,954	164,881 315,893 151,012	51,579 51,579	794,577 794,577	2,900,898 10,727,773 9,670,670 1,057,103 - 2,350,396	1,768,959 7,487,163 6,749,120 738,043 - 3,121,374	2,523,870 2,523,870 - - 475	333,794 553,633 219,839	125,187	752,301	11,442,154 10,370,317 1,071,837 - 3,121,849
6,553,248 2,390,047 (246,083) (99,768) 3,757,231	1,861,641 (457,396) (50,175) 48,173 283,819		L Buplah Li Foreign currencies C Restructured bans L Ruplah Li Foreign currencies Li Ruplah Li Foreign currencies Investment in share Commitments and contingencies a Ruplah b. Foreign currencies	94,383,085 2,611,063 6,991,160 6,223,892 767,268 2,350,046 1,343,667	2,589,427 124,954 2,574,564 2,449,610 124,954 350 350	164,881 315,893 151,012	51,579 51,579 -	794,577 794,577	2,900,898 10,727,773 9,670,670 1,057,103 - 2,350,396 1,344,017	1,768,959 7,487,163 6,749,120 738,043 - 3,121,374 2,082,954	2,523,870 2,523,870 - - 475	333,794 553,633 219,839 333,794	125,187 125,187	752,301 752,301 -	11,442,154 10,370,317 1,071,837 3,121,849 2,083,429
6,553,248 2,390,047 (246,083) (99,768)	1,861,641 (457,396) (50,175) 48,173	7 8	I. Rupiah II. Foreign currencies C. Restructured loans I. Rupiah III. Foreign currencies III. Foreign currencies Investment in share Commitments and contingencies a. Rupiah	94,383,085 2,611,063 6,991,160 6,223,892 767,268 2,350,046 1,343,667	2,589,427 124,954 2,574,564 2,449,610 124,954 350 350	164,881 315,893 151,012	51,579 51,579 -	794,577 794,577	2,900,898 10,727,773 9,670,670 1,057,103 - 2,350,396 1,344,017	1,768,959 7,487,163 6,749,120 738,043 - 3,121,374 2,082,954	2,523,870 2,523,870 - - 475	333,794 553,633 219,839 333,794	125,187 125,187	752,301 752,301 -	11,442,154 10,370,317 1,071,837 3,121,849 2,083,429 1,038,420
6,553,248 2,390,047 (246,083) (99,768) 3,757,231	1,861,641 (457,396) (50,175) 48,173 283,819		L. Ruplah L. Ruplah L. Foreign currencies C. Restructured bans L. Ruplah L.	94,383,085 2,611,063 6,991,160 6,223,892 767,268 2,350,046 1,343,667	2,589,427 124,954 2,574,564 2,449,610 124,954 350 350	164,881 315,893 151,012	51,579 51,579 -	794,577 794,577	2,900,898 10,727,773 9,670,670 1,057,103 - 2,350,396 1,344,017	1,768,959 7,487,163 6,749,120 738,043 - 3,121,374 2,082,954	2,523,870 2,523,870 - - 475	333,794 553,633 219,839 333,794	125,187 125,187	752,301 752,301 -	11,442,154 10,370,317 1,071,837 3,121,849 2,083,429 1,038,420
6,553,248 2,390,047 (246,083) (99,768) 3,757,231 27,023,092	1,861,641 (457,396) (50,175) 48,173 283,819 30,269,572		L Buplah Li Foreign currencies C Restructured bans L Ruplah Li Foreign currencies Li Ruplah Li Foreign currencies Investment in share Commitments and contingencies a Ruplah b. Foreign currencies	94,383,085 2,611,063 6,991,160 6,223,892 767,268 2,350,046 1,343,667	2,589,427 124,954 2,574,564 2,449,610 124,954 350 350	164,881 315,893 151,012	51,579 51,579 -	794,577 794,577	2,900,898 10,727,773 9,670,670 1,057,103 2,350,396 1,344,017 1,006,379	1,768,959 7,487,163 6,749,120 738,043 - 3,121,374 2,082,954	2,523,870 2,523,870 - - 475	333,794 553,633 219,839 333,794	125,187 125,187	752,301 752,301 -	11,442,154 10,370,317 1,071,837 3,121,849 2,083,429 1,038,420
