STATEMENTS OF FINANCIAL POSITION

As of September 30, 2023 & December 31, 2022

		INDIVI	IDUAL		LIDATED
No.	ACCOUNTS	Unaudited	Audited	Unaudited	Audited
		Sep 30, 2023	Dec 31, 2022	Sep 30, 2023	Dec 31, 2022
	ASSETS				
1.	Cash	15,003,732	21,281,939	15,037,438	21,359,509
2.	Placement with Bank Indonesia	107,159,796	120,983,623	108,977,288	122,792,126
3.	Placement with other banks	14,042,625	15,813,222	15,689,284	17,453,443
4.	Spot and derivative/forward receivables	104,687	100,318	105,177	100,318
5.	Securities	296,560,573	243,727,246	310,408,797	255,961,933
6.	Securities sold under repurchase agreement (repo)	-	-	159,112	303,227
7.	Claims on securities bought under reverse repo	126,107,213	152,408,798	127,908,766	153,966,411
8.	Acceptance receivables	13,193,418	15,515,098	13,193,418	15,515,098
9.	Loans and financing	743,845,569	691,141,340	758,041,670	703,562,178
10.	Sharia financing	-	-	7,863,690	7,576,818
11.	Equity investment	10,261,404	10,261,404	946,069	956,676
12.	Other financial assets	13,715,748	9,844,592	15,091,335	10,913,537
13.	Impairment on financial assets -/-	(34,919,708)	(34,480,718)	(35,904,047)	(35,462,188)
	a. Securities	(120,236)	(161,989)	(136,368)	(180,268)
	b. Loans and Sharia financing	(34,422,542)	(33,892,635)	(35,387,627)	(34,839,835)
	c. Others	(376,930)	(426,094)	(380,052)	(442,085)
14.	Intangible assets	2,584,612	2,511,297	3,965,559	3,872,186
	Accumulated amortization on intangible asset -/-	(2,292,224)	(2,114,743)	(2,504,213)	(2,305,066)
15.	Fixed assets and equipment	36,151,279	33,403,377	37,606,908	34,780,533
	Accumulated depreciation on fixed assets and equipment -/-	(11,238,787)	(9,512,383)	(11,859,373)	(10,071,161)
16.	Non earning assets	1,992,180	1,570,596	2,061,672	1,725,571
	a. Abandoned property	38,308	68,293	58,670	88,655
	b. Foreclosed assets	1,900,256	1,482,150	1,949,385	1,616,757
	c. Suspense accounts	28,843	13,134	28,844	13,140
	d. Interbranch assets	24,773	7,019	24,773	7,019
17.	Other assets	13,742,437	10,911,349	14,660,877	11,730,525
			, ,	, , , ,	, , , -
	TOTAL ASSETS	1,346,014,554	1,283,366,355	1,381,449,427	1,314,731,674

STATEMENTS OF FINANCIAL POSITION

As of September 30, 2023 & December 31, 2022

		INDIVI	DUAL	CONSOLIDATED			
No.	ACCOUNTS	Unaudited	Audited	Unaudited	Audited		
		Sep 30, 2023	Dec 31, 2022	Sep 30, 2023	Dec 31, 2022		
	LIABILITIES AND EQUITIES						
	<u>LIABILITIES</u>						
1.	Current account	335,994,388	321,895,959	337,625,493	323,924,052		
2.	Saving account	527,316,238	520,387,136	532,142,905	524,013,719		
3.	Time deposit	206,955,212	181,376,508	219,004,636	191,780,247		
4.	Electronic money	1,177,300	1,123,551	1,177,300	1,123,551		
5.	Liabilities to Bank Indonesia	577	577	577	577		
6.	Liabilities to other banks	8,190,055	8,006,044	8,132,950	7,936,209		
7.	Spot and derivative/forward liabilities	186,784	383,273	186,784	383,273		
8.	Liabilities on securities sold under repurchase						
	agreement (repo)	-	-	128,330	255,962		
9.	Acceptance liabilities	6,682,220	9,666,648	6,682,220	9,666,648		
10.	Issued securities	500,000	500,000	500,000	500,000		
11.	Loans/financing received	27,134	11,887	995,303	1,316,374		
12.	Margin deposit	236,937	283,817	237,213	284,077		
13.	Interbranch liabilities	2,724	8,996	2,724	8,996		
14.	Other liabilities	32,926,331	27,508,089	38,700,392	32,356,334		
15.	Minority interest	-	-	181,593	163,049		
	TOTAL LIABILITIES	1,120,195,900	1,071,152,485	1,145,698,420	1,093,713,068		
	FOLUTIES						
40	EQUITIES Daid in conital	4 540 000	4 5 40 000	4 5 40 000	4 5 40 000		
16.	Paid in capital	1,540,938	1,540,938	1,540,938	1,540,938		
	a. Capital	5,500,000	5,500,000	5,500,000	11,500,000		
	b. Unpaid capital -/- c. Treasury stock -/-	(3,959,062)	(3,959,062)	(3,959,062)	(9,959,062)		
17.	Additional paid in capital	5,711,368	5,711,368	5,548,977	5,548,977		
17.	a. Agio	5,711,368	5,711,368	5,711,368	5,711,368		
	b. Disagio -/-	5,711,300	5,711,300	5,711,300	5,711,300		
	c. Fund for paid up capital	_	_		_		
	d. Others	_	_	(162,391)	(162,391)		
18.	Other comprehensive income	8,324,993	9,061,796	8,935,076	9,667,038		
10.	a. Gains	11,637,398	12,374,201	12,237,871	12,969,833		
	b. Losses -/-	(3,312,405)	(3,312,405)	(3,302,795)	(3,302,795)		
19.	Reserves	3,234,149	2,826,792	3,234,149	2,826,792		
	a. General reserves	3,234,149	2,826,792	3,234,149	2,826,792		
	b. Appropriated reserves		_,5_5,.52	-,20 ., . 10	_,525,.52		
	Gain/loss	207,007,206	193,072,976	216,491,867	201,434,861		
	a. Previous years	192,666,363	172,211,209	201,028,248	179,806,772		
	b. Current Year	35,297,601	39,969,400	36,420,377	40,735,722		
	c. Dividends paid -/-	(20,956,758)	(19,107,633)	(20,956,758)	(19,107,633)		
	*	(,===, ==,	, , - ,-22/	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , ,		
	TOTAL EQUITIES	225,818,654	212,213,870	235,751,007	221,018,606		
	TOTAL LIABILITIES AND EQUITIES	1,346,014,554	1,283,366,355	1,381,449,427	1,314,731,674		

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the Periods Ended September 30, 2023 & 2022

