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|-------------|---|
| Nomor Surat | B.182/DIR.01.05/CSC/04/2024                             |
| Nama Emiten | PT Bank Raya Indonesia Tbk                              |
| Kode Emiten | AGRO  |
| Perihal     | Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit |

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 3 Bulan yang berakhir pada 31/03/2024 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

Dokumen ini merupakan dokumen resmi PT Bank Raya Indonesia Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik.

PT Bank Raya Indonesia Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

## [1000000] General information

## Informasi umum

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| Informasi umum   |
| Nama entitas   |
| Penjelasan perubahan nama dari akhir periode laporan sebelumnya  |
| Kode entitas   |
| Nomor identifikasi entitas   |
| Industri utama entitas   |
| Standar akuntansi yang dipilih   |
| Sektor   |
| Subsektor  |
| Industri   |
| Subindustri  |
| Informasi pemegang saham pengendali  |
| Jenis entitas  |
| Jenis efek yang dicatatkan   |
| Jenis papan perdagangan tempat entitas tercatat  |
| Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas   |
| Periode penyampaian laporan keuangan   |
| Tanggal Surat Pernyataan Direksi   |
| Tanggal awal periode berjalan  |
| Tanggal akhir periode berjalan   |
| Tanggal akhir tahun sebelumnya   |
| Tanggal awal periode sebelumnya  |
| Tanggal akhir periode sebelumnya   |
| Tanggal akhir 2 tahun sebelumnya   |
| Mata uang pelaporan  |
| Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah  |
| Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan  |
| Jenis laporan atas laporan keuangan  |
| Jenis opini auditor  |
| Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada   |
| Hasil pengujian review   |
| Opini Hal Audit Utama  |
| Jumlah Hal Audit Utama   |
| Paragraf Hal Audit Utama   |
| Tanggal laporan audit atau hasil laporan review  |
| Auditor tahun berjalan   |
| Nama partner audit tahun berjalan  |
| Lama tahun perugasan partner yang menandatangani   |
| Auditor tahun sebelumnya   |
| Nama partner audit tahun sebelumnya  |
| Kepatuhan terhadap pemenuhan peraturan OJK Nomor: 75/POJK/04/2017 tentang Tanggung Jawab Direksi Atas Laporan Keuangan   |
| Kepatuhan terhadap pemenuhan independensi akuntan yang memberikan jasa audit di pasar modal sesuai dengan POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dalam Kegiatan Jasa Keuangan |

## General information

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|  | General information  |
|  | Entity name  |
|  | Explanation of change in name from the end of the preceding reporting period |
|  | Entity code  |
|  | Entity identification number   |
|  | Entity main industry   |
|  | Selected accounting standards  |
|  | Sector   |
|  | Subsector  |
|  | Industry   |
|  | Subindustry  |
|  | Controlling shareholder information  |
|  | Type of entity   |
|  | Type of listed securities  |
|  | Type of board on which the entity is listed                                  |
| Whether the financial statements are of an individual entity or a group of entities  | Period of financial statements submissions                                   |
|  | Date Of Board Of Directors' Statement Letter                                 |
|  | Current period start date  |
|  | Current period end date  |
|  | Prior year end date  |
|  | Prior period start date  |
|  | Prior period end date  |
|  | Prior 2 year end date  |
|  | Description of presentation currency   |
| Conversion rate at reporting date if presentation currency is other than rupiah  | Level of rounding used in financial statements                               |
|  | Type of report on financial statements                                       |
|  | Type of auditor's opinion  |
| Matters disclosed in emphasis-of-matter or other-matter paragraph, if any  | Result of review engagement  |
|  | Any Key Audit Matters' Opinion   |
|  | Total Key Audit Matters  |
|  | Key Audit Matters Paragraph  |
|  | Date of auditor's opinion or result of review report                         |
|  | Current year auditor   |
|  | Name of current year audit signing partner                                   |
|  | Number of years served as audit signing partner                              |
|  | Prior year auditor   |
|  | Name of prior year audit signing partner                                     |
| Whether in compliance with OJK rules No. 75/POJK.04/2017 concerning responsibilities of board of directors on financial statements   |  |
| Compliance to the independency of Accountant that provide services in Capital Market as regulated in OJK rules No. 13/POJK.03/2017 concerning The Use of Public Accountant and Auditing Firm in Financial Services Activities. |  |

Laporan posisi keuangan

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| Laporan posisi keuangan  |
| Aset   |
| Kas  |
| Dana yang dibatasi penggunaannya   |
| Giro pada Bank Indonesia   |
| Giro pada bank lain  |
| Giro pada bank lain pihak ketiga   |
| Giro pada bank lain pihak berelasi   |
| Cadangan kerugian penurunan nilai pada giro pada bank lain   |
| Penempatan pada Bank Indonesia dan bank lain   |
| Penempatan pada Bank Indonesia dan bank lain pihak ketiga  |
| Penempatan pada Bank Indonesia dan bank lain pihak berelasi  |
| Cadangan kerugian penurunan nilai pada penempatan pada bank lain   |
| Piutang asuransi   |
| Piutang asuransi pihak ketiga  |
| Piutang asuransi pihak berelasi  |
| Cadangan kerugian penurunan nilai pada piutang asuransi  |
| Biaya akuisisi tangguhan   |
| Deposito pada lembaga kliring dan penjaminan   |
| Efek-efek yang diperdagangkan  |
| Efek-efek yang diperdagangkan pihak ketiga   |
| Efek-efek yang diperdagangkan pihak berelasi   |
| Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan   |
| Investasi pemegang polis pada kontrak unit-linked  |
| Efek yang dibeli dengan janji dijual kembali   |
| Wesel ekspor dan tagihan lainnya   |
| Wesel ekspor dan tagihan lainnya pihak ketiga  |
| Wesel ekspor dan tagihan lainnya pihak berelasi  |
| Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya  |
| Tagihan akseptasi  |
| Tagihan akseptasi pihak ketiga   |
| Tagihan akseptasi pihak berelasi   |
| Cadangan kerugian penurunan nilai pada tagihan akseptasi   |
| Tagihan derivatif  |
| Tagihan derivatif pihak ketiga   |
| Tagihan derivatif pihak berelasi   |
| Pinjaman yang diberikan  |
| Pinjaman yang diberikan pihak ketiga   |
| Pinjaman yang diberikan pihak berelasi   |
| Cadangan kerugian penurunan nilai pada pinjaman yang diberikan   |
| Piutang dari lembaga kliring dan penjaminan  |
| Piutang nasabah  |
| Piutang nasabah pihak ketiga   |
| Piutang nasabah pihak berelasi   |
| Cadangan kerugian penurunan nilai pada piutang nasabah   |
| Piutang murabahah  |
| Piutang murabahah pihak ketiga   |
| Piutang murabahah pihak berelasi   |
| Cadangan kerugian penurunan nilai pada piutang murabahah   |
| Piutang istishna   |
| Piutang istishna pihak ketiga  |
| Piutang istishna pihak berelasi  |
| Cadangan kerugian penurunan nilai pada piutang istishna  |
| Piutang ijarah   |
| Piutang ijarah pihak ketiga  |
| Piutang ijarah pihak berelasi  |
| Cadangan kerugian penurunan nilai pada piutang ijarah  |
| Piutang pembiayaan konsumen  |
| Piutang pembiayaan konsumen pihak ketiga   |
| Piutang pembiayaan konsumen pihak berelasi   |
| Cadangan kerugian penurunan nilai pada piutang pembiayaan konsumen   |
| Pinjaman qardh   |
| Pinjaman qardh pihak ketiga  |
| Pinjaman qardh pihak berelasi  |
| Cadangan kerugian penurunan nilai pada pinjaman qardh  |
| Pembiayaan mudharabah  |
| Pembiayaan mudharabah pihak ketiga   |
| Pembiayaan mudharabah pihak berelasi   |
| Cadangan kerugian penurunan nilai pada pembiayaan mudharabah   |
| Pembiayaan musyarakah  |
| Pembiayaan musyarakah pihak ketiga   |
| Pembiayaan musyarakah pihak berelasi   |
| Cadangan kerugian penurunan nilai pada pembiayaan musyarakah   |
| Investasi sewa   |
| Investasi sewa pihak ketiga  |
| Investasi sewa pihak berelasi  |
| Investasi sewa nilai residu yang terjamin  |
| Investasi sewa pendapatan pembiayaan tangguhan   |
| Investasi sewa simpanan jaminan  |
| Cadangan kerugian penurunan nilai pada investasi sewa  |
| Tagihan anjak piutang  |
| Tagihan anjak piutang pihak ketiga   |
| Tagihan anjak piutang pihak berelasi   |
| Tagihan anjak piutang pada pendapatan anjak piutang tangguhan  |
| Cadangan kerugian penurunan nilai pada tagihan anjak piutang   |
| Piutang lainnya  |
| Piutang lainnya pihak ketiga   |
| Piutang lainnya pihak berelasi   |
| Cadangan kerugian penurunan nilai pada piutang lainnya   |
| Aset keuangan lainnya  |
| Obligasi pemerintah  |
| Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk dijual                         |
| Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk didistribusikan kepada pemilik |
| Uang muka  |
| Biaya dibayar dimuka   |
| Jaminan  |
| Pajak dibayar dimuka   |
| Klaim atas pengembalian pajak  |
| Aset pajak tangguhan   |
| Investasi yang dicatat dengan menggunakan metode ekuitas   |
| Investasi pada ventura bersama dan entitas asosiasi  |
| Investasi pada entitas ventura bersama   |
| Investasi pada entitas asosiasi  |
| Aset reasuransi  |
| Aset imbalan pasca kerja   |
| Goodwill   |
| Aset takberwujud selain goodwill   |
| Properti investasi   |
| Aset ijarah  |
| Aset tetap   |
| Aset hak guna  |
| Aset pengampunan pajak   |
| Agunan yang diambil alih   |
| Aset lainnya   |
| Jumlah aset  |
| Liabilitas, dana syirkah temporer dan ekuitas  |
| Liabilitas   |
| Liabilitas segera  |
| Bagi hasil yang belum dibagikan  |
| Dana simpanan syariah  |
| Simpanan nasabah   |
| Giro   |
| Giro pihak ketiga  |
| Giro pihak berelasi  |
| Giro wadiah  |
| Giro wadiah pihak ketiga   |
| Giro wadiah pihak berelasi   |
| Tabungan   |
| Tabungan pihak ketiga  |
| Tabungan pihak berelasi  |