6,553,248 2,390,047 (246,083) (99,768) 3,757,231	1,861,641 (457,396) (50,175) 48,173 283,819		L. Ruplah L. Foreign currencies C. Restructured bans L. Ruplah L. Ruplah L. Roreign currencies L. Ruplah L. Foreign currencies Investment in share Commitments and contingencies A. Ruplah L. Roreign currencies D. THER INFORMATIONS Bank assets pledge as collateral:	94,383,085 2,611,063 6,991,160 6,223,892 767,268 2,350,046 1,343,667	2,589,427 124,954 2,574,564 2,449,610 124,954 350 350	164,881 315,893 151,012	51,579 51,579 -	794,577 794,577	2,900,898 10,727,773 9,670,670 1,057,103 2,350,396 1,344,017 1,006,379	1,768,959 7,487,163 6,749,120 738,043 - 3,121,374 2,082,954	2,523,870 2,523,870 - - 475	333,794 553,633 219,839 333,794	125,187 125,187	752,301 752,301 -	11,442,154 10,370,317 1,071,837 3,121,849 2,083,429 1,038,420 12,500,000 12,500,000
6,553,248 2,390,047 (246,083) (99,768) 3,757,231 27,023,092	1,861,641 (457,396) (50,175) 48,173 283,819 30,269,572		L. Ruplah  L. Roujah  L. Foreign currencies  C. Restructured bans  L. Raplah  L. Raplah  Investment in have  Commitments and contingencies  a Ruplah  Foreign currencies  OTHER INVORMATIONS  Bank assets pledge as collaterala  a. To Bank indonesia	94,383,085 2,611,063 6,991,160 6,223,892 767,268 2,350,046 1,343,667	2,589,427 124,954 2,574,564 2,449,610 124,954 350 350	164,881 315,893 151,012	51,579 51,579 -	794,577 794,577	2,900,898 10,727,773 9,670,670 1,057,103 2,350,396 1,344,017 1,006,379	1,768,959 7,487,163 6,749,120 738,043 - 3,121,374 2,082,954	2,523,870 2,523,870 - - 475	333,794 553,633 219,839 333,794	125,187 125,187	752,301 752,301 -	11,442,154 10,370,317 1,071,837 3,121,849 2,083,429 1,038,420

		31 December (Audited				31 December (Audited		
DESCRIPTION	Allowance for I							
Placements with other banks	-	14,809	14,809	-	-	20,745	20,745	
Spot and forward receivables	-	-	-	-	-	-	-	
Securities	-	35,288	35,288	-	-	132,506	132,506	
Acceptance receivables	-	1,851	1,851	-	-	4,312	4,312	
Murabahah receivables	666,850	3,580,059	1,300,150	2,146,642	752,487	3,595,647	1,269,447	1,639,66
Istishna receivables	-	-	-	-	-	1	-	
Multi-services ijarah receivables	-	3,135	1,687	1,252	-	3,491	2,026	1,42
Funds of aardh	-	787,694	70,316	270,414	-	817,917	60,822	284,96
ljarah receivables	-	15,325	-	15,325	-	9,742	-	9,74
Mudharabah financing	-	93,488	25,945	67,543	-	49,481	16,416	32,72
Musyarakah financing	524,767	4,620,364	1,035,803	1,247,944	518,773	3,940,923	787,532	1,134,95
Other financing	-		-	-	-	-	-	
Investments in shares	-		-	-	-	-	-	
Commitments and contingencies	-	24.045	24,027	18	-	32.017	31,993	

MANAGEMENT OF THE BANK AN	ID SHARIA SUP		SHAREHOLDER			
Board of Directors:	1	Board of Commissioners:				
	ika Ananta - V yo Nugroho - C karna - C ovari - C D. Effendi - C Helmi Harumansyah - C Tunggadewi - Ii sti Utama - I	President Commissioner/Independent Vice President Commissioner/Independent Commissioner Commissioner Commissioner Commissioner Commissioner Independent Commissioner Independent Commissioner Independent Commissioner	: Muliaman D. Hadad t: Adiwarman Azwar Karim : Suyanto : Masduki Baidlowi : Abu Rokhmad : Fauzi : Nazaruddin : Komaruddin Hidayat : Mohamad Nasir : Felicitas Talluembang	Controlling Shareholder: Ultimate shareholder As below: a. Republic of Indonesia b. PT Bank Mandiri (Persero) Tbk c. PT Bank Mandiri (Persero) Tbk d. PT Bank Rakyat Indonesia (Persero) Tbk		