		INDIVI	DUAL	(In millions of Rup	
No.	ACCOUNTS				
110.	Account	Unaudited Sep 30, 2023	Unaudited Sep 30, 2022	Unaudited Sep 30, 2023	Unaudited Sep 30, 2022
0.05	ATIONAL INCOME AND EVERYORS	COP CO, 2020	00p 00, 2022	00p 00, 2020	00p 00, 2022
	RATIONAL INCOME AND EXPENSES terest income and expenses				
	Interest income	60,809,244	49,112,557	64,885,272	52,206,604
	Interest expenses	8,473,845	5,839,622	8,978,385	6,114,017
	Net interest income (expenses)	52,335,399	43,272,935	55,906,887	46,092,587
B. Ot	her operational income and expenses				
1.	Gains (losses) from increase (decrease) fair value on financial				
	assets	164,095	(1,685,504)	187,585	(1,671,063)
2.	Gains (losses) from decrease (increase) fair value on financial				
3.	liabilities Gains (losses) on sale of financial assets	- 347,676	- (281,907)	- 380,940	(207,507)
4.	Gains (losses) on spot and derivatives/forward (realised)	554,048	442,812	556,708	446,127
5.	Gains (losses) on investment under equity method	-		-	-
6.	Gains (losses) from translation of foreign currency transactions	20,393	2,177,672	22,328	2,182,982
7.	Dividend income	777,222	804,009	33,571	45,632
8.	Commission/provision/fee and administration income	13,216,259	12,215,117	13,261,389	12,316,515
9.	Other income	1,145,977	1,217,058	3,828,592	3,550,130
	Addition (reversal) of impairment losses on assets	2,097,704	3,621,000	2,291,566	3,918,002
11. 12.	Losses on operational risk	2,106	12,364	2,119 12,216,029	12,603 10,705,931
	Personnel expenses Promotion expenses	10,953,169 782,072	9,620,651 612,888	1,013,195	797,411
	Others expenses	11,270,640	9,816,554	13,788,503	11,660,236
	Net Other Operational Income (Expenses)	(8,880,021)	(8,794,200)	(11,040,299)	(10,431,367)
	OPERATIONAL PROFIT (LOSS)	43,455,378	34,478,735	44,866,588	35,661,220
NON	OPERATIONAL INCOME AND EXPENSES				
1.	Gains (losses) on sale of fixed assets and equipment	5,584	(2,949)	9,895	(1,897)
2.	Other non operational income (expenses)	(55,867)	(38,562)	133,690	146,005
	NON OPERATIONAL PROFIT (LOSS)	(50,283)	(41,511)	143,585	144,108
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	43,405,095	34,437,224	45,010,173	35,805,328
	Income tax	8,107,494	6,410,674	8,570,054	6,835,388
	a. Estimated current year tax	7,539,718	7,053,213	7,992,046	7,452,448
	b. Deferred tax income (expenses)	(567,776)	642,539	(578,008)	617,060
	NET PROFIT (LOSS) AFTER TAX	35,297,601	28,026,550	36,440,119	28,969,940
	NET PROFIT (LOSS) OF MINORITY INTEREST	00,201,001		19,742	15,377
OTU				13,742	15,577
	ER COMPREHENSIVE INCOME Items that will not be reclassified subsequently to				
'-	profit or loss				
	a. Revaluation surplus of fixed assets	_	-	_	-
	b. Gains (losses) from actuary benefit program	-	-	-	-
	c. Others	-	-	-	-
2.	Items that will be reclassified subsequently to				
	profit or loss				
	a. Gains (losses) arising from translation of financial statements in				
	foreign currency	-	-	(6,646)	34,911
	b. Gains (losses) from changes in fair value of financial assets-				
	debt instruments measured through other comprehensive	(700.050)	(4.000.044)	(705 770)	(4.070.400)
	income c. Others	(736,059)	(4,883,841)	(725,770)	(4,970,423)
		_	-	_	-
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER INCOME TAX	(736.050)	(4 992 944)	(732 446)	(A 02E E42)
		(736,059)	(4,883,841)	(732,416)	(4,935,512)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	34,561,542	23,142,709	35,707,703	24,034,428
	Net Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	35,297,601	28,026,550	36,420,377	28,954,563
	NON-CONTROLLING INTEREST	25 007 004	20 000 550	19,742	15,377
	NET PROFIT (LOSS) FOR THE PERIOD	35,297,601	28,026,550	36,440,119	28,969,940
	Total Comprehensive Profit (Loss) Attributable To :				
	OWNERS OF THE PARENT	34,561,542	23,142,709	35,689,159	24,020,587
	NON-CONTROLLING INTEREST	04.504.546	00 115 ====	18,544	13,841
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD	34,561,542	23,142,709	35,707,703	24,034,428
	DIVIDEND	(20,956,758)	(14,793,006)	(20,956,758)	(14,793,006)
	EARNINGS PER SHARE (in full amount)			295	235
	,,				