| 2024-03-31      | 2023-12-31      |
|-----------------|-----------------|
| 11,476,265      | 10,772,755      |
| 565,682,877     | 520,384,441     |
| 81,004,750      | 33,508,453      |
| 159,080,834     | 113,586,202     |
| ( 47,459 )      | ( 29,851 )      |
| 240,000,000     | 444,935,142     |
| 0               | 0               |
| 731,108,443     | 417,190,920     |
| 3,826,412,811   | 3,959,744,168   |
| ( 548,316 )     | ( 618,954 )     |
| 150,463,776     | 245,055,656     |
| 5,503,144,301   | 5,618,938,557   |
| 1,253,079,253   | 1,274,382,826   |
| ( 959,040,078 ) | ( 898,660,534 ) |
| 77,510          | 77,510          |
| 25,221,220      | 12,076,025      |
| 169,461,041     | 181,076,312     |
| 0               | 0               |
| 419,420,590     | 431,212,644     |
| 4,836,899       | 4,836,899       |
| 60,651,450      | 72,163,068      |
| 12,241,486,167  | 12,440,642,239  |
| 29,387,936      | 28,928,271      |
| 682,762,744     | 582,114,996     |
| 186,859,083     | 259,015,866     |
| 1,176,502,836   | 1,162,590,385   |
| 230,255,159     | 233,027,045     |

Statement of financial position

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|---|
| Statement of financial position   |
| Assets  |
| Cash  |
| Restricted funds  |
| Current accounts with Bank Indonesia  |
| Current accounts with other banks   |
| Current accounts with other banks third parties                                     |
| Current accounts with other banks related parties                                   |
| Allowance for impairment losses for current accounts with other bank                |
| Placements with Bank Indonesia and other banks                                      |
| Placements with Bank Indonesia and other banks third parties                        |
| Placements with Bank Indonesia and other banks related parties                      |
| Allowance for impairment losses for placements with other banks                     |
| Insurance receivables   |
| Insurance receivables third parties   |
| Insurance receivables related parties   |
| Allowance for impairment losses for insurance receivables                           |
| Deferred acquisition costs  |
| Deposits to clearing and settlement guarantee institution                           |
| Marketable securities   |
| Marketable securities third parties   |
| Marketable securities related parties   |
| Allowance for impairment losses for marketable securities                           |
| Investments of policyholder in unit-linked contracts                                |
| Securities purchased under agreement to resale                                      |
| Bills and other receivables   |
| Bills and other receivables third parties   |
| Bills and other receivables related parties   |
| Allowance for impairment losses for bills and other receivables                     |
| Acceptance receivables  |
| Acceptance receivables third parties  |
| Acceptance receivables related parties  |
| Allowance for impairment losses for acceptance receivables                          |
| Derivative receivables  |
| Derivative receivables third parties  |
| Derivative receivables related parties  |
| Loans   |
| Loans third parties   |
| Loans related parties   |
| Allowance for impairment losses for loans   |
| Receivables from clearing and settlement guarantee institution                      |
| Receivables from customers  |
| Receivables from customers third parties  |
| Receivables from customers related parties  |
| Allowance for impairment losses for receivables from customers                      |
| Murabahah receivables   |
| Murabahah receivables third parties   |
| Murabahah receivables related parties   |
| Allowance for impairment losses for murabahah receivables                           |
| Istishna receivables  |
| Istishna receivables third parties  |
| Istishna receivables related parties  |
| Allowance for impairment losses for istishna receivables                            |
| Ijarah receivables  |
| Ijarah receivables third parties  |
| Ijarah receivables related parties  |
| Allowance for impairment losses for ijarah receivables                              |
| Consumer financing receivables  |
| Consumer financing receivables third parties  |
| Consumer financing receivables related parties                                      |
| Allowance for impairment losses for consumer financing receivables                  |
| Qardh funds   |
| Qardh funds third parties   |
| Qardh funds related parties   |
| Allowance for impairment losses for qardh funds                                     |
| Mudharabah financing  |
| Mudharabah financing third parties  |
| Mudharabah financing related parties  |
| Allowance for impairment losses for mudharabah financing                            |
| Musyarakah financing  |
| Musyarakah financing third parties  |
| Musyarakah financing related parties  |
| Allowance for impairment losses for musyarakah financing                            |
| Lease investments   |
| Lease investments third parties   |
| Lease investments related parties   |
| Lease investments guaranteed residual value   |
| Lease investments deferred financing income   |
| Lease investments guarantee deposits  |
| Allowance for impairment losses for lease investments                               |
| Factoring receivables   |
| Factoring receivables third parties   |
| Factoring receivables related parties   |
| Factoring receivables on deferred factoring income                                  |
| Allowance for impairment losses for factoring receivables                           |
| Other receivables   |
| Other receivables third parties   |
| Other receivables related parties   |
| Allowance for impairment losses for other receivables                               |
| Other financial assets  |
| Government bonds  |
| Non-current assets or disposal groups classified as held-for-sale                   |
| Non-current assets or disposal groups classified as held-for-distribution to owners |
| Advances  |
| Prepaid expenses  |
| Guarantees  |
| Prepaid taxes   |
| Claims for tax refund   |
| Deferred tax assets   |
| Investments accounted for using equity method                                       |
| Investments in joint ventures and associates  |
| Investments in joint ventures   |
| Investments in associates   |
| Reinsurance assets  |
| Post-employment benefit assets  |
| Goodwill  |
| Intangible assets other than goodwill   |
| Investment properties   |
| Ijarah assets   |
| Property, plant, and equipment  |
| Right of use assets   |
| Tax amnesty assets  |
| Foreclosed assets   |
| Other assets  |
| Total assets  |
| Liabilities, temporary syirkah funds and equity                                     |
| Liabilities   |
| Obligations due immediately   |
| Undistributed profit sharing  |
| Sharia deposits   |
| Customers deposits  |
| Current accounts  |
| Current accounts third parties  |
| Current accounts related parties  |
| Wadiah demand deposits  |
| Wadiah demand deposits third parties  |
| Wadiah demand deposits related parties  |
| Savings   |
| Savings third parties   |
| Savings related parties   |