Sharia Supervisory Board:		independent commissioner	. renews removing	Non Ultimate Shareholder through C	apital Market (≥ 5%): Nil	
Chairman : Prof. Dr. K.H. Hasanudin, M.Ag     Member : Dr. K.H. Mohamad Hidayat, MBA, MH     Member : Dr. H. Oni Sahroni, MA     Member : Prof. Dr. Jaih Mubarok, SE, M.H, M.Ag     Member : Dr. K.H. Abdul Ghofur Maimoen, M.A.				Non Ultimate Shareholder through n	on Capital Market (≥ 5%) : Nil	



	f 31 December 2024 and 2023	INDIV	IDUAL		Millions of Rupiah)	For the	Periods Ended 3	Persero) Tbk & It 1 December 2024 and	d 2023 INDIV	1DUAL	(In Milli	LII
	DESCRIPTION	31 December 2024 (Audited)	31 December 2023 (Audited)			NO	DESC	RIPTION	31 December 2024 (Audited)	31 December 2023 (Audited)	31 December 2024 (Audited)	3
	ASSETS						PERATING INCOME AT	ND EXPENSES come, Interest and Sharia	Expenses, and Pr	emium Income a	nd Claim Expense	es
	Cash	23,325,843	20,866,568	31,665,082	26,431,740	1. Int	terest and Sharia Inc	ome	112,305,488 36,475,504	97,831,188 26,604,466	151,236,027 49,479,107	
	Placements with Bank Indonesia	99,451,907	129,212,653	154,720,202 60,324,335	165,227,484 53,872,085		terest and Sharia Exp et Interest Income an		36,475,504	26,604,466		
	Placements with other banks Spot and derivative receivables/forward	56,710,305 7,741,609	48,623,958 1,968,893	7,786,617	1,997,826	(Ex	kpenses)	a onana preome	75,829,984	71,226,722	101,756,920	
	Securities*)	174,284,731	241,972,173	290,842,385	363,162,174		emium Income aim Expenses				13,095,263 10,574,450	
	Securities sold under agreement	90,285,233	39,705,735	90,677,899	40,002,906	Ne	rt Premium Income (		-	-	2,520,813	
	to repurchase (Repo)					Ne Ne	et Interest and Shari et Premium Income (	a Income (Expenses) and (Claim Expenses)	75,829,984	71,226,722	104,277,733	
	Securities purchased under agreement to resell (Reverse Repo)	7,166,266	16,205,580	8,290,138	22,692,928	B Otl	her Operating Incon	ne and Expenses				
	Acceptances receivables	9,161,722	14,462,941	9,313,865	14,793,888	1. Gai	iin (loss) from increas financial assets	e (decrease) in fair value	1,884,065	1,219,975	2,106,882	
	Loans	1,310,779,402	1,085,787,427	1,623,216,612 41,573,306	1,359,832,195 32,749,796	2. Gai		se (increase) in fair value	_	_		
	Consumer financing receivables Sharia financing	-		41,3/3,300	32,749,790	3. Gai	in (loss) from sale of f		1,703,075	1,228,656	2,330,725	
	Investment in share	15,016,495	14,999,632 35,662,501	2,418,734	1,861,487	4. Gai	in (loss) from spot and ward (realised)	d derivative transaction/	83,658	190,280	133,536	
	Others financials assets	40,639,678	35,062,501	42,689,706	37,473,559	5. Gai		ent in shares under equity	_	-	-	
	Allowance for impairment on financial assets -/-							currencies translation	-	-	-	
	a. Securities	(9,390)	(10,684)	(50,958)	(149,665)		vidend income		1,517,424 17,774,548	1,083,443 16,050,613	23,635,594	
	b. Loans and sharia financing **)	(38,257,611)	(42,323,522)	(50,392,335)	(53,881,833)		missions/provisions/r her income	ees and administrative	8,686,915	12,679,394	14,201,793	