CONSOLIDATED STATEMENTS OF CASH FLOWS

For the Periods Ended September 30, 2023 & 2022

No.			,	nillions of Rupiah)
CASH FLOWS FROM OPERATING ACTIVITIES	No.	ACCOUNTS		
CASH FLOWS FROM OPERATING ACTIVITIES				
1. Recepts of interest and sharis income, fees and commissions 79,888,875 65,477,997 2. Other operating income 4,367,888 4,973,193 3. Payments of interest and sharis expenses, fees and commissions (8,315,694) (8,161,013) 4,973,193 4,973				
2. Other operating norme 4,357,888 4,073,190 3. Payments of interest and sharial expenses, fees and commissions 4,875,888 4,073,190 5. (8,161,013) 4. Payments of interest and sharial expenses (8,161,013) 5. (Loss) gain from foreign exchange transactions - net (6,1483) 2,915,827 5. (Loss) gain from foreign exchange transactions - net (6,1483) 2,915,827 5. (Loss) gain from foreign exchange transactions - net (6,1483) 2,915,827 5. (22,103,335) (22	<u> </u>		70 000 075	05 477 007
3. Payments of inferest and sharis expenses, less and commissions (8,815,694) (8,161,013) 4. Payments of pode-emptoyment benefits (16,183) 2,915,927 6. Other operating expenses (25,92,493) (25,92,493) (25,92,493) (25,93,335) (25,93,2493) (25,93,335) (25,93,2493)		·		
4. Payments of post-employment benefits 5. Lossy gain from freipre seckange transactions - net (61.483) 2.915,927.		· · · ·		
5. Closs) gain from foreign exchange transactions - net 6. Chem coverating excesses (25.592.43) (22.103.35) 7. Payment of tankem to Board of Commissioners and Directors (860.000) (483.000) 8. Chem increassed-discreases affecting cash : a Piecements with Bank indonesia and other banks - mature more than 3 three) morths from the date of acquisition 644.116 8.606.279 9. Enrichal sasetis measured at fair value through profit and loss (13.276.281) (1.978.881) 0. Enrichal sasetis measured at fair value through profit and loss (13.276.281) (1.978.881) 0. Cash convention (26.276.00) (27.281.800) (387.084) 0. Securities purchased under agreements to resell (26.057.645) (21.284.106) 1. Loans receivable (28.769) (1.475.107) 2. Convenue financing receivables (28.769) (1.475.107) 3. Assets fraidate to sharis tansactions (28.769) (27.034) 4. Assets fraidate to sharis tansactions (28.769) (27.034) 4. Septiment of the same transactions (28.769) (27.034) 5. Loans acceptables - net (28.769) (7.650.199) 6. Loans acceptables - net (28.769) (29.034) 6. Loans acceptables - net (28.769) (29.034) 7. Bank acceptables - net (28.769) (29.034) 8. Cash acceptables - net (28.769) (29.034) 9. Cash acceptable - net (28.769) (29.034) 1. Sharia deposits (78.650.999) (78.650.999) 1. Cash acceptable - net (29.934.282) (29.07772 1. Cash FLOWS FROM INVESTING ACTIVITIES (29.000) 1. Proceeds from almost partiting activities (29.394.292) (29.07772 1. Proceeds from almost partiting activities (28.99.279) (27.299.99) 1. Cash HLOWS FROM INVESTING ACTIVITIES (29.999) 1. Cash dividends received from investment is acurities (29.996.795) (11.650.999) 1. Cash dividends received from investment is acurities (29.996.795) (11.650.999) 1. Proceeds from almost of massets (29.996.795) (11.650.999) 2. Payment of boccowing (29.996.79			(0,013,034)	(0,101,013)
6. Other operating expenses 28,982,439 (22,103,335)			(61 483)	2 915 927
7. Payment of taratem to Board of Commissioners and Directors			, , ,	
8. Other increases/decreases affecting cash : a. Placements with Bank Indonesias and other banks - mature more than 3 (three) morths from the date of acquisition b. Financial assets measured at fair value through profit and loss c. Acceptance receivable d. Bills receivable e. Securities purchased under agreements to resell f. Loans receivable g. Consumer financing receivables h. Financial assets measured at fair value through profit and loss f. Loans receivable g. Securities purchased under agreements to resell f. Loans receivable g. Consumer financing receivables h. Finance lease receivables-net g. (28,786) l. Consumer financing receivables h. Finance lease receivables-net g. (28,786) l. Consumer financing receivables h. Finance lease receivables-net g. (28,786) l. Other assets l. Assets related to sharis transactions l. Assets related to sharis transactions l. Sharid deposits m. Deposits from customers g. (38,788) l. Sharid deposits m. Deposits from other banks g. (29,943)		, , ,		
a. Placements with Bank Indonesia and other banks - mature more than 3 (three) months from the date of acquisition b. Francial assets measured at fair value through profit and loss c. Acceptance receivables d. Bills receivable 6. Securities prurchased under agreements to reseil 2.231,890 d. Bills receivable 6. Securities prurchased under agreements to reseil 6. Securities prurchased under agreements to reseil 7. Loans receivable 9. Securities prurchased under agreements to reseil 1. Loans receivable 9. Consumer financing receivables 1. Finance lease receivables - net 1. Assets related to sharia transactions 1. Assets related to sharia transactions 1. Assets related to sharia transactions 1. Other assets 1. Sharia deposits 1. Acceptance payables			(000,000)	(= = , = = = ,
3 (three) months from the date of acquisition 5. Financial assets measured at fair value through profit and loss (13,276,281) (1,376,281) (1,376,281) (1,376,281) (1,376,281) (1,376,281) (1,376,3		-		
b. Financial assets measured at fair value through profit and loss c. Acceptance receivables d. Bills receivable e. Securities purchased under agreements to resell c. Securities purchased under agreements to resell e. Securities purchased under agreements to resell f. Loans receivable g. Consumer financing receivables h. Finance lease receivables - net p. Consumer financing receivables h. Finance lease receivables - net p. Consumer financing receivables h. Finance lease receivables - net p. Consumer financing receivables h. Finance lease receivables h. Finance lease receivables - net p. Consumer financing receivables h. Finance lease receivables h. Consumer lease receivables h. Finance lease receivables h. Consumer lease receivables			044440	0.000.070
c. Acceptance receivables 2.321 (880 d) (3,870,894) d. Bills receivable 676,498 (1478,510) e. Securities purchased under agreements to resell 26,057,645 (21,284,166) f. Loans receivable (55,288,342) (42,427,709) g. Consumer financing receivables - net (131,154) (32,779) h. Finance lease receivables - net (28,789) (21,034) i. Assets related to shart transactions (46,554) (12,517) j. Other assets (7,865,099) (67,601) k. Deposits from customers 48,872,472 (43,987,154) l. Sharia deposits (60,401) (1,07,883) m. Deposits from other banks 209,753 n. Acceptance payables 209,753 o. Accruals and other liabilities 7,750,868 p. Temporny syrkan deposits 790,755 Net cash provided by (used in) operating activities before income tax 9,93,1828) l. CASH FLOWS FROM INVESTING ACTIVITIES 54,800,862 25,289,002 1. Proceeds from issent securities 11,24,230,567) 116,050,762 2. Payment of acquisition of fixed assets (28,82,275) 115,050,792 3. Proceeds from issent securities issued (27,790) (45				
d. Bilis receivable e. Securities purchased under agreements to resell 28,057,455 21,284,160 (52,283,342 (42,427,077) (32,788) (42,427,077) (327,788) (42,427,077) (327,881 43,437) (42,427,077) (327,881 43,437) (42,427,077) (327,881 43,437) (42,427,077) (42,427,077) (42,547) (42,427,077) (42,547			, , , ,	, , , , ,
e. Securities purchased under agreements to resell f. Loans receivable f. Loans receivable g. Consumer financing receivables h. Finance lease receivables (1,321,164) h. Finance lease receivables net L. Assets related to sharial transactions L. Assets related to sharial transactions L. Assets related to sharial transactions L. Opposite from customers L. Sharia deposits M. Deposits from outstomers M. Deposits from other banks M. Opposite from other banks M. Acceptance payables L. Sharia deposits M. L.		·		, , , , ,
f. Loans receivable g. Consumer financing receivables h. Finance lease receivables - net c. (28,769) i. Assets related to sharia transactions i. Assets related to sharia transactions j. Other assets j. (26,660) k. Deposits from customers k. Deposits from customers l. Sharia deposits m. Deposits from clean of the banks m. Deposits from derb banks m. Deposits from derb banks m. Deposits from derb banks l. Sharia deposits l. Capset assets l. Capset asset				1
g. Consumer financing receivables h. Finance lease receivables - net i. Assets related to sharis transactions j. Other assets j. Other assets k. Deposits from customers k. Deposits from customers k. Deposits from customers k. Deposits from customers k. Sharia deposits m. Deposits from other banks m. Deposits from other banks m. Deposits from other banks n. Acceptance payables c. Cay984,428 p. Temporary syrisha deposits Net cash provided by (used in) operating activities before income tax lease provided by (used in) operating activities before income tax lease provided by (used in) operating activities before income tax lease provided by (used in) operating activities lease provided by (used in) investing activities lease provided by (used in) investing activitie		·		,