|  |                   |                   |   |
|--|-------------------|-------------------|---|
| Tabungan wadiah  |                   |                   | Wadiah savings  |
| Tabungan wadiah pihak ketiga   |                   |                   | Wadiah savings third parties  |
| Tabungan wadiah pihak berelasi   |                   |                   | Wadiah savings related parties  |
| Deposito berjangka   |                   |                   | Time deposits   |
| Deposito berjangka pihak ketiga  | 5,532,959,343     | 5,491,478,371     | Time deposits third parties   |
| Deposito berjangka pihak berelasi  | 240,909,606       | 457,748,921       | Time deposits related parties   |
| Deposito wakalah   |                   |                   | Wakalah deposits  |
| Deposito wakalah pihak ketiga  |                   |                   | Wakalah deposits third parties  |
| Deposito wakalah pihak berelasi  |                   |                   | Wakalah deposits related parties  |
| Simpanan dari bank lain  |                   |                   | Other banks deposits  |
| Simpanan dari bank lain pihak berelasi   | 327,950,000       | 2,203,552         | Other banks deposits related parties  |
| Simpanan dari bank lain pihak ketiga   | 0                 | 450,000,000       | Other banks deposits third parties  |
| Efek yang dijual dengan janji untuk dibeli kembali   | 66,968,126        | 0                 | Securities sold with repurchase agreement   |
| Liabilitas derivatif   |                   |                   | Derivative payables   |
| Liabilitas derivatif pihak ketiga  |                   |                   | Derivative payables third parties   |
| Liabilitas derivatif pihak berelasi  |                   |                   | Derivative payables related parties   |
| Utang asuransi   |                   |                   | Insurance payables  |
| Utang koasuransi   |                   |                   | Coinsurance liabilities   |
| Liabilitas kepada pemegang polis unit-linked   |                   |                   | Liabilities to policyholder in unit-linked contracts  |
| Utang bunga  |                   |                   | Interest payables   |
| Liabilitas akseptasi   |                   |                   | Acceptance liabilities  |
| Liabilitas akseptasi pihak berelasi  |                   | 0                 | Acceptance liabilities related parties  |
| Liabilitas akseptasi pihak ketiga  |                   | 0                 | Acceptance liabilities third parties  |
| Utang usaha  |                   |                   | Accounts payable  |
| Uang muka dan angsuran   |                   |                   | Advances and installments   |
| Utang dividen  |                   |                   | Dividends payable   |
| Utang dealer   |                   |                   | Dealer payables   |
| Pinjaman yang diterima   |                   |                   | Borrowings  |
| Pinjaman yang diterima pihak ketiga  |                   |                   | Borrowings third parties  |
| Pinjaman yang diterima pihak berelasi  | 14,386,982        | 14,635,666        | Borrowings related parties  |
| Pinjaman yang diterima utang pada lembaga kliring dan penjaminan                                 |                   |                   | Borrowings payables to clearing and settlement guarantee institution                                |
| Elek yang diterbitkan  |                   |                   | Securities issued   |
| Utang obligasi   |                   |                   | Bonds payable   |
| Sukuk  |                   |                   | Sukuk   |
| Obligasi subordinasi   |                   |                   | Subordinated bonds  |
| Surat utang jangka menengah  |                   |                   | Medium term notes   |
| Efek yang diterbitkan lainnya  |                   |                   | Others securities issued  |
| Liabilitas kontrak asuransi  |                   |                   | Insurance contract liabilities  |
| Utang perusahaan efek  |                   |                   | Securities company payables   |
| Provisi  |                   |                   | Provisions  |
| Liabilitas atas kontrak  |                   |                   | Contract liabilities  |
| Pendapatan ditangguhkan  |                   |                   | Deferred income   |
| Liabilitas sewa pembiayaan   |                   |                   | Finance lease liabilities   |
| Estimasi kerugian komitmen dan kontinjensi   | 5,107,310         | 3,148,827         | Estimated losses on commitments and contingencies   |
| Beban akrual   |                   |                   | Accrued expenses  |
| Utang pajak  | 8,077,419         | 6,277,805         | Taxes payable   |
| Liabilitas pajak tangguhan   |                   |                   | Deferred tax liabilities  |
| Liabilitas pengampunan pajak   |                   |                   | Tax amnesty liabilities   |
| Liabilitas lainnya   | 219,869,883       | 240,480,318       | Other liabilities   |
| Kewajiban imbalan pasca kerja  | 92,364,749        | 88,742,241        | Post-employment benefit obligations   |
| Pinjaman subordinasi   |                   |                   | Subordinated loans  |
| Pinjaman subordinasi pihak ketiga  |                   |                   | Subordinated loans third parties  |
| Pinjaman subordinasi pihak berelasi  |                   |                   | Subordinated loans related parties  |
| Jumlah liabilitas  | 8,814,361,176     | 9,020,392,264     | Total liabilities   |
| Dana syirkah temporer  |                   |                   | Temporary syirkah funds   |
| Bukan bank   |                   |                   | Non-banks   |
| Giro mudharabah  |                   |                   | Mudharabah current account  |
| Giro mudharabah pihak ketiga   |                   |                   | Mudharabah current account third parties  |
| Giro berjangka mudharabah pihak berelasi   |                   |                   | Mudharabah current account related parties  |
| Tabungan mudharabah  |                   |                   | Mudharabah saving deposits  |
| Tabungan mudharabah pihak ketiga   |                   |                   | Mudharabah saving deposits third parties  |
| Tabungan mudharabah pihak berelasi   |                   |                   | Mudharabah saving deposits related parties  |
| Deposito berjangka mudharabah  |                   |                   | Mudharabah time deposits  |
| Deposito berjangka mudharabah pihak ketiga   |                   |                   | Mudharabah time deposits third parties  |
| Deposito berjangka mudharabah pihak berelasi   |                   |                   | Mudharabah time deposits related parties  |
| Bank   |                   |                   | Bank  |
| Giro mudharabah  |                   |                   | Mudharabah current account  |
| Tabungan mudharabah (ummat)  |                   |                   | Mudharabah saving deposits (ummat)  |
| Deposito berjangka mudharabah  |                   |                   | Mudharabah time deposits  |
| Efek yang diterbitkan bank   |                   |                   | Bank securities issued  |
| Investasi mudharabah antar bank  |                   |                   | Interbank mudharabah investments  |
| Sukuk mudharabah   |                   |                   | Mudharabah sukuk  |
| Sukuk mudharabah subordinasi   |                   |                   | Subordinated mudharabah sukuk   |
| Jumlah dana syirkah temporer   |                   |                   | Total temporary syirkah funds   |
| Jumlah akumulasi dana tabarru  |                   |                   | Total accumulated tabarru's funds   |
| Ekuitas  |                   |                   | Equity  |
| Ekuitas yang diatribusikan kepada pemilik entitas induk  |                   |                   | Equity attributable to equity owners of parent entity   |
| Saham biasa  | 2,474,049,429     | 2,474,049,429     | Common stocks   |
| Saham preferen   |                   |                   | Preferred stocks  |
| Tambahan modal disetor   | 3,735,116,314     | 3,735,116,314     | Additional paid-in capital  |
| Saham treasury   |                   |                   | Treasury stocks   |
| Uang muka setoran modal  |                   |                   | Advances in capital stock   |
| Opsi saham   |                   | 0                 | Stock options   |
| Penjabaran laporan keuangan  |                   |                   | Translation adjustment  |
| Cadangan revaluasi   |                   |                   | Revaluation reserves  |
| Cadangan selisih kurs penjabaran   |                   |                   | Reserve of exchange differences on translation  |
| Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya | ( 11,439,753 )    | ( 9,301,444 )     | Reserve for changes in fair value of fair value through other comprehensive income financial assets |
| Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas                                  |                   |                   | Reserve of gains (losses) from investments in equity instruments                                    |
| Cadangan pembayaran berbasis saham   |                   |                   | Reserve of share-based payments   |
| Cadangan lindung nilai arus kas  |                   |                   | Reserve of cash flow hedges   |
| Cadangan pengukuran kembali program imbalan pasti  | ( 4,240,150 )     | ( 4,091,103 )     | Reserve of remeasurements of defined benefit plans  |
| Cadangan lainnya   |                   |                   | Other reserves  |
| Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi  |                   |                   | Difference Due to Changes of Equity in Subsidiary/Associates  |
| Komponen ekuitas lainnya   |                   |                   | Other components of equity  |
| Saldo laba (akumulasi kerugian)  |                   |                   | Retained earnings (deficit)   |
| Saldo laba yang telah ditentukan penggunaannya   |                   |                   | Appropriated retained earnings  |
| Cadangan umum dan wajib  | 32,254,317        | 32,254,317        | General and legal reserves  |
| Cadangan khusus  | 116,559           | 116,559           | Specific reserves   |
| Saldo laba yang belum ditentukan penggunaannya   | ( 2,798,731,725 ) | ( 2,807,894,097 ) | Unappropriated retained earnings  |
| Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk                                   | 3,427,124,991     | 3,420,249,975     | Total equity attributable to equity owners of parent entity   |
| Proforma ekuitas   |                   |                   | Proforma equity   |
| Kepentingan non-pengendali   |                   |                   | Non-controlling interests   |
| Jumlah ekuitas   | 3,427,124,991     | 3,420,249,975     | Total equity  |
| Jumlah liabilitas, dana syirkah temporer dan ekuitas   | 12,241,486,167    | 12,440,642,239    | Total liabilities, temporary syirkah funds and equity   |