	c. Others	(1,436,458) 11,425,335	(1,624,303)	(1,489,188)	(1,684,760)	10. Imp	pairment for financial		7,134,515 37,069	5,366,942 49,694	11,777,957	
	Intangible assets Accumulated amortisation for	(7,217,467)	10,314,331 (6,505,920)	15,743,152 (8,698,409)	13,669,071 (7,794,473)		sses related to operat laries and employee b		14,684,386	49,694 16,058,990	157,052 23,990,763	
	intangible assets-/-					13. Pro	omotion expenses	-cema	1,334,315	1,235,868	2,521,493	
	Premises and equipment ***)	73,956,584	69,604,803	90,458,680	82,315,031	14. Oth	her expenses	mo (Evno)	21,605,851	18,278,474 (8,537,607)	32,179,403 (28,218,138)	١,
	Accumulated depreciation for premises and equipment -/-	(20,415,920)	(18,194,545)	(27,427,835)	(24,337,324)		ther Operating Inco ROFIT (LOSS) FROM (		62,683,533	(8,537,607) 62,689,115	(28,218,138) 76,059,595	
7	Non earning assets					NO	ON OPERATING INCO	ME AND EXPENSES				
	a. Abandoned properties - net			9,403	9,403		in (loss) from sale of p her non operating inc	oremises and equipment come (expenses)	1,218 341,471	2,979 95,115	2,835 341,056	
	b. Repossessed assets - net c. Suspense account - net	4,557,985	2.443.641	4,574,940	2,443,641	PR	OFIT (LOSS) FROM N	ION OPERATING	342,689	98,094 62,787,209	343,891	
	d. Interoffice assets	-,,,,,,,,,,,,,	36.498	4,374,940	36,498		OFIT (LOSS) CURREN come tax expenses	NT PERIOD BEFORE TAX	63,026,222	62,787,209	76,403,486	
8	Lease financing	-	-	5,757,076	5,489,242	a. E	Estimated current tax		(9,742,944)	(10,015,624)	(13,347,034)	
	Other assets	20,155,477	25,642,025	35,219,855	38,006,550		Deferred tax income (		(2,147,315) 51,135,963	(1,674,707) 51,096,878	(1,891,331) <b>61,165,121</b>	
	TOTAL ASSETS LIABILITIES AND EQUITY	1,877,321,726	1,688,850,385	2,427,223,262	2,174,219,449		OFIT (LOSS) MINORI		51,133,903	-	5,382,379	
	LIABILITIES						THER COMPREHENSI	VE INCOME				
	Demand deposits ****)	551,033,679	532,532,581	605,764,528	584,713,021		ems that will not be re Gain on fixed assets r		-	_	108.911	
	Savings deposits ****) Time deposits ****)	514,539,393	453,710,376	665,445,945	586,991,559 405,245,039		Gain (loss) from reme benefit program	easurement of defined	1,728	33,234	150,960	
	Electronic money	261,314,782 1,979,101	255,902,641 1,868,790	427,686,443 1,979,101	1.868.790	c. (	Others		1,720	33,234	130,900	
	Fund from Bank Indonesia	-	- 1,000,750	18,417,864	11,900,055	2. Ite	ms that will be recla: Gain (loss) from adjus	ssified to profit or loss				
	Fund from other banks ****) Spot and derivative liabilities/forward	25,207,287	16,322,586	27,720,211	18,464,180		translation of financia	al statement	103,771	(72,683)	156,589	
	Securities sold under agreement to	7,339,930	2,119,306	7,352,584	2,119,306 36,330,064			ges of financial assets e on available for sale				
	repurchase liabilities (Repo)	90,156,012	36,097,856 14,462,941	90,256,225	14,793,888		Others		(207,699)	810,574	(414,593) (20,223)	
	Acceptances liabilities Securities issued	27,110,945	40.853.536	9,136,013 41,181,325	50,554,401	aft	ter income tax - net	income current period	(102,200)	771,125	(18,356)	