h. Finance lease receivables - net (28,769) (21,04) i. Assets related to sharia transactions (445,544) (1,251,672) j. Other assets (7,865,099) (67,601) k. Deposits from customers 48,872,472 43,987,1843 l. Sharia deposits (89,401) 1,071,843 m. Deposits from other banks 209,753 (2,915,037) n. Acceptance payables (2,984,428) 2,507,772 o. Accruals and other labilities 7,750,868 1,448,316 p. Temporary sylivish deposits 790,755 (359,408) Net cash provided by (used in) operating activities before income tax (9,051,828) (73,474,65) Net cash provided by (used in) operating activities 45,749,034 17,941,627 II. CASH FLOWS FROM INVESTING ACTIVITIES 50,000 125,000 2. Acquisition of investment securities 50,000 125,000 3. Proceeds from sales of investment securities 50,000 125,000 4. Cash dividends received from investment in shares 33,571 45,632 5. Payment of acquisition activities 1,085,729 1,085,2999			, , , ,	
i. Assets related to sharia transactions			` , , ,	, , ,
j. Other assets k. Deposits from customers l. Sharia deposits m. Deposits from customers l. Sharia deposits m. Deposits from other banks m. Deposits from other banks m. Deposits from other banks n. Acceptance payables l. Cap84,742 l. Sharia deposits m. Deposits from other banks let cash provided by (used in) operating activities before income tax let cash provided by (used in) operating activities before income tax let cash provided by (used in) operating activities before income tax let cash provided by (used in) operating activities let cash provided from investment is curilies let cash provided from investment is natured during the period let (14,230,567) (116,050,762) let (14,			, , ,	
R. Deposits from customers 48,872,472 43,987,154 1. Sharia deposits m. Deposits from other banks m. Deposits from other banks 209,753 (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (2,915,037) (3,95,408			, , ,	
I. Sharia deposits		,		, , ,
m. Deposits from other banks n. Acceptance payables o. Accruals and other liabilities p. Temporary syirkah deposits Net cash provided by (used in) operating activities before income tax 9. Payment of income tax Net cash provided by (used in) operating activities before income tax 1. Proceeds from sales of investment securities 1. Proceeds from sales of investment securities 2. Acquisition of investment securities 3. Proceeds from investment securities 3. Proceeds from investment securities 4. Cash dividends received from investment in shares 5. Payment of acquisition activities 6. Acquisition of right of use assets 7. Acquisition of right of use assets 8. Proceeds from sale of fixed assets 9. Proceeds from investment securities 9. Proceeds from sale of fixed assets 9. Proceeds from borrowings 1. Proceeds from increase of non-controlling interest 1. Proceeds from borrowings 1. Proceeds from borrowing				
n. Acceptance payables 2,507,772 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 7,750,868 1,449,316 1,750,808 1,250,909 1,2		·	, , ,	
P. Temporary syirkah deposits 790.755 3(359,408) Net cash provided by (used in) operating activities before income tax 94,800,862 25,289,092 25,289,092 25,289,092 25,289,092 25,289,092 25,289,092 25,289,092 25,747,4657 25,749,034 17,941,627 27,94				
P. Temporary syirkah deposits 790.755 3(359,408) Net cash provided by (used in) operating activities before income tax 94,800,862 25,289,092 25,289,092 25,289,092 25,289,092 25,289,092 25,289,092 25,289,092 25,747,4657 25,749,034 17,941,627 27,94		· · · · ·	, , , , ,	i i
9. Payment of income tax (9,051,828) (7,347,465) (7,347,465) (45,749,034 17,941,627 (11,941,947 (11,941,941,947 (11,941,941,947 (11,941,941,947 (11,941,941,947 (11,941,941,947 (11,941,941,947 (11,941,941,947 (11,941,941,941,947 (11,941,941,947 (11,941,941,941,947 (11,941,941,947 (11,941,941,941,941,941,941,941,941,941,9		p. Temporary <i>syirkah</i> deposits	790,755	(359,408)
Net cash provided by (used in) operating activities		Net cash provided by (used in) operating activities before income tax	54,800,862	25,289,092
II. CASH FLOWS FROM INVESTING ACTIVITIES 50,000 125,000		9. Payment of income tax	(9,051,828)	(7,347,465)
II. CASH FLOWS FROM INVESTING ACTIVITIES 50,000 125,000		Net cash provided by (used in) operating activities	45 749 034	17 9/1 627
1. Proceeds from sales of investment securities 50,000 125,000 2. Acquisition of investment securities (124,230,567) (116,050,762) 3. Proceeds from investment securities that matured during the period 81,402,597 90,887,372 4. Cash dividends received from investment in shares 33,571 45,632 5. Payment for acquisition activities (2,889,275) (1,552,999) 7. Acquisition of fixed assets (27,790) (545,870) 8. Proceeds from sale of fixed assets (27,989,187) 8. Proceeds from sale of fixed assets (45,891,920) (27,088,187) 9. Proceeds from sale of fixed assets (45,891,920) (27,088,187) 10. CASH FLOWS FROM FINANCING ACTIVITIES (45,891,920) (27,088,187) 11. Proceeds from debt securities issued - - - 2. Payment of debt securities issued - - - - 3. Proceeds from borrowings 34,987,487 14,449,407 - - - - - - - - - - - - - - - - - <td></td> <td>Net cash provided by (used in) operating activities</td> <td>45,745,054</td> <td>17,541,027</td>		Net cash provided by (used in) operating activities	45,745,054	17,541,027
2. Acquisition of investment securities 3. Proceeds from investment securities that matured during the period 4. Cash dividends received from investment in shares 5. Payment for acquisition activities 6. Acquisition of fixed assets (2,889,275) (1,552,999) 7. Acquisition of right of use assets (22,889,275) (1,552,999) 7. Acquisition of right of use assets (271,790) (545,870) 8. Proceeds from sale of fixed assets (45,891,920) (277,088,187) III. CASH FLOWS FROM FINANCING ACTIVITIES 1. Proceeds from debt securities issued 2. Payment of debt securities issued 3. Proceeds from borrowings 3. Proceeds from borrowings 4. Payment of borrowings 5. Proceeds from securities sold under repurchase agreements to repurchase 8. Payment of securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase 1. Proceeds from securities sold under repurchase agreements to repurchase 9. Payment of securities sold under repurchase agreements to repurchase 1. Proceeds from securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Proceeds from securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities sold under repurchase agreements to repurchase 1. Payment of securities agreements to repurchase 1. Payment of securities agreements to repur	II.	CASH FLOWS FROM INVESTING ACTIVITIES		
3. Proceeds from investment securities that matured during the period 81,402,597 90,887,372 4. Cash dividends received from investment in shares 33,571 45,632 5. Payment for acquisition activities (2,889,275) (1,552,999) (1,552,999) (1,552,999) (271,790) (545,870) (271,790) (545,870) (8, Proceeds from sale of fixed assets (2,889,275) (1,552,999) (271,790) (545,870) (1,552,999) (1,552,999) (1,554,870)		Proceeds from sales of investment securities	50,000	125,000
4. Cash dividends received from investment in shares 33,571 45,632 5. Payment for acquisition activities - - 6. Acquisition of fight of use assets (2,889,275) (1,552,999) 7. Acquisition of right of use assets (271,790) (545,870) 8. Proceeds from sale of fixed assets 13,544 3,440 Net cash provided by (used in) investing activities III. CASH FLOWS FROM FINANCING ACTIVITIES 1. Proceeds from debt securities issued - - 2. Payment of debt securities issued - - 3. Proceeds from borrowings 34,987,487 14,449,407 4. Payment of borrowings 35,296,938) (14,514,879) 5. Proceeds from increase of non-controlling interest (20,956,758) (14,793,006) 6. Payments of cash dividends (20,956,758) (14,793,006) 7. Proceeds from securities sold under repurchase agreements to repurchase 1,098,154 1,160,538 8. Payment of securities sold under repurchase agreements to repurchase (1,220,709) (995,863) Net cash provided by (used in) financing activities (21,388,764) (14,693,803) NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS<		2. Acquisition of investment securities	(124,230,567)	(116,050,762)
5. Payment for acquisition activities		3. Proceeds from investment securities that matured during the period	81,402,597	90,887,372
6. Acquisition of fixed assets 7. Acquisition of right of use assets 8. Proceeds from sale of fixed assets 9. Proceeds from by (used in) investing activities 9. Proceeds from debt securities issued 9. Payment of debt securities issued 9. Payment of debt securities issued 9. Payment of borrowings 9. 34,987,487 14,449,407 14. Payment of borrowings 15. Proceeds from increase of non-controlling interest 16. Payments of cash dividends 17. Proceeds from securities sold under repurchase agreements to repurchase 18. Payment of securities sold under repurchase agreements to repurchase 19.98,154 11,160,538 11,160,53		Cash dividends received from investment in shares	33,571	45,632