**Laporan laba rugi dan penghasilan komprehensif lain**

|   |                 |                       |
|---|-----------------|-----------------------|
| laporan laba rugi dan penghasilan komprehensif lain   |                 |                       |
| Pendapatan dan beban operasional  |                 |                       |
| Pendapatan bunga  | 254,842,361     | 237,202,567           |
| Beban bunga   | ( 119,985,485 ) | ( 113,383,637 )       |
| Pendapatan pengelolaan dana oleh bank sebagai mudharib  |                 |                       |
| Hak pihak ketiga atas bagi hasil dana syirkah temporer  |                 |                       |
| Pendapatan asuransi   |                 |                       |
| Pendapatan dari premi asuransi  |                 |                       |
| Premi reasuransi  |                 |                       |
| Premi retrosesi   |                 |                       |
| Penurunan (kenaikan) premi yang belum merupakan pendapatan  |                 |                       |
| Penurunan (kenaikan) pendapatan premi disesikan kepada reasuradur   |                 |                       |
| Pendapatan komisi asuransi  |                 |                       |
| Pendapatan bersih investasi   |                 |                       |
| Penerimaan ujah   |                 |                       |
| Pendapatan asuransi lainnya   |                 |                       |
| Beban asuransi  |                 |                       |
| Beban klaim   |                 |                       |
| Klaim reasuransi  |                 |                       |
| Klaim retrosesi   |                 |                       |
| Kenaikan (penurunan) estimasi liabilitas klaim  |                 |                       |
| Kenaikan (penurunan) liabilitas manfaat polis masa depan  |                 |                       |
| Kenaikan (penurunan) provisi yang timbul dari tes kecukupan liabilitas  |                 |                       |
| Kenaikan (penurunan) liabilitas asuransi yang disesikan kepada reasuradur   |                 |                       |
| Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked   |                 |                       |
| Beban komisi asuransi   |                 |                       |
| Ujah dibayar  |                 |                       |
| Beban akuisisi dari kontrak asuransi  |                 |                       |
| Beban asuransi lainnya  |                 |                       |
| Pendapatan dari pembiayaan  | 2,543,288       | 3,082,868             |
| Pendapatan dari pembiayaan konsumen   |                 |                       |
| Pendapatan dari sewa pembiayaan   |                 |                       |
| Pendapatan dari sewa operasi  |                 |                       |
| Pendapatan dari anjak putang  |                 |                       |
| Pendapatan sekuritas  |                 |                       |
| Pendapatan kegiatan penjamin emisi dan penjualan efek   |                 |                       |
| Pendapatan pembiayaan transaksi nasabah   |                 |                       |
| Pendapatan jasa biro administrasi efek  |                 |                       |
| Pendapatan kegiatan jasa manajer investasi  |                 |                       |
| Pendapatan kegiatan jasa penasehat keuangan   |                 |                       |
| Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi  | 3,710,444       | 15,418,249            |
| Keuntungan (kerugian) perubahan nilai wajar efek  | 2,599,526       | 506,284               |
| Pendapatan operasional lainnya  |                 |                       |
| Pendapatan investasi  |                 |                       |
| Pendapatan provisi dan komisi dari transaksi lainnya selain kredit  |                 |                       |
| Pendapatan transaksi perdagangan  |                 |                       |
| Pendapatan dividen  |                 |                       |
| Keuntungan (kerugian) yang telah direalisasi atas instrumen derivatif   |                 |                       |
| Penerimaan kembali aset yang telah dihapusbukukan   | 168,828,032     | 39,118,178            |
| Keuntungan (kerugian) selisih kurs mata uang asing  |                 |                       |
| Keuntungan (kerugian) pelepasan aset tetap  |                 |                       |
| Keuntungan (kerugian) pelepasan agunan yang diambil alih  |                 |                       |
| Pendapatan operasional lainnya  | 2,015,132       | 4,993,295             |
| Pemulihan penyisihan kerugian penurunan nilai   |                 |                       |
| Pemulihan penyisihan kerugian penurunan nilai aset keuangan   |                 |                       |
| Pemulihan penyisihan kerugian penurunan nilai aset keuangan - sewa pembiayaan   |                 |                       |
| Pemulihan penyisihan kerugian penurunan nilai aset keuangan - piutang pembiayaan konsumen   |                 |                       |
| Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan   |                 |                       |
| Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan - agunan yang diambil alih  |                 |                       |
| Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi  |                 |                       |
| Pembentukan kerugian penurunan nilai  |                 |                       |
| Pembentukan penyisihan kerugian penurunan nilai aset produktif  | ( 147,408,149 ) | ( 9,343,385 )         |
| Pembentukan penyisihan kerugian penurunan nilai aset non-produktif  |                 |                       |
| Pembalikan (beban) estimasi kerugian komitmen dan kontinjensi   |                 |                       |
| Beban operasional lainnya   |                 |                       |
| Beban umum dan administrasi   | ( 56,930,790 )  | ( 75,768,881 )        |
| Beban penjualan   |                 |                       |
| Beban sewa, pemeliharaan, dan perbaikan   |                 |                       |
| Beban provisi dan komisi  |                 |                       |
| Beban operasional lainnya   | ( 89,175,622 )  | ( 81,444,305 )        |
| Jumlah laba operasional   | 21,038,737      | 20,381,233            |
| Pendapatan dan beban bukan operasional  |                 |                       |
| Pendapatan bukan operasional  | 400,626         | 1,711,826             |
| Beban bukan operasional   |                 |                       |
| Bagian atas laba (rugi) entitas asosiasi yang dicatat dengan menggunakan metode ekuitas   |                 |                       |
| Bagian atas laba (rugi) entitas ventura bersama yang dicatat dengan menggunakan metode ekuitas  |                 |                       |
| Jumlah laba (rugi) sebelum pajak penghasilan  | 21,439,363      | 22,093,059            |
| Pendapatan (beban) pajak  | ( 12,276,991 )  | ( 17,721,191 )        |
| Jumlah laba (rugi) dari operasi yang dilanjutkan  | 9,162,372       | 4,371,868             |
| Laba (rugi) dari operasi yang dihentikan  |                 |                       |
| Jumlah laba (rugi)  | 9,162,372       | 4,371,868             |
| Pendapatan komprehensif lainnya, setelah pajak  |                 |                       |
| Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak   |                 |                       |
| Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, setelah pajak  |                 |                       |
| Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak  | ( 216,209 )     | 182,898               |
| Penyesuaian lainnya atas pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak  | 67,162          | ( 40,237 )            |
| Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak  | ( 149,047 )     | 142,661               |
| Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak   |                 |                       |
| Keuntungan (kerugian) selisih kurs penjabaran, setelah pajak  |                 |                       |
| Penyesuaian reklasifikasi selisih kurs penjabaran, setelah pajak  |                 |                       |
| Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan melalui penghasilan komprehensif lain, setelah pajak  | ( 2,732,869 )   | ( 688,052 )           |
| Penyesuaian reklasifikasi atas aset keuangan nilai wajar melalui pendapatan komprehensif lainnya, setelah pajak   |                 |                       |
| Keuntungan (kerugian) indung nilai arus kas, setelah pajak  |                 |                       |
| Penyesuaian reklasifikasi atas indung nilai arus kas, setelah pajak   |                 |                       |
| Nilai tercatat dari aset (liabilitas) non-keuangan yang perolehan atau keterjadiannya merupakan suatu prakiraan transaksi yang kemungkinan besar terjadi yang dilindungi nilai, setelah pajak |                 |                       |
| Keuntungan (kerugian) indung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak   |                 |                       |
| Penyesuaian reklasifikasi atas indung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak  |                 |                       |
| Bagian pendapatan komprehensif lainnya dari entitas asosiasi yang dicatat dengan menggunakan metode ekuitas, setelah pajak  |                 |                       |
| Bagian pendapatan komprehensif lainnya dari entitas ventura bersama yang dicatat dengan menggunakan metode ekuitas, setelah pajak   |                 |                       |
| Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak  | 594,560         | 156,626               |
| Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak  | ( 2,138,309 )   | ( 531,426 )           |
| Jumlah pendapatan komprehensif lainnya, setelah pajak   | ( 2,287,356 )   | ( 388,765 )           |
| Jumlah laba rugi komprehensif   | 6,875,016       | 3,983,103             |
| Laba (rugi) yang dapat diatribusikan  |                 |                       |
| Laba (rugi) yang dapat diatribusikan ke entitas induk   | 9,162,372       | 4,371,868             |
| Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali  |                 |                       |
| Laba rugi komprehensif yang dapat diatribusikan   |                 |                       |
| Laba rugi komprehensif yang dapat diatribusikan ke entitas induk  | 6,875,016       | 3,983,103             |
| Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali   |                 |                       |
| Laba (rugi) per saham   |                 |                       |
| Laba (rugi) per saham dasar diatribusikan kepada pemilik entitas induk  |                 |                       |
| Laba (rugi) per saham dasar dari operasi yang dilanjutkan   | 0.37            | 0.0001799999999999998 |
| Laba (rugi) per saham dasar dari operasi yang dihentikan  |                 |                       |
| Laba (rugi) per saham dilusian  |                 |                       |
| Laba (rugi) per saham dilusian dari operasi yang dilanjutkan  | 0.37            | 0.0001799999999999998 |
| Laba (rugi) per saham dilusian dari operasi yang dihentikan   |                 |                       |