	Fund borrowings	97,593,015	57,931,877	129,802,935	83,661,943	то	TAL OTHER COMPR	EHENSIVE INCOME	51,033,763	51,868,003		Т
2	Margin deposits received	1,350,106	1,350,583	1,350,106	1,350,583		JRRENT PERIOD ofit (loss) current pe	riod attributable to :			61,146,765	
	Interoffice liabilities	31,468		(21,278) 28,012,886	29,194,702	PAR	RENT ENTITY		51,135,963	51,096,878	55,782,742	
	Liability to unit-link policyholders Other liabilities	33,378,343	37,289,102	59,663,693	59,536,956	NO TO	ON CONTROLLING INT OTAL PROFIT (LOSS) C	EREST TURRENT PERIOD	51,135,963	51,096,878	5,382,379 <b>61,165,121</b>	Н
	Minority interest	-	-	29,678,252	26,642,178	Tot		ncome current period				
	TOTAL LIABILITIES	1,620,195,783	1,450,442,175	2,143,426,833	1,913,366,665	PAR	RENT ENTITY		51,033,763	51,868,003	55,740,401	
	EQUITY						ON CONTROLLING INT OTAL COMPREHENSI				5,406,364 <b>61,146,765</b>	Н
	Share capital	16,000,000	16.000.000	16,000,000	16,000,000	CU	JRRENT PERIOD	SS) TO HEAD OFFICE	51,033,763	51,868,003	01,140,703	
	a. Authorised capital b. Unpaid-in capital-/-	(4,333,333)	(4,333,333)	(4,333,333)	(4,333,333)	DIV	VIDEND		-	-	-	
	c. Treasury stock -/-	-	-	-	-	EA	RNINGS PER SHARE	(in Rupiah)	547.89	547.47	597.67	
	Additional paid-in capital											
	a. Agio	19,661,550	18,941,550	18,095,274	17,643,264			OMMITMENTS A			OF PARENT	CC
	b. Disagio -/- c. Funds for paid-in capital	-	-	-	1	PT Ba	<b>ınk Mandiri (l</b> 1 December 2024	Persero) Tbk & It	ts Subsidia	ries	(In Mil	llior
	d. Others	-	-	-	-				INDI	/IDUAL	CONSO	
	Other comprehensive income	36,063,836	36.062.108	37,469,742	36,861,679	NO	DESC	RIPTION			31 December 2024	
	a. Gain b. Losses-/-	(2,442,225)	(2,338,297)	(3,485,723)	(2,622,583)				(Audited)	(Audited)	(Audited)	
	Reserve		2 222 2		2,333,333		MMITMENT RECEIVA used fund borrowing:					
	a. General reserve	2,333,333	2,333,333	2,333,333	2,333,333	2. Out	tstanding purchase p rivative/forward		486,714,332	252,306,483	489.370.382	
	b. Appropriated reserve Retained earning					3. Oth			-00,714,332	2,300,463		
	a. Previous years *****)	171,742,853	145,348,353	194,970,428	164,612,749		MMITMENT PAYABLI					
	b. Current year	51,135,963 (33,036,034)	51,096,878	55,782,742	55,060,057 (24,702,382)		used loan/financing fa committed	cilities granted to customers	53,409,662	52.804.931	53.211.283	
	c. Paid dividend -/- TOTAL EQUITY ATTRIBUTABLE TO OWNER		(24,702,382) 238,408,210	(33,036,034) 283,796,429	(24,/02,382) 260,852,784	ii.U	Incommitted		213,888,608	163,441,539 20.515.997	214,018,590	
	TOTAL EQUITY	257,125,943	238,408,210	283,796,429	260,852,784		tstanding irrevocable		22,075,076	20,515,997	22,439,663	
	TOTAL LIABILITIES DAN EQUITY onsolidated balance includes Securities owned by Sub			2,427,223,262		torv	ward	on of spot and derivative/	486,300,423	252,397,142	491,607,013	
h;	as effective since January 1, 2012. ionsolidated balance includes Allowance for Impairmen				g to: Sukuk Which	4. Oth	ners NTINGENT RECEIVAL	DI EC		_		
le C							NTINGENT RECEIVAL arantees received	oued.	50,138,716	28,992,163	50,383,762	
") A	consolidated balance includes temporary syirkah funds coumulated losses of Rp162,874,901 had been eliminated a	against additional paid-in o	capital/agio through qua	si-reorganisation on April	30, 2003.	2. Oth			34,411	34,338	34,411	