7. Acquisition of right of use assets 8. Proceeds from sale of fixed assets Net cash provided by (used in) investing activities (45,891,920) (27,088,187) III. CASH FLOWS FROM FINANCING ACTIVITIES 1. Proceeds from debt securities issued 2. Payment of debt securities issued 3. Proceeds from borrowings 4. Payment of borrowings 5. Proceeds from increase of non-controlling interest 6. Payments of cash dividends 7. Proceeds from securities sold under repurchase agreements to repurchase 8. Payment of securities sold under repurchase agreements to repurchase 9. Net cash provided by (used in) financing activities 9. Net cash provided by (used in) financing activities 9. NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS 9. CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR 9. EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS 9. CASH AND CASH EQUIVALENTS, END OF PERIOD 9. CASH AND CASH EQUIVALENTS, END OF PERIOD 1. Cash 1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with Bank Indonesia and other banks - mature within 3 (three) 9. months or less from the date of acquisition 12,896,318 28,943,686		5. Payment for acquisition activities	-	-
13,544 3,440 Net cash provided by (used in) investing activities (45,891,920) (27,088,187)		6. Acquisition of fixed assets	(2,889,275)	(1,552,999)
Net cash provided by (used in) investing activities		7. Acquisition of right of use assets	(271,790)	, ,
III. CASH FLOWS FROM FINANCING ACTIVITIES 1. Proceeds from debt securities issued 2. Payment of debt securities issued 3. Proceeds from borrowings 4. Payment of borrowings 5. Proceeds from increase of non-controlling interest 6. Payments of cash dividends 7. Proceeds from securities sold under repurchase agreements to repurchase 8. Payment of securities sold under repurchase agreements to repurchase 9. Net cash provided by (used in) financing activities 9. Net cash provided by (used in) financing activities 9. NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS 9. CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR 9. EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH 9. EQUIVALENTS 9. CASH AND CASH EQUIVALENTS, END OF PERIOD 9. CASH AND CASH EQUIVALENTS, END OF PERIOD 9. CASH AND CASH EQUIVALENTS CONSIST OF: 9. CASH AND CASH EQUIVALENTS C		Proceeds from sale of fixed assets	13,544	3,440
1. Proceeds from debt securities issued - - <td></td> <td>Net cash provided by (used in) investing activities</td> <td>(45,891,920)</td> <td>(27,088,187)</td>		Net cash provided by (used in) investing activities	(45,891,920)	(27,088,187)
1. Proceeds from debt securities issued - - <td></td> <td></td> <td></td> <td></td>				
2. Payment of debt securities issued -	III.			
3. Proceeds from borrowings 34,987,487 14,449,407 4. Payment of borrowings (35,296,938) (14,514,879) 5. Proceeds from increase of non-controlling interest - (20,956,758) (14,793,006) 7. Proceeds from securities sold under repurchase agreements to repurchase 1,098,154 1,160,538 (12,20,709) (995,863) Net cash provided by (used in) financing activities (21,388,764) (14,693,803) NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS (21,531,650) (23,840,363) CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR 160,422,371 177,268,685 EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS 300,461 445,576 139,191,182 153,873,898 150,374,38 145,532,585 101,939,053 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,784 102,331,7			-	-
4. Payment of borrowings (35,296,938) (14,514,879) 5. Proceeds from increase of non-controlling interest - - 6. Payments of cash dividends (20,956,758) (14,793,006) 7. Proceeds from securities sold under repurchase agreements to repurchase 1,098,154 1,160,538 8. Payment of securities sold under repurchase agreements to repurchase (1,220,709) (995,863) Net cash provided by (used in) financing activities (21,388,764) (14,693,803) NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS (21,531,650) (23,840,363) CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR 160,422,371 177,268,685 EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS 300,461 445,576 CASH AND CASH EQUIVALENTS, END OF PERIOD 139,191,182 153,873,898 IV. CASH AND CASH EQUIVALENTS CONSIST OF: 1. Cash 15,037,438 14,532,585 2. Current accounts with Bank Indonesia 101,939,053 102,331,784 3. Current accounts with other banks 9,318,373 8,065,843 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 12		·	-	-
5. Proceeds from increase of non-controlling interest - - 6. Payments of cash dividends (20,956,758) (14,793,006) 7. Proceeds from securities sold under repurchase agreements to repurchase 1,098,154 1,160,538 8. Payment of securities sold under repurchase agreements to repurchase (1,220,709) (995,863) Net cash provided by (used in) financing activities (21,388,764) (14,693,803) NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS (21,531,650) (23,840,363) CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR 160,422,371 177,268,685 EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS, END OF PERIOD 300,461 445,576 IV. CASH AND CASH EQUIVALENTS CONSIST OF: 1. Cash 15,037,438 14,532,585 2. Current accounts with Bank Indonesia 101,939,053 102,331,784 3. Current accounts with other banks 9,318,373 8,065,843 4. Placements with Bank Indonesia and other banks - mature within 3 (three) 12,896,318 28,943,686				
6. Payments of cash dividends 7. Proceeds from securities sold under repurchase agreements to repurchase 8. Payment of securities sold under repurchase agreements to repurchase 9. Net cash provided by (used in) financing activities 1.098,154 1.160,538 1.098,154 1.160,538 1.095,863 1.095,865 1.095,865 1.095,865 1.095,865 1.095,865 1.095,865 1.095,865 1.09			(35,296,938)	(14,514,879)
7. Proceeds from securities sold under repurchase agreements to repurchase 8. Payment of securities sold under repurchase agreements to repurchase 1,098,154 (1,220,709) (995,863) Net cash provided by (used in) financing activities (21,388,764) (14,693,803) NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, END OF PERIOD 10. CASH AND CASH EQUIVALENTS CONSIST OF: 11. Cash 12. Current accounts with Bank Indonesia 13. Current accounts with other banks 14. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 14. 1,160,538 (1,220,709) (995,863) (21,388,764) (14,693,803) (21,531,650) (23,840,363) (21,531,650) (23,840,363) (21,531,650) (21,531,650) (21,531,650) (21,531,650) (23,840,363) (21,531,650) (21,531,650) (21,531,650) (21,531,650) (23,840,363) (21,531,650		3	(20,050,750)	(4.4.700.000)
8. Payment of securities sold under repurchase agreements to repurchase Net cash provided by (used in) financing activities NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS, END OF PERIOD 10. CASH AND CASH EQUIVALENTS, END OF PERIOD 11. Cash Current accounts with Bank Indonesia Current accounts with Bank Indonesia and other banks Divided the part of the parks agreements to repurchase (1,220,709) (995,863) (21,388,764) (14,693,803) (21,531,650) (23,840,363) 177,268,685 160,422,371 177,268,685 180,0461 445,576 139,191,182 153,873,898 191,5373,898 101,939,053 102,331,784		•		
Net cash provided by (used in) financing activities				
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS (21,531,650) (23,840,363) (CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS (CASH AND CASH EQUIVALENTS, END OF PERIOD (139,191,182) 153,873,898 (15,037,438) (15,037,438) (160,422,371) (177,268,685) (o. Fayment of secunities sold under reputchase agreements to reputchase	(1,220,709)	(993,863)
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS 300,461 445,576		Net cash provided by (used in) financing activities	(21,388,764)	(14,693,803)
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS 300,461 445,576		NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(21.531.650)	(23.840.363)
EFFECT OF FOREIGN EXCHANGE RATE FLUCTUATIONS ON CASH AND CASH EQUIVALENTS 300,461 445,576 139,191,182 153,873,898		,		-
EQUIVALENTS 300,461 445,576 139,191,182 153,873,898		, , , , , , , , , , , , , , , , , , ,		,,
CASH AND CASH EQUIVALENTS, END OF PERIOD 139,191,182 153,873,898 IV. CASH AND CASH EQUIVALENTS CONSIST OF: 1. Cash 15,037,438 14,532,585 2. Current accounts with Bank Indonesia 101,939,053 102,331,784 3. Current accounts with other banks 9,318,373 8,065,843 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 12,896,318 28,943,686			300,461	445,576
IV. CASH AND CASH EQUIVALENTS CONSIST OF: 1. Cash 2. Current accounts with Bank Indonesia 3. Current accounts with other banks 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 101,939,053 102,331,784 1,931,373 1,065,843 1,943,686				
1. Cash 15,037,438 14,532,585 2. Current accounts with Bank Indonesia 101,939,053 102,331,784 3. Current accounts with other banks 9,318,373 8,065,843 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 12,896,318 28,943,686				
 Current accounts with Bank Indonesia Current accounts with other banks Current accounts with other banks Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 101,939,053 9,318,373 8,065,843 12,896,318 28,943,686 	IV.	CASH AND CASH EQUIVALENTS CONSIST OF :		
3. Current accounts with other banks 4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 9,318,373 8,065,843 12,896,318 28,943,686		1. Cash	15,037,438	14,532,585
4. Placements with Bank Indonesia and other banks - mature within 3 (three) months or less from the date of acquisition 12,896,318 28,943,686		Current accounts with Bank Indonesia	101,939,053	102,331,784
months or less from the date of acquisition 12,896,318 28,943,686		Current accounts with other banks	9,318,373	8,065,843
		,		
Total cash and cash equivalents 139,191,182 153,873,898		months or less from the date of acquisition	12,896,318	28,943,686
		Total cash and cash equivalents	139,191,182	153,873,898