## Statement of profit or loss and other comprehensive income

|  |  |
|--|--|
|  | Statement of profit or loss and other comprehensive income   |
|  | Operating income and expenses  |
|  | Interest income  |
|  | Interest expenses  |
|  | Revenue from fund management as mudharib   |
|  | Third parties share on return of temporary syirkah funds   |
|  | Insurance income   |
|  | Revenue from insurance premiums  |
|  | Reinsurance premiums   |
|  | Retrocession premiums  |
|  | Decrease (increase) in unearned premiums   |
|  | Decrease (increase) in premium income ceded to reinsurer   |
|  | Insurance commission income  |
|  | Net investment income  |
|  | Ujrah received   |
|  | Other insurance income   |
|  | Insurance expenses   |
|  | Claim expenses   |
|  | Reinsurance claims   |
|  | Retrocession claims  |
|  | Increase (decrease) in estimated claims liability  |
|  | Increase (decrease) in liability for future policy benefit   |
|  | Increase (decrease) in provision for losses arising from liability adequacy test   |
|  | Increase (decrease) in insurance liabilities ceded to reinsurers   |
|  | Increase (decrease) in liabilities to policyholder in unit-linked contracts  |
|  | Insurance commission expenses  |
|  | Ujrah paid   |
|  | Acquisition costs of insurance contracts   |
|  | Other insurance expenses   |
|  | Financing income   |
|  | Revenue from consumer financing  |
|  | Revenue from finance lease   |
|  | Revenue from operating lease   |
|  | Revenue from factoring   |
|  | Securities income  |
|  | Revenue from underwriting activities and selling fees  |
|  | Revenue from financing transactions  |
|  | Revenue from securities administration service   |
|  | Revenue from investment management services  |
|  | Revenue from financial advisory services   |
|  | Realised gains (losses) on trading of marketable securities  |
|  | Gains (losses) on changes in fair value of marketable securities   |
|  | Other operating income   |
|  | Investments income   |
|  | Provisions and commissions income from transactions other than loan  |
|  | Revenue from trading transactions  |
|  | Dividends income   |
|  | Realised gains (losses) from derivative instruments  |
|  | Revenue from recovery of written-off assets  |
|  | Gains (losses) on changes in foreign exchange rates  |
|  | Gains (losses) on disposal of property and equipment   |
|  | Gains (losses) on disposal of foreclosed assets  |
|  | Other operating income   |
|  | Recovery of impairment loss  |
|  | Recovery of impairment loss of financial assets  |
|  | Recovery of impairment loss of financial assets finance lease  |
|  | Recovery of impairment loss of financial assets consumer financing receivables   |
|  | Recovery of impairment loss of non-financial assets  |
|  | Recovery of impairment loss of non-financial assets repossessed collaterals  |
|  | Recovery of estimated loss of commitments and contingency  |
|  | Allowances for impairment losses   |
|  | Allowances for impairment losses on earnings assets  |
|  | Allowances for impairment losses on non-earnings assets  |
|  | Reversal (expense) of estimated losses on commitments and contingencies  |
|  | Other operating expenses   |
|  | General and administrative expenses  |
|  | Selling expenses   |
|  | Rent, maintenance and improvement expenses   |
|  | Other fees and commissions expenses  |
|  | Other operating expenses   |
|  | Total profit from operation  |
|  | Non-operating income and expense   |
|  | Non-operating income   |
|  | Non-operating expenses   |
|  | Share of profit (loss) of associates accounted for using equity method   |
|  | Share of profit (loss) of joint ventures accounted for using equity method   |
|  | Total profit (loss) before tax   |
|  | Tax benefit (expenses)   |
|  | Total profit (loss) from continuing operations   |
|  | Profit (loss) from discontinued operations   |
|  | Total profit (loss)  |
|  | Other comprehensive income, after tax  |
|  | Other comprehensive income that will not be reclassified to profit or loss, after tax  |
|  | Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax  |
|  | Other comprehensive income for remeasurement of defined benefit obligation, after tax  |
|  | Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax   |
|  | Total other comprehensive income that will not be reclassified to profit or loss, after tax  |
|  | Other comprehensive income that may be reclassified to profit or loss, after tax   |
|  | Gains (losses) on exchange differences on translation, after tax   |
|  | Reclassification adjustments on exchange differences on translation, after tax   |
|  | Unrealised gains (losses) on changes in fair value through other comprehensive income financial assets, after tax  |
|  | Reclassification adjustments on fair value through other comprehensive income financial assets, after tax  |
|  | Gains (losses) on cash flow hedges, after tax  |
|  | Reclassification adjustments on cash flow hedges, after tax  |
|  | Carrying amount of non-financial asset (liability) whose acquisition or incurrence was hedged on highly probable forecast transaction, adjusted from equity, after tax |
|  | Gains (losses) on hedges of net investments in foreign operations, after tax   |
|  | Reclassification adjustments on hedges of net investments in foreign operations, after tax   |
|  | Share of other comprehensive income of associates accounted for using equity method, after tax   |
|  | Share of other comprehensive income of joint ventures accounted for using equity method, after tax   |
|  | Other adjustments to other comprehensive income that may be reclassified to profit or loss, after tax  |
|  | Total other comprehensive income that may be reclassified to profit or loss, after tax   |
|  | Total other comprehensive income, after tax  |
|  | Total comprehensive income   |
|  | Profit (loss) attributable to  |
|  | Profit (loss) attributable to parent entity  |
|  | Profit (loss) attributable to non-controlling interests  |
|  | Comprehensive income attributable to   |
|  | Comprehensive income attributable to parent entity   |
|  | Comprehensive income attributable to non-controlling interests   |
|  | Earnings (loss) per share  |
|  | Basic earnings per share attributable to equity owners of the parent entity  |
|  | Basic earnings (loss) per share from continuing operations   |
|  | Basic earnings (loss) per share from discontinued operations   |
|  | Diluted earnings (loss) per share  |
|  | Diluted earnings (loss) per share from continuing operations   |
|  | Diluted earnings (loss) per share from discontinued operations   |



Laporan perubahan ekuitas

|  | Common stocks | Preferred stocks | Additional paid-in capital | Treasury stocks | Advances in capital stock | Stock options | Translation adjustment      | Revaluation reserves | Reserve of exchange differences on translation | Reserve for changes in fair value of fair value through other comprehensive income financial assets | Reserve of gains (losses) from investments in equity instruments | Reserve of share-based payments    | Reserve of cash flow hedges     | Reserve of remeasurements of defined benefit plans | Other reserves   |
|--|---------------|------------------|----------------------------|-----------------|---------------------------|---------------|-----------------------------|----------------------|--|---|--|------------------------------------|---------------------------------|--|------------------|
|  | Saham biasa   | Saham preferen   | Tambahan modal disetor     | Saham treasuri  | Uang muka setoran modal   | Opsi saham    | Penjabaran laporan keuangan | Cadangan revaluasi   | Cadangan selisih kurs penjabaran               | Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya    | Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas  | Cadangan pembayaran berbasis saham | Cadangan lindung nilai arus kas | Cadangan pengukuran kembali program imbalan pasti  | Cadangan lainnya |
| Laporan perubahan ekuitas [baris komponen]   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Posisi ekuitas   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Saldo awal periode sebelum penyajian kembali   | 2,474,049,429 |                  | 3,735,116,314              |                 |                           |               |                             |                      |  | ( 9,301,444 )   |  |                                    |                                 | ( 4,091,103 )                                      |                  |
| Penyesuaian  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penerapan awal standar akuntansi baru dan revisi   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kebijakan akuntansi secara sukarela  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Koreksi kesalahan periode lalu   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penyesuaian lainnya  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Posisi ekuitas, awal periode   | 2,474,049,429 |                  | 3,735,116,314              |                 |                           |               |                             |                      |  | ( 9,301,444 )   |  |                                    |                                 | ( 4,091,103 )                                      |                  |
| Laba (rugl)  |               |                  |                            |                 |                           |               |                             |                      |  | ( 2,138,309 )   |  |                                    |                                 | ( 149,047 )  |                  |
| Pendapatan komprehensif lainnya  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penjabaran laporan keuangan  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pembentukan cadangan umum  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pembentukan cadangan khusus  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Distribusi dividen kas   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Distribusi dividen saham   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penerbitan saham biasa   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penerbitan saham preferen  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Biaya emisi efek   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penerbitan instrumen yang dapat dikonversi   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pelaksanaan instrumen yang dapat dikonversi  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pelaksanaan waran  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Setoran modal dari kepentingan non-pengendali  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas akuisisi entitas anak  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas pendirian entitas anak   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas pelepasan entitas anak   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Eliminasi defisit dalam rangka kuasi reorganisasi  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pelaksanaan opsi saham   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Dampak penerapan psak no. 70 atas aset pengampunan pajak   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Saldo penyesuaian dampak penerapan retrospektif atas PSAK  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Transaksi ekuitas lainnya  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Posisi ekuitas, akhir periode  | 2,474,049,429 |                  | 3,735,116,314              |                 |                           |               |                             |                      |  | ( 11,439,753 )  |  |                                    |                                 | ( 4,240,150 )                                      |                  |

Laporan perubahan ekuitas

|  | Common stocks | Preferred stocks | Additional paid-in capital | Treasury stocks | Advances in capital stock | Stock options | Translation adjustment      | Revaluation reserves | Reserve of exchange differences on translation | Reserve for changes in fair value of fair value through other comprehensive income financial assets | Reserve of gains (losses) from investments in equity instruments | Reserve of share-based payments    | Reserve of cash flow hedges     | Reserve of remeasurements of defined benefit plans | Other reserves   |
|--|---------------|------------------|----------------------------|-----------------|---------------------------|---------------|-----------------------------|----------------------|--|---|--|------------------------------------|---------------------------------|--|------------------|
|  | Saham biasa   | Saham preferen   | Tambahan modal disetor     | Saham treasuri  | Uang muka setoran modal   | Opsi saham    | Penjabaran laporan keuangan | Cadangan revaluasi   | Cadangan selisih kurs penjabaran               | Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya    | Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas  | Cadangan pembayaran berbasis saham | Cadangan lindung nilai arus kas | Cadangan pengukuran kembali program imbalan pasti  | Cadangan lainnya |
| Laporan perubahan ekuitas [baris komponen]   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Posisi ekuitas   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Saldo awal periode sebelum penyajian kembali   | 2,474,010,781 |                  | 3,734,973,042              |                 |                           | 57,862        |                             |                      |  | ( 13,973,479 )  |  |                                    |                                 | ( 6,106,664 )                                      |                  |
| Penyesuaian  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penerapan awal standar akuntansi baru dan revisi   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kebijakan akuntansi secara sukarela  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Koreksi kesalahan periode lalu   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penyesuaian lainnya  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Posisi ekuitas, awal periode   | 2,474,010,781 |                  | 3,734,973,042              |                 |                           | 57,862        |                             |                      |  | ( 13,973,479 )  |  |                                    |                                 | ( 6,106,664 )                                      |                  |
| Laba (rugl)  |               |                  |                            |                 |                           |               |                             |                      |  | ( 531,426 )   |  |                                    |                                 | 142,661  |                  |
| Pendapatan komprehensif lainnya  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penjabaran laporan keuangan  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pembentukan cadangan umum  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pembentukan cadangan khusus  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Distribusi dividen kas   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Distribusi dividen saham   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penerbitan saham biasa   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penerbitan saham preferen  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Biaya emisi efek   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Penerbitan instrumen yang dapat dikonversi   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pelaksanaan instrumen yang dapat dikonversi  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pelaksanaan waran  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Setoran modal dari kepentingan non-pengendali  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas akuisisi entitas anak  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas pendirian entitas anak   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas pelepasan entitas anak   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Eliminasi defisit dalam rangka kuasi reorganisasi  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Pelaksanaan opsi saham   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Dampak penerapan psak no. 70 atas aset pengampunan pajak   |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Saldo penyesuaian dampak penerapan retrospektif atas PSAK  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Transaksi ekuitas lainnya  |               |                  |                            |                 |                           |               |                             |                      |  |   |  |                                    |                                 |  |                  |
| Posisi ekuitas, akhir periode  | 2,474,010,781 |                  | 3,734,973,042              |                 |                           | 57,862        |                             |                      |  | ( 14,504,903 )  |  |                                    |                                 | ( 5,964,004 )                                      |                  |