							NTINGENT PAYABLE arantees issued	•	148,825,466	126,521,898	150,866,192	
	ATEMENTS OF CHANGES IN EC			NY		2. Oth			4,072,541	3,268,517	4,072,541	
	Bank Mandiri (Persero) Th	ok & Its Subs	sidiaries								(in N	Aire
5 0	of 31 December 2024										(in A	anto
				Net	unrealised							
			d see	Difference gain increa	(PBs) from se\decrease)	Not differen	Net actuarial gain from	Difference in	Re	tained earnings	Non-control	ing let
		fully paid- capital	in paid-in	financial assets to	through other portion of cas prehensive flow hands	h fixed assets	defined benefit program - net of deferred to:	comprehensive with non			assets of consolidate	id
		Capital	Capital agio fo	reign currencies inco	rme - net of ferred tax		assets	parties	Appropriated I	Unappropriated	Total Subsidiarie	
		11,666,66	57 17,643,264	(146.299)	(1,837,760) 1,429	34,716,69	93 1,517,183	85,052 (97,202)	5,380,268	191,923,489 19	7,303,757 26,642,	178
Rela	Jance as of 1 January 2024								-	(33,036,034) (33	1,036,034)	٠
Di.	idead assument from 2003 and income											
Cha	idend payment from 2023 net income anges in non-controlling interest arising from distribution of divide d changes in Subsidiary's equity.									55.783.743	- (1,307,3 5.782.742 5.292	
Cha and Net	idend payment from 2023 net income anges in non-controlling interest arising from distribution of divide changes in Subsidiary's equity. I income for the year	ends								55,782,742 S	- (1,307,3 5,782,742 5,382, 4	
Cha and Net Tran den con	isidend payment from 2023 nat income anges in non-controlling interiest arising from distribution of divide changes in biolishing's equity. In income for the year self-of-dividend payment income to retained earnings due to except the comprehensive income to retained earnings due to except the comprehensive income to retained earnings due to prephensive income.	onds o									5,782,742 5,382, 4	379
Cha and Net Tran den con	ridend payment from 2023 net income anges in non-controlling interest arising from distribution of divide of branges in Subsidiary's equity. It income for the year nester of other comprehensive income to retained earnings due to recognition of francal assets messured at fair value through other to the properties of the propertie	ends o tr	452,010					(305,486)				379



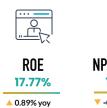


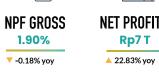














	Rp268.6 Billion	235 Ton Co2	Internal BSI
0 ' ' 10			
Spiritual 8	k Social		
PILLARS OF H	UMANITY PILLARS	S OF HEALTH PILLAF	RS OF DAKWAH & ADVOCACY

P	ILLARS OF THE ECONOMY	PILLARS OF EDUCATION	PILLARS OF HUMANITY	PILLARS OF HEALTH	PILLARS OF DAKWAH & ADVOCACY
	Beneficiaries	Beneficiaries	Beneficiaries	Beneficiaries	Beneficiaries
	40,180 People	43,766 People	1,419,082 People	16,288 People	25,597 People
			:		:
	Total Distribution	Total Distribution	Total Distribution	Total Distribution	Total Distribution
	Rp79.8 Billion	Rp81.2 Billion	Rp116.2 Billion	Rp9.2 Billion	Rp19.2 Billion



#EverythingMakesEasy

Financial, Social and Spiritual Friends