FINANCIAL RATIOS CALCULATION As of September 30, 2023 & 2022

(In %)

Ratio	Unaudited	Unaudited
Ratio	Sep 30, 2023	Sep 30, 2022
Performance Ratio	<u> </u>	
Capital Adequacy Ratio (CAR)	29.50%	25.36%
2. Non performing earning assets and non earning asset	S	
to total earning assets and non earning assets	1.08%	1.09%
3. Non perfoming earning assets to total earning assets	0.97%	1.00%
4. Allowance for impairment on financial assets to earning	ng	
assets	2.88%	3.18%
5. Gross NPL	2.04%	2.16%
6. Net NPL	0.68%	0.66%
7. Return on Asset (ROA) 1)	4.42%	3.69%
8. Return on Asset (ROA) 2)	3.60%	3.00%
9. Return on Equity (ROE)	23.53%	20.65%
10. Net Interest Margin (NIM)	5.52%	5.13%
11. Operating Expenses to Operating Income (BOPO)	44.43%	48.55%
12. Cost to Income Ratio (CIR)	33.56%	34.49%
13. Loan to Deposit Ratio (LDR)	67.41%	63.34%
Compliance		
a. Percentage Violation of Legal Lending Limit		
i. Related parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
 b. Percentage Lending in excess of Legal Lending Lim 	nit	
i. Related Parties	0.00%	0.00%
ii. Non related parties	0.00%	0.00%
Reserve Requirement		
a. Primary Reserve Requirement (Rupiah)		
- Daily	0.00%	0.00%
- Average	7.25%	7.31%
b. Reserve Requirement (Foreign currencies) - daily	2.00%	2.00%
3. Net Open Position	0.22%	0.10%

Calculation using profit before tax divided by average total assets.

²⁾ Calculation using profit after tax divided by average total assets.

EARNING ASSETS QUALITY AND OTHER INFORMATION

As of September 30, 2023 & 2022

							INDIVI	DUAL				,	illions of Ruplan)
No.	ACCOUNTS			September 30, 2	2023 (Unaudited)				September 30,	2022 (Unaudited)	
		С	SM	S	D	L	Total	С	SM	S	D	L	Total
<u> </u>	RELATED PARTIES												
	Placement with other banks							I					
	a. Rupiah	24,410	-	-	_	-	24,410	100	-	-	_	-	100
	b. Foreign currencies	-	-	-	_	-	, ·	-	-	-	_	-	_
2.	Spot and derivative/forward receivables												
	a. Rupiah	-	-	_	_	- 1	- 1	34	-	-	_	_	34
	b. Foreign currencies	-	-	-	_	-	- 1	-	-	-	_	_	-
3.	Securities												
	a. Rupiah	50,165	-	-	-	-	50,165	50,675	-	-	-	-	50,675
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	_	-
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	11,145	-	-	-	-	11,145
7.	Loans and financing												
	a. Micro, small and medium enterprises (UMKM)	75,064	-	-	-	-	75,064	189,010	3,032	-	-	-	192,042
	i. Rupiah	75,064	-	-	-	-	75,064	75,087	3,032	-	-	-	78,119
	ii. Foreign currencies	-	-	-	-	-	-	113,923	-	-	-	-	113,923
	b. Non micro, small and medium enterprises	9,729,756	3,793	-	-	-	9,733,549	10,039,065	311	-	-	-	10,039,376
	i. Rupiah	9,621,451	3,793	-	-	-	9,625,244	10,039,065	311	-	-	-	10,039,376
	ii. Foreign currencies	108,305	-	-	-	-	108,305	-	-	-	-	-	-
	c. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	9,721,044	-	-	-	1,000	9,722,044	9,653,544	-	-	-	1,000	9,654,544
9.	Other receivables	22,214	-	-	-	-	22,214	27,249	-	-	-	-	27,249
10.	Commitments and contingencies												
	a. Rupiah	7,173,353	130	-	-	-	7,173,483	5,279,372	801	-	-	-	5,280,173
	b. Foreign currencies	343,124	-	-	-	-	343,124	290,398	-	-	-	-	290,398

EARNING ASSETS QUALITY AND OTHER INFORMATION

As of September 30, 2023 & 2022

							INDIVI	DUAL				(in m	illions of Rupiah)
No.	ACCOUNTS		,	September 30, 2	023 (Unaudited)			20712	5	September 30, 2	022 (Unaudited)		
		С	SM	S	D	L	Total	С	SM	S	D	L	Total
	NON RELATED PARTIES			Ī	i				1				
1	Placement with other banks												
"	a. Rupiah	2,735,261	_	_	_	_	2,735,261	4,220,047	_	_	_	_	4,220,047
	b. Foreign currencies	11,282,954	_	_	_	-	11,282,954	19,996,726	-	-	_	_	19,996,726
2.	Spot and derivative/forward receivables	,202,00 .					,,	.0,000,.20					10,000,120
-	a. Rupiah	91,127	-	_	_	_	91,127	181,258	_	_	_	_	181,258
	b. Foreign currencies	13,560	-	_	_	-	13,560	7,329	_	-	_	_	7,329
3.	Securities	. 0,000					10,000	.,020					1,020
	a. Rupiah	277,446,389	-	-	-	100,000	277,546,389	226,455,028	-	-	-	100,000	226,555,028
	b. Foreign currencies	18,957,490	6,529	-	-	-	18,964,019	17,975,074	-	-	-	25,087	18,000,161
4.	Securities sold under repurchase agreement (repo)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,-				.,,.	, , -				-,	2,222,
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	126,107,213	-	-	-	-	126,107,213	165,807,945	-	-	-	-	165,807,945
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	12,867,523	120,463	-	-	205,432	13,193,418	15,064,522	40,442	-	2,061	213,038	15,320,063
7.	Loans and financing						, ,					·	. ,
	a. Micro, small and medium enterprises (UMKM)	107,732,200	2,783,954	257,991	497,894	1,749,780	113,021,819	94,048,740	2,249,511	302,897	270,589	1,736,306	98,608,043
	i. Rupiah	106,971,335	2,783,954	257,991	497,894	1,749,780	112,260,954	93,543,531	2,249,511	302,897	270,589	1,719,487	98,086,015
	ii. Foreign currencies	760,865	-	-	-	-	760,865	505,209	-	-	-	16,819	522,028
	b. Non micro, small and medium enterprises	593,561,272	14,791,155	2,346,967	960,561	9,355,182	621,015,137	532,015,554	9,804,515	1,366,164	4,591,832	6,056,823	553,834,888
	i. Rupiah	552,271,626	13,890,100	2,346,967	938,902	5,876,513	575,324,108	493,128,596	9,413,043	970,430	1,898,909	5,268,961	510,679,939
	ii. Foreign currencies	41,289,646	901,055	-	21,659	3,478,669	45,691,029	38,886,958	391,472	395,734	2,692,923	787,862	43,154,949
	c. Restructured loans	24,139,986	8,091,539	2,018,074	843,299	9,205,442	44,298,340	51,221,862	6,864,322	1,369,766	4,624,430	4,693,232	68,773,612
	i. Rupiah	22,230,146	7,353,906	2,018,074	821,640	5,726,773	38,150,539	49,055,308	6,512,732	974,032	1,931,507	3,890,147	62,363,726
	ii. Foreign currencies	1,909,840	737,633	-	21,659	3,478,669	6,147,801	2,166,554	351,590	395,734	2,692,923	803,085	6,409,886
8.	Equity investment	538,590	-	-	-	770	539,360	538,590	-	-	-	770	539,360
9.	Other receivables	111,737	-	-	-	-	111,737	335,816	-	-	-	2,633	338,449
10.	Commitments and contingencies												
	a. Rupiah	346,185,031	1,391,572	44,435	17,535	80,288	347,718,861	289,889,505	893,110	6,300	13,858	10,451	290,813,224
1	b. Foreign currencies	54,019,044	123,218	-	-	29,010	54,171,272	43,463,348	22,936	-	15,252	51,593	43,553,129
	OTHER INFORMATION												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To Other Parties						-						-
2.	Foreclosed assets						1,900,256						1,337,652