| Kebijakan akuntansi signifikan  | 2024-03-31 |  | Significant accounting policies  |
|---|------------|--|--|
| Kebijakan akuntansi signifikan<br>Dasar penyusunan laporan keuangan konsolidasian |            |  | Significant accounting policies<br>Basis of preparation of consolidated financial statements |
| Prinsip-prinsip konsolidasi   |            |  | Principles of consolidation  |
| Kas dan setara kas  |            |  | Cash and cash equivalents  |
| Aset tetap  |            |  | Fixed assets   |
| Penurunan nilai aset nonkeuangan  |            |  | Impairment of non-financial assets   |
| Beban tangguhan   |            |  | Deferred charges   |
| Pengakuan pendapatan dan beban  |            |  | Revenue and expense recognition  |
| Penjabaran mata uang asing  |            |  | Foreign currency translation   |
| Transaksi dengan pihak berelasi   |            |  | Transactions with related parties  |
| Pajak penghasilan   |            |  | Income taxes   |
| Pinjaman  |            |  | Borrowings   |
| Provisi   |            |  | Provisions   |
| Imbalan kerja karyawan  |            |  | Employee benefits  |
| Laba per saham  |            |  | Earnings per share   |
| Dividen   |            |  | Dividends  |
| Pelaporan segmen  |            |  | Segment reporting  |
| Instrumen keuangan derivatif  |            |  | Derivative financial instruments   |
| Penerapan standar akuntansi baru  |            |  | The implementation of new statements of accounting standards                                 |
| Kombinasi bisnis  |            |  | Business combination   |
| Penentuan nilai wajar   |            |  | Determination of fair value  |
| Transaksi dan saldo dalam mata uang asing   |            |  | Foreign currency transactions and balances   |
| Giro pada Bank Indonesia dan bank lain  |            |  | Current accounts with Bank Indonesia and other banks   |
| Penempatan pada Bank Indonesia dan bank lain                                      |            |  | Placements with Bank Indonesia and other banks   |
| Efek-efek   |            |  | Securities   |

|   |  |   |
|---|--|---|
| Investasi jangka pendek   |  | Short-term investment                                 |
| Aset hak guna   |  | Right of use assets                                   |
| Properti investasi  |  | Investment properties                                 |
| Goodwill  |  | Goodwill  |
| Investasi pada entitas asosiasi                                       |  | Investment in associates                              |
| Aset takberwujud  |  | Intangible assets                                     |
| Beban dibayar dimuka  |  | Prepaid expenses                                      |
| Piutang dan utang asuransi  |  | Insurance receivables and payables                    |
| Piutang pembiayaan konsumen   |  | Consumer financing receivables                        |
| Liabilitas atas kontrak   |  | Contract liabilities                                  |
| Simpanan nasabah dan simpanan dari bank lain                          |  | Deposits from customers and deposits from other banks |
| Obligasi subordinasi  |  | Subordinated bonds                                    |
| Efek-efek yang dibeli dengan janji dibeli kembali                     |  | Securities purchased under resell agreements          |
| Saham treasuri  |  | Treasury stock  |
| Modal saham   |  | Share capital   |
| Pengaturan pembayaran berbasis saham                                  |  | Share-based payment arrangement                       |
| Biaya emisi efek ekuitas  |  | Stock issuance cost                                   |
| Instrumen keuangan  |  | Financial instruments                                 |
| Aset tidak lancar yang diklasifikasikan sebagai dimiliki untuk dijual |  | Non-current assets classified as held for sale        |
| Peristiwa setelah tanggal periode pelaporan                           |  | Events after reporting period                         |
| Penerapan standar akuntansi baru                                      |  | Adoption of new accounting standards                  |
| Standar akuntansi yang telah disahkan namun belum berlaku efektif     |  | Accounting standards issued but not yet effective     |
| Utang pembiayaan konsumen   |  | Consumer financing liabilities                        |
|   |  |   |