PT BANK CENTRAL ASIA Tbk & Subsidiaries CALCULATION OF CAPITAL ADEQUACY RATIO / CAR As of September 30, 2023 & 2022

						Unau Sep 30			udited 0, 2022	
						Individual	Consolidated	Individual	Consolidate	
Tier 1 Capital						210,490,123	227,069,130	187,687,698	203,426,	
1. Common Equity Tier 1						210,490,123	227,069,130	187,687,698	203,426,	
1.1. Paid-in Capital (After the deduction of treasur	y stock)					1,540,938	1,540,938	1,540,938	1,540,	
1.2. Disclosed Reserves 1.2.1. Addition Factor						225,673,536 227,648,162	234,896,560 236,949,891	203,186,695 204,601,158	211,593, 213,031,	
1.2.1.1. Other comprehensive income						11,695,439	12,277,006	10,648,606	11,143,	
1.2.1.1.1. Translation of finar	cial statements in fo	reign currency				-	423,722	-	412,	
1.2.1.1.2. Unrealized gain on		-	er comprehensive i	income		1,116,960	1,141,182	1,228,706	1,212,	
1.2.1.1.3. Revaluation surplu		· ·	•			10,578,479	10,712,102	9,419,900	9,517,	
1.2.1.2. Other disclosed reserves						215,952,723	224,672,885	193,952,552	201,888,	
1.2.1.2.1. Agio						5,711,368	5,711,368	5,711,368	5,711,	
1.2.1.2.2. General Reserves						3,234,149	3,234,149	2,826,792	2,826,	
1.2.1.2.3. Previous year's pro 1.2.1.2.4. Current year's prof						171,709,605	179,509,371	157,387,842	164,524 28,826	
1.2.1.2.5. Fund for paid-in ca						35,297,601	36,217,997	28,026,550	20,020	
1.2.1.2.6. Others	pitai					-	_	_		
1.2.2. Deduction Factor						(1,974,626)	(2,053,331)	(1,414,463)	(1,438	
1.2.2.1. Other comprehensive income						(58,041)	(58,041)	(56,226)	(56	
1.2.2.1.1. Translation of finar	ncial statements in fo	reign currency				-	-	-	,	
1.2.2.1.2. Unrealized loss on	financial assets mea	sured through othe	er comprehensive a	account		(58,041)	(58,041)	(56,226)	(56	
1.2.2.2. Other disclosed reserves						(1,916,585)	(1,995,290)	(1,358,237)	(1,382	
1.2.2.2.1. Disagio						-	-	-		
1.2.2.2.2. Previous year's los						-	(61,857)	-		
1.2.2.2.3. Current year's loss 1.2.2.2.4. Difference betwee		ible lesses and alle	wanca for impairm	ant laccae an aarn	ing accets	-	-	-		
1.2.2.2.4. Difference between 1.2.2.2.5. Difference on the t					ing assets	- -		_		
1.2.2.2.6. Allowance for loss	-			rading book		(1,916,585)	(1,933,433)	(1,358,237)	(1,382	
1.2.2.2.7. Others						-	-	-	(1,000	
1.3. Non-controlling interest							-			
1.4. Deduction Factor of Common Equity Tier 1						(16,724,351)	(9,368,368)	(17,039,935)	(9,707	
1.4.1. Deferred tax						(6,710,919)	(6,817,763)	(7,049,382)	(7,22	
1.4.2. Goodwill							(1,113,614)		(1,113	
1.4.3. Other intangible assets						(292,388)	(327,006)	(337,009)	(37	
1.4.4. Investments in shares of stock						(9,721,044)	(1,109,985)	(9,653,544)	(1,000	
1.4.5. Shortage of capital on insurance subsidia	ary company						-	_		
1.4.6. Securitisation Exposure 1.4.7. Other deduction factor of common equit	/ tier 1					-	_			
1.4.7.1. Investments in Instruments iss	•	k that meet the crit	eria for inclusion in	additional tier 1 an	d tier 2	-	_	_		
1.4.7.2. Cross ownership of other entit	•					-	-	-		
1.4.7.3. Exposures of settlement risk -	Non Delivery Versus	Payment				-	-	-		
1.4.7.4. Exposures in subsidiary compa	any that carry out bu	siness activities bas	sed on sharia princ	iples			-			
2. Additional Tier 1 Capital						-	_	_		
2.1. Instruments issued by the bank that meet the crit	eria for inclusion in a	dditional tier 1 capit	tal			_	_	_		
2.2. Agio / Disagio	0114 101 11101401011 111 4	adilional lion i capi				-	_	_		
2.3. Deduction factor						-	_	_		
2.3.1. Investments in Instruments issued by the	other bank that mee	et the criteria for inc	lusion in additional	tier 1 and tier 2		-	-	-		
2.3.2. Cross ownership of other entities obtained						-	-	-		
Tier 2 Capital			•		ŀ	8,284,552	8,528,233	7,728,651	7,92	
Instruments issued by the bank that meet the crite	ria for inclusion in	tier 2 capital			ľ	224,500	224,500	311,500	311	
2. Agio / disagio		• • • • • •				-	-	- ,,,,,,		
3. General allowance for losses on earning assets (n	nax. 1.25% from ris	k-weighted assets	s)			8,060,052	8,303,733	7,417,151	7,61	
4. Deduction Factor of Tier 2 Capital						-	-	-		
4.1. Sinking Fund						-	-	-		
4.2. Investments in Instruments issued by the other ba						-	-	-		
4.3. Cross ownership of other entities obtained due to	uansier because of	iaw, grant, or bequ	iest			-	-	-		
l Capital						218,774,675	235,597,363	195,416,349	211,35	
	Unaud			ıdited	DEGODIDATION	Unau		Unau		
	Sep 30			0, 2022	DESCRIPTION	Sep 30		Sep 30		
(-WEIGHTED ASSETS (RWAs)	Individual	Consolidated	Individual	Consolidated	CAR RATIO	Individual	Consolidated	Individual	Consolida	
RWAS CONSIDERING CREDIT RISK	690,189,299	714,235,902	639,013,440	658,146,776	CET 1 Ratio (%)	28.39%	28.47%	24.36%	2	
RWAS CONSIDERING CREDIT RISK	3,012,610	5,095,373	475,397	1,675,363	Tier 1 Ratio (%)	28.39% 28.39%	28.47%	24.36% 24.36%	2	
RWAS CONSIDERING MARKET RISK	3,012,610 48,325,210	5,095,373 78,117,459	475,397 130,944,329	1,675,363	Tier 2 Ratio (%)	28.39% 1.12%	28.47% 1.07%	24.36% 1.00%	2	
	AS CONSIDERING OFERATIONAL RISK 46,323,210 76,117,439 130,344,329 137,075,329 Her 2 Ratio (%) FAL RISK-WEIGHTED ASSETS 741,527,119 797,448,734 770,433,166 796,897,668 CAR Ratio (%)		1.12% 29.50%	29.54%	25.36%	2				
apital requirements based on risk profile 9.99% 9.99% 9.99% CET 1 FOR BUFFER (%)				19.51%	19.55%	15.37%	1			
	ULATORY MINIMUM CAPITAL REQUIREMENT REGULATORY BUFFER PERCENTAGE REQUIRED							.5.5: 70		
ULATORY MINIMUM CAPITAL REQUIREMENT					BANK (%)					
						0.5000/	2 500%	2.500%	2	
OCATION BASED ON RISK PROFILE	8 87%	8 92%	8.99%	9 00%	Capital Conservation Buffer (%)	2.500%1	7.3005/40	7.31111-761		
OCATION BASED ON RISK PROFILE From CET 1 (%)	8.87% 0.00%	8.92% 0.00%	8.99% 0.00%	9.00% 0.00%	• • • • • • • • • • • • • • • • • • • •	2.500% 0.000%	2.500% 0.000%			
OCATION BASED ON RISK PROFILE	8.87% 0.00% 1.12%	8.92% 0.00% 1.07%	8.99% 0.00% 1.00%	9.00% 0.00% 0.99%		2.500% 0.000% 2.500%	2.500% 0.000% 2.500%	0.000% 2.500%	0.	