| Aset tetap             |  |             |                       |                        |                          |  |                              |                      |  | Property, plant, and equipment |   |
|------------------------|--|-------------|-----------------------|------------------------|--------------------------|--|------------------------------|----------------------|--|--------------------------------|---|
| Nilai perolehan, kotor |  | Aset tetap  | Penambahan aset tetap | Pengurangan aset tetap | Reklasifikasi aset tetap | Aset tetap [baris komponen]            |                              | Revaluasi aset tetap | Penurunan (pemulihan) nilai aset tetap | Aset tetap                     | Carrying amount, gross                                      |
|                        |  |             |                       |                        |                          | Penjabaran laporan keuangan aset tetap | Entitas anak baru aset tetap |                      |  |                                |   |
|                        | Tanah, dimiliki langsung                         | 154,559,803 |                       |                        |                          |  |                              |                      |  | 154,559,803                    | Land, directly owned  |
|                        | Bangunan dan fasilitasnya, dimiliki langsung     | 102,615,294 |                       |                        |                          |  |                              |                      |  | 102,615,294                    | Building and leasehold improvement, directly owned          |
|                        | Mesin dan peralatan, dimiliki langsung           |             |                       |                        |                          |  |                              |                      |  |                                | Machinery and equipment, directly owned                     |
|                        | Alat berat, dimiliki langsung                    |             |                       |                        |                          |  |                              |                      |  |                                | Heavy equipment, directly owned                             |
|                        | Alat pengangkutan, dimiliki langsung             |             |                       |                        |                          |  |                              |                      |  |                                | Transportation equipment, directly owned                    |
|                        | Perabot dan peralatan kantor, dimiliki langsung  | 132,701,784 | 1,117,994             | ( 75,360 )             |                          |  |                              |                      |  | 133,744,418                    | Furniture and office equipment, directly owned              |
|                        | Kendaraan bermotor, dimiliki langsung            | 18,687,574  |                       |                        |                          |  |                              |                      |  | 18,687,574                     | Motor vehicle, directly owned                               |
|                        | Pesawat, dimiliki langsung                       |             |                       |                        |                          |  |                              |                      |  |                                | Aircraft, directly owned                                    |
|                        | Kapal, dimiliki langsung                         |             |                       |                        |                          |  |                              |                      |  |                                | Vessels, directly owned                                     |
|                        | Menara telekomunikasi, dimiliki langsung         |             |                       |                        |                          |  |                              |                      |  |                                | BTS Tower, directly owned                                   |
|                        | Jaringan Fiber Optik, dimiliki langsung          |             |                       |                        |                          |  |                              |                      |  |                                | Fiber Optic Network, directly owned                         |
|                        | Infrastruktur Telekomunikasi, dimiliki langsung  |             |                       |                        |                          |  |                              |                      |  |                                | Telecommunication Infrastructure, directly owned            |
|                        | Peralatan Teknikal, dimiliki langsung            |             |                       |                        |                          |  |                              |                      |  |                                | Technical Equipment, directly owned                         |
|                        | Lainnya, dimiliki langsung                       | 137,733,775 | 3,345,386             |                        | 60,000                   |  |                              |                      |  | 141,139,161                    | Others, directly owned                                      |
|                        | Dimiliki langsung                                | 546,298,230 | 4,463,380             | ( 75,360 )             | 60,000                   |  |                              |                      |  | 550,746,250                    | Directly owned  |
|                        | Mesin, aset hak guna                             |             |                       |                        |                          |  |                              |                      |  |                                | Machinery, right of use assets                              |
|                        | Alat pengangkutan, aset hak guna                 |             |                       |                        |                          |  |                              |                      |  |                                | Transportation equipment, right of use assets               |
|                        | Alat berat, aset hak guna                        |             |                       |                        |                          |  |                              |                      |  |                                | Heavy equipment, right of use assets                        |
|                        | Bangunan, aset hak guna                          |             |                       |                        |                          |  |                              |                      |  |                                | Building, right of use assets                               |
|                        | Perabot dan peralatan kantor, aset hak guna      |             |                       |                        |                          |  |                              |                      |  |                                | Furniture and office equipment, rights of use assets        |
|                        | Kendaraan bermotor, aset hak guna                |             |                       |                        |                          |  |                              |                      |  |                                | Motor vehicle, rights of use assets                         |
|                        | Pesawat, aset hak guna                           |             |                       |                        |                          |  |                              |                      |  |                                | Aircraft, right of use assets                               |
|                        | Kapal, aset hak guna                             |             |                       |                        |                          |  |                              |                      |  |                                | Vessels, right of use assets                                |
|                        | Menara telekomunikasi, aset hak guna             |             |                       |                        |                          |  |                              |                      |  |                                | BTS Tower, right of use assets                              |
|                        | Jaringan Fiber Optik, aset hak guna              |             |                       |                        |                          |  |                              |                      |  |                                | Fiber Optic Network, right of use assets                    |
|                        | Infrastruktur Telekomunikasi, aset hak guna      |             |                       |                        |                          |  |                              |                      |  |                                | Telecommunication Infrastructure, right of use assets       |
|                        | Peralatan Teknikal, aset hak guna                |             |                       |                        |                          |  |                              |                      |  |                                | Technical Equipment, right of use assets                    |
|                        | Lainnya, aset hak guna                           | 79,608,097  | 92,400                | ( 380,367 )            |                          |  |                              |                      |  | 79,320,130                     | Others, right of use assets                                 |
|                        | Aset hak guna                                    | 79,608,097  | 92,400                | ( 380,367 )            |                          |  |                              |                      |  | 79,320,130                     | Right of use assets   |
|                        | Bangunan, dalam penyelesaian                     |             |                       |                        |                          |  |                              |                      |  |                                | Building, assets under construction                         |
|                        | Mesin dan alat berat, dalam penyelesaian         |             |                       |                        |                          |  |                              |                      |  |                                | Machinery and heavy equipment, assets under construction    |
|                        | Menara telekomunikasi, dalam penyelesaian        |             |                       |                        |                          |  |                              |                      |  |                                | BTS Tower, assets under construction                        |
|                        | Jaringan Fiber Optik, dalam penyelesaian         |             |                       |                        |                          |  |                              |                      |  |                                | Fiber Optic Network, assets under construction              |
|                        | Infrastruktur Telekomunikasi, dalam penyelesaian |             |                       |                        |                          |  |                              |                      |  |                                | Telecommunication Infrastructure, assets under construction |
|                        | Peralatan Teknikal, dalam penyelesaian           |             |                       |                        |                          |  |                              |                      |  |                                | Technical Equipment, assets under construction              |
|                        | Lainnya, dalam penyelesaian                      | 60,000      | 0                     | ( 0 )                  | ( 60,000 )               |  |                              |                      |  | 0                              | Others, assets under construction                           |
|                        | Aset dalam penyelesaian                          | 60,000      | 0                     | ( 0 )                  | ( 60,000 )               |  |                              |                      |  | 0                              | Assets under construction                                   |
|                        | Aset tetap                                       | 625,966,327 | 4,555,780             | ( 455,727 )            | 0                        |  |                              |                      |  | 630,066,380                    | Property, plant, and equipment                              |
| Akumulasi depresiasi   | Tanah, dimiliki langsung                         |             |                       |                        |                          |  |                              |                      |  |                                | Land, directly owned  |
|                        | Bangunan dan fasilitasnya, dimiliki langsung     | 32,155,048  | 979,603               |                        |                          |  |                              |                      |  | 33,134,651                     | Building and leasehold improvement, directly owned          |
|                        | Mesin dan peralatan, dimiliki langsung           |             |                       |                        |                          |  |                              |                      |  |                                | Machinery and equipment, directly owned                     |
|                        | Alat berat, dimiliki langsung                    |             |                       |                        |                          |  |                              |                      |  |                                | Heavy equipment, directly owned                             |
|                        | Alat pengangkutan, dimiliki langsung             |             |                       |                        |                          |  |                              |                      |  |                                | Transportation equipment, directly owned                    |
|                        | Perabot dan peralatan kantor, dimiliki langsung  | 73,589,179  | 4,670,062             | ( 57,152 )             |                          |  |                              |                      |  | 78,202,089                     | Furniture and office equipment, directly owned              |
|                        | Kendaraan bermotor, dimiliki langsung            | 15,490,450  | 264,714               |                        |                          |  |                              |                      |  | 15,755,164                     | Motor vehicle, directly owned                               |
|                        | Pesawat, dimiliki langsung                       |             |                       |                        |                          |  |                              |                      |  |                                | Aircraft, directly owned                                    |
|                        | Kapal, dimiliki langsung                         |             |                       |                        |                          |  |                              |                      |  |                                | Vessels, directly owned                                     |
|                        | Menara telekomunikasi, dimiliki langsung         |             |                       |                        |                          |  |                              |                      |  |                                | BTS Tower, directly owned                                   |
|                        | Jaringan Fiber Optik, dimiliki langsung          |             |                       |                        |                          |  |                              |                      |  |                                | Fiber Optic Network, directly owned                         |
|                        | Infrastruktur Telekomunikasi, dimiliki langsung  |             |                       |                        |                          |  |                              |                      |  |                                | Telecommunication Infrastructure, directly owned            |
|                        | Peralatan Teknikal, dimiliki langsung            |             |                       |                        |                          |  |                              |                      |  |                                | Technical Equipment, directly owned                         |
|                        | Lainnya, dimiliki langsung                       | 48,754,884  | 6,195,419             |                        |                          |  |                              |                      |  | 54,950,303                     | Others, directly owned                                      |
|                        | Dimiliki langsung                                | 169,989,561 | 12,109,798            | ( 57,152 )             | 0                        | 0                                      | 0                            | 0                    |  | 182,042,207                    | Directly owned  |
|                        | Mesin, aset hak guna                             |             |                       |                        |                          |  |                              |                      |  |                                | Machinery, right of use assets                              |
|                        | Alat pengangkutan, aset hak guna                 |             |                       |                        |                          |  |                              |                      |  |                                | Transportation equipment, right of use assets               |
|                        | Alat berat, aset hak guna                        |             |                       |                        |                          |  |                              |                      |  |                                | Heavy equipment, right of use assets                        |
|                        | Bangunan, aset hak guna                          |             |                       |                        |                          |  |                              |                      |  |                                | Building, right of use assets                               |
|                        | Perabot dan peralatan kantor, aset hak guna      |             |                       |                        |                          |  |                              |                      |  |                                | Furniture and office equipment, rights of use assets        |
|                        | Kendaraan bermotor, aset hak guna                |             |                       |                        |                          |  |                              |                      |  |                                | Motor vehicle, rights of use assets                         |
|                        | Pesawat, aset hak guna                           |             |                       |                        |                          |  |                              |                      |  |                                | Aircraft, right of use assets                               |
|                        | Kapal, aset hak guna                             |             |                       |                        |                          |  |                              |                      |  |                                | Vessels, right of use assets                                |
|                        | Menara telekomunikasi, aset hak guna             |             |                       |                        |                          |  |                              |                      |  |                                | BTS Tower, right of use assets                              |
|                        | Jaringan Fiber Optik, aset hak guna              |             |                       |                        |                          |  |                              |                      |  |                                | Fiber Optic Network, right of use assets                    |
|                        | Infrastruktur Telekomunikasi, aset hak guna      |             |                       |                        |                          |  |                              |                      |  |                                | Telecommunication Infrastructure, right of use assets       |
|                        | Peralatan Teknikal, aset hak guna                |             |                       |                        |                          |  |                              |                      |  |                                | Technical Equipment, right of use assets                    |
|                        | Lainnya, aset hak guna                           | 24,764,122  | 4,219,829             | ( 380,368 )            |                          |  |                              |                      |  | 28,603,583                     | Others, right of use assets                                 |
|                        | Aset hak guna                                    | 24,764,122  | 4,219,829             | ( 380,368 )            |                          |  |                              |                      |  | 28,603,583                     | Right of use assets   |
|                        | Bangunan, dalam penyelesaian                     |             |                       |                        |                          |  |                              |                      |  |                                | Building, assets under construction                         |
|                        | Mesin dan alat berat, dalam penyelesaian         |             |                       |                        |                          |  |                              |                      |  |                                | Machinery and heavy equipment, assets under construction    |
|                        | Menara telekomunikasi, dalam penyelesaian        |             |                       |                        |                          |  |                              |                      |  |                                | BTS Tower, assets under construction                        |
|                        | Jaringan Fiber Optik, dalam penyelesaian         |             |                       |                        |                          |  |                              |                      |  |                                | Fiber Optic Network, assets under construction              |
|                        | Infrastruktur Telekomunikasi, dalam penyelesaian |             |                       |                        |                          |  |                              |                      |  |                                | Telecommunication Infrastructure, assets under construction |
|                        | Peralatan Teknikal, dalam penyelesaian           |             |                       |                        |                          |  |                              |                      |  |                                | Technical Equipment, assets under construction              |
|                        | Lainnya, dalam penyelesaian                      |             |                       |                        |                          |  |                              |                      |  |                                | Others, assets under construction                           |
|                        | Aset dalam penyelesaian                          | 0           | 0                     |                        |                          |  |                              |                      |  |                                | Assets under construction                                   |
|                        | Aset tetap                                       | 194,753,683 | 16,329,627            | ( 437,520 )            |                          |  |                              |                      |  | 210,645,790                    | Property, plant, and equipment                              |

| Aset tetap      |            |                             |                       |                        |                          |  |                              |                      |  |             | Property, plant, and equipment |                 |
|-----------------|------------|-----------------------------|-----------------------|------------------------|--------------------------|--|------------------------------|----------------------|--|-------------|--------------------------------|-----------------|
| Nilai perolehan | Aset tetap | Aset tetap [baris komponen] |                       |                        |                          |  |                              |                      |  |             | Property, plant, and equipment | Carrying amount |
|                 |            | Aset tetap                  | Penambahan aset tetap | Pengurangan aset tetap | Reklasifikasi aset tetap | Penjabaran laporan keuangan aset tetap | Entitas anak baru aset tetap | Revaluasi aset tetap | Penurunan (pemulihan) nilai aset tetap | Aset tetap  |                                |                 |
|                 |            | 431,212,644                 |                       |                        |                          |  |                              |                      |  | 419,420,590 |                                |                 |





Pengungkapan

Pengungkapan  
Pengungkapan catatan atas aset tetap

2024-03-31

Disclosure

Disclosure  
Disclosure of notes for property, plant and equipment

2024-03-31

| Pinjaman berdasarkan mata uang dan pihak |                |                             |               |   |  | Loans by currencies and parties |                 |                    | Pinjaman berdasarkan mata uang dan pihak |                             |   |               |  |                            | Loans by currencies and parties |                 |                    |
|--|----------------|-----------------------------|---------------|---|--|---------------------------------|-----------------|--------------------|--|-----------------------------|---|---------------|--|----------------------------|---------------------------------|-----------------|--------------------|
|  |                |                             |               | Jumlah pinjaman berdasarkan mata uang dan pihak |  |                                 |                 |                    |  |                             | Jumlah pinjaman berdasarkan mata uang dan pihak |               |  |                            |                                 |                 |                    |
|  |                |                             |               | Jumlah pinjaman_kotor                           |  |                                 |                 |                    |  |                             | Jumlah pinjaman_kotor                           |               |  |                            |                                 |                 |                    |
| Pinjaman konvensional                    | Pihak berelasi | Rupiah                      | 1,253,079,253 |   |  | Rupiah                          | Related parties | Conventional loans | Pinjaman konvensional                    | Pihak berelasi              | Rupiah  | 1,274,392,826 |  |                            | Rupiah                          | Related parties | Conventional loans |
|  |                | Mata uang asing             | 0             |   |  | Foreign currencies              |                 |                    |  |                             | Mata uang asing                                 | 0             |  |                            | Foreign currencies              |                 |                    |
|  |                | Subjumlah Seluruh Mata Uang | 1,253,079,253 |   |  | Subtotal on all Currencies      |                 |                    |  |                             | Subjumlah Seluruh Mata Uang                     | 1,274,392,826 |  |                            | Subtotal on all Currencies      |                 |                    |
|  | Pihak ketiga   | Rupiah                      | 5,439,412,965 |   |  | Rupiah                          | Third parties   |                    | Pihak ketiga                             | Rupiah                      | 5,495,761,919                                   |               |  | Rupiah                     | Third parties                   |                 |                    |
|  |                | Mata uang asing             | 63,731,336    |   |  | Foreign currencies              |                 |                    |  | Mata uang asing             | 123,176,638                                     |               |  | Foreign currencies         |                                 |                 |                    |
|  |                | Subjumlah Seluruh Mata Uang | 5,503,144,301 |   |  | Subtotal on all Currencies      |                 |                    |  | Subjumlah Seluruh Mata Uang | 5,618,938,557                                   |               |  | Subtotal on all Currencies |                                 |                 |                    |
| Pinjaman syariah                         | Pihak berelasi | Rupiah                      |               |   |  | Rupiah                          | Related parties | Sharia loans       | Pinjaman syariah                         | Pihak berelasi              | Rupiah  |               |  |                            | Rupiah                          | Related parties | Sharia loans       |
|  |                | Mata uang asing             |               |   |  | Foreign currencies              |                 |                    |  |                             | Mata uang asing                                 |               |  |                            | Foreign currencies              |                 |                    |
|  |                | Subjumlah Seluruh Mata Uang |               |   |  | Subtotal on all Currencies      |                 |                    |  |                             | Subjumlah Seluruh Mata Uang                     |               |  |                            | Subtotal on all Currencies      |                 |                    |
|  | Pihak ketiga   | Rupiah                      |               |   |  | Rupiah                          | Third parties   |                    | Pihak ketiga                             | Rupiah                      |   |               |  | Rupiah                     | Third parties                   |                 |                    |
|  |                | Mata uang asing             |               |   |  | Foreign currencies              |                 |                    |  | Mata uang asing             |   |               |  | Foreign currencies         |                                 |                 |                    |
|  |                | Subjumlah Seluruh Mata Uang |               |   |  | Subtotal on all Currencies      |                 |                    |  | Subjumlah Seluruh Mata Uang |   |               |  | Subtotal on all Currencies |                                 |                 |                    |

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| Pinjaman berdasarkan mata uang dan pihak |                         |                             |   | Loans by currencies and parties |                         |                                     | Pinjaman berdasarkan mata uang dan pihak |                         |                             |   | Loans by currencies and parties |                         |                                     |
|--|-------------------------|-----------------------------|---|---------------------------------|-------------------------|-------------------------------------|--|-------------------------|-----------------------------|---|---------------------------------|-------------------------|-------------------------------------|
|  |                         |                             | Jumlah pinjaman berdasarkan mata uang dan pihak |                                 |                         |                                     |  |                         |                             | Jumlah pinjaman berdasarkan mata uang dan pihak |                                 |                         |                                     |
|  |                         |                             | Jumlah pinjaman_kotor                           |                                 |                         |                                     |  |                         |                             | Jumlah pinjaman_kotor                           |                                 |                         |                                     |
| Pinjaman konvensional                    | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang | 6,756,223,554                                   | Subtotal on all Currencies      | Subtotal on all Parties | Conventional loans                  | Pinjaman konvensional                    | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang | 6,893,331,383                                   | Subtotal on all Currencies      | Subtotal on all Parties | Conventional loans                  |
| Pinjaman syariah                         | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang | 0   | Subtotal on all Currencies      | Subtotal on all Parties | Sharia loans                        | Pinjaman syariah                         | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang | 0   | Subtotal on all Currencies      | Subtotal on all Parties | Sharia loans                        |
| Jumlah Pinjaman konvensional dan syariah | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang | 6,756,223,554                                   | Subtotal on all Currencies      | Subtotal on all Parties | Total Conventional and sharia loans | Jumlah Pinjaman konvensional dan syariah | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang | 6,893,331,383                                   | Subtotal on all Currencies      | Subtotal on all Parties | Total Conventional and sharia loans |

| Jumlah pinjaman berdasarkan mata uang dan pihak                |  |  |  | Total loans by currencies and parties |                 |   |  |
|--|--|--|--|---------------------------------------|-----------------|---|--|
|  |  |  |  | 2024-03-31                            | 2023-12-31      |   |  |
| Jumlah pinjaman berdasarkan mata uang dan pihak                |  |  |  |                                       |                 | Total loans by currencies and parties     |  |
| Jumlah pinjaman_kotor  |  |  |  | 6,756,223,554                         | 6,893,331,383   | Total loans, gross                        |  |
| Cadangan kerugian penurunan nilai pada pinjaman yang diberikan |  |  |  | ( 959,040,078 )                       | ( 898,660,534 ) | Allowance for impairment losses for loans |  |
| Jumlah pinjaman_bersih   |  |  |  | 5,797,183,476                         | 5,994,670,849   | Total loans, net                          |  |



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| Giro dan giro wadiah |                |                             |             | Current accounts and wadiah demand deposits |                 |                        |              | Giro dan giro wadiah        |                             |                            |                            | Current accounts and wadiah demand deposits |                        |  |  |
|----------------------|----------------|-----------------------------|-------------|---|-----------------|------------------------|--------------|-----------------------------|-----------------------------|----------------------------|----------------------------|---|------------------------|--|--|
| Giro                 | Pihak berelasi | Rupiah                      | 186,437,694 | Rupiah                                      | Related parties | Current accounts       | Giro         | Pihak berelasi              | Rupiah                      | 257,882,093                | Rupiah                     | Related parties                             | Current accounts       |  |  |
|                      |                | Mata uang asing             | 421,389     | Foreign currencies                          |                 |                        |              |                             | Mata uang asing             | 1,133,773                  | Foreign currencies         |   |                        |  |  |
|                      |                | Subjumlah Seluruh Mata Uang | 186,859,083 | Subtotal on all Currencies                  |                 |                        |              |                             | Subjumlah Seluruh Mata Uang | 259,015,866                | Subtotal on all Currencies |   |                        |  |  |
|                      | Pihak ketiga   | Rupiah                      | 677,551,141 | Rupiah                                      | Third parties   |                        | Pihak ketiga | Rupiah                      | 577,567,227                 | Rupiah                     | Third parties              |   |                        |  |  |
|                      |                | Mata uang asing             | 5,211,603   | Foreign currencies                          |                 |                        |              | Mata uang asing             | 4,547,769                   | Foreign currencies         |                            |   |                        |  |  |
| Giro wadiah          | Pihak berelasi | Subjumlah Seluruh Mata Uang | 682,762,744 | Subtotal on all Currencies                  |                 |                        | Giro wadiah  | Pihak berelasi              | Subjumlah Seluruh Mata Uang | 582,114,996                | Subtotal on all Currencies |   |                        |  |  |
|                      |                | Rupiah                      |             | Foreign currencies                          | Related parties | Wadiah demand deposits |              |                             | Rupiah                      |                            | Foreign currencies         | Related parties                             | Wadiah demand deposits |  |  |
|                      |                | Mata uang asing             |             | Foreign currencies                          |                 |                        |              |                             | Mata uang asing             |                            | Foreign currencies         |   |                        |  |  |
|                      | Pihak ketiga   | Subjumlah Seluruh Mata Uang |             | Subtotal on all Currencies                  |                 |                        | Pihak ketiga | Subjumlah Seluruh Mata Uang |                             | Subtotal on all Currencies |                            |   |                        |  |  |
|                      |                | Rupiah                      |             | Rupiah                                      | Third parties   |                        |              | Rupiah                      |                             | Rupiah                     | Third parties              |   |                        |  |  |
|                      |                |                             |             |   |                 |                        |              |                             |                             |                            |                            |   |                        |  |  |
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|                      |                |                             |             |   |                 |                        |              |                             |                             |                            |                            |   |                        |  |  |
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|                      |                |                             |             |   |                 |                        |              |                             |                             |                            |                            |   |                        |  |  |

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| Giro dan giro wadiah |                         |                             |             | Current accounts and wadiah demand deposits |                         |                        | Giro dan giro wadiah |                         |                             |             | Current accounts and wadiah demand deposits |                         |                        |
|----------------------|-------------------------|-----------------------------|-------------|---|-------------------------|------------------------|----------------------|-------------------------|-----------------------------|-------------|---|-------------------------|------------------------|
| Giro                 | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang | 869,621,627 | Subtotal on all Currencies                  | Subtotal on all Parties | Current accounts       | Giro                 | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang | 841,130,862 | Subtotal on all Currencies                  | Subtotal on all Parties | Current accounts       |
| Giro wadiah          | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang |             | Subtotal on all Currencies                  | Subtotal on all Parties | Wadiah demand deposits | Giro wadiah          | Subjumlah Seluruh Pihak | Subjumlah Seluruh Mata Uang |             | Subtotal on all Currencies                  | Subtotal on all Parties | Wadiah demand deposits |