PT BANK CENTRAL ASIA Tbk ALLOWANCE FOR IMPAIRMENTS LOSSES ON EARNINGS ASSETS As of September 30, 2023 & 2022

			Septem	ber 30, 2023 (Una	udited)		September 30, 2022 (Unaudited)					
					Calculate Allowar	nce for Possible				Calculate Allowance for Possible		
No.	ACCOUNTS	Allov	wance for Impairm	ent	Losses on Ea	rning Assets	Allov	vance for Impairme	ent	Losses on Earning Assets		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placement with other banks	2,142	-	-	140,426	-	3,073	-	-	242,169	-	
2.	Spot and derivative/forward receivables	-	-	-	1,047	-	-	-	-	1,886	-	
3.	Securities	20,236	-	100,000	429,510	100,327	55,002	-	121,304	445,420	125,087	
4.	Securities sold under repurchase agreement						-	-	-			
	(repo)	-	-	-	-	-	-	-	-	-	-	
5.	Claims on securities bought under reverse						-	-	-			
	repo	-	-	-	-	-	-	-	-	-	-	
	Acceptance receivables	71,704	26,060	172,246	128,675	211,455	95,683	31,261	184,095	150,757	216,090	
	Loans and financing	12,322,029	11,925,286	10,175,227	6,933,829	7,795,951	12,167,142	13,372,048	9,971,406	6,162,352	6,623,692	
	Equity investment	102,596	-	1,770	102,596	1,770	101,921	-	1,770	101,921	1,770	
	Other receivables	412	-	-	1,340	-	499	-	2,261	3,631	2,633	
10.	Commitments and Contingencies	3,340,160	128,611	60,836	322,629	179,422	3,072,472	148,072	46,187	309,015	119,210	

STATEMENT OF COMMITMENTS & CONTINGENCIES As of September 30, 2023 & December 31, 2022

		INDIV	IDUAL	,	LIDATED
No.	ACCOUNTS	Unaudited	Audited	Unaudited	Audited
		Sep 30, 2023	Dec 31, 2022	Sep 30, 2023	Dec 31, 2022
I.	COMMITTED RECEIVABLES	16,040,615	11,384,137	21,747,915	16,717,187
	Unused borrowings/financing facilities	-	-	5,636,794	5,333,050
	2. Foreign currency positions to be received from spot and				
	derivatives/forward transactions	15,250,728	11,048,683	15,321,234	11,048,683
	3. Others	789,887	335,454	789,887	335,454
II.	COMMITTED LIABILITIES	409,451,771	355,707,104	411,169,979	356,942,142
	Unused credit/financing facilities	375,213,602	321,665,351	376,931,810	322,900,389
	a. Committed	294,316,512	231,408,127	294,871,370	231,731,863
	b. Uncommitted	80,897,090	90,257,224	82,060,440	91,168,526
	Outstanding irrevocable letters of credit	11,787,802	14,651,885	11,787,802	14,651,885
	3. Foreign currency positions to be submitted for spot and				
	derivatives/forward transactions	20,750,697	18,987,539	20,750,697	18,987,539
	4. Others	1,699,670	402,329	1,699,670	402,329
III.	CONTINGENT RECEIVABLES	193,645	418,870	613,645	838,870
	Received guarantees	193,645	418,870	613,645	838,870
	2. Others	-	-	-	-
IV.	CONTINGENT LIABILITIES	22,405,336	19,748,189	22,471,158	19,795,126
	Issued guarantees	22,405,336	19,748,189	22,471,069	19,795,037
	2. Others	-	-	89	89

STATEMENT OF SPOT AND DERIVATIVE TRANSACTIONS

As of September 30, 2023

				INDIV		ITTTIIIIIOTIS OF TRUPIATI)		
No.	TRANSACTION	Notional	Objec	tives	Derivative Receivables and Payables			
		Amount	Trading	Hedging	Receivables	Payables		
A.	Related to Exchange Rate	36,001,425	36,001,425	-	104,687	186,784		
1.	Spot	4,928,685	4,928,685	-	4,960	7,852		
2.	Forward	12,242,002	12,242,002	-	77,428	48,399		
3.	Option	-	-	-	-	-		
	a. Put	-	=	-	-	-		
	b. Call	-	-	-	-	-		
4.	Future	-	-	-	-	-		
5.	Swap	18,830,738	18,830,738	-	22,299	130,533		
6.	Others	-	=	-	-	-		
В.	Related to Interest Rate	-	-	-	-	-		
1.	Forward	-	-	-	-	-		
2.	Option	-	-	-	-	-		
	a. Put	-	-	-	-	-		
	b. Call	-	-	-	-	-		
3.	Future	-	-	-	-	-		
4.	Swap	-	-	-	-	-		
5.	Others	-	-	-	-	-		
C.	Others	-	-	-	-	-		
	TOTAL				104,687	186,784		

BOARD OF COM	MISSIONERS & DIRECTORS	BANK'S OWNERS
BOARD OF COMMISSIONERS		
 President Commissioner Commissioner Independent Commissioner Independent Commissioner Independent Commissioner 	Djohan Emir SetijosoTonny KusnadiCyrillus HarinowoRaden PardedeSumantri Slamet	PT Dwimuria Investama Andalan *) : 54.94% Public **) : 45.06% Total
BOARD OF DIRECTORS		*) The shareholders of PT Dwimuria Investama Andalan are Mr. Robert Budi Hartono and Mr. Bambang Hartono, therefore the ultimate shareholders of BCA are Mr. Robert Budi Hartono and Mr. Bambang Hartono.
President DirectorDeputy President DirectorDeputy President DirectorDirector	 : Jahja Setiaatmadja : Armand Wahyudi Hartono : Gregory Hendra Lembong : Tan Ho Hien / Subur or also known as Subur Tan 	**) In the composition of shares held by the public, 2.49% of the shares are owned by parties affiliated with PT Dwimuria Investama Andalan.
Director Director (concurrently serving as Director in charge of the Compliance Function)	: Rudy Susanto	
Compliance Function) - Director	 : Lianawaty Suwono : Santoso : Vera Eve Lim : Haryanto Tiara Budiman : Frengky Chandra Kusuma : John Kosasih : Antonius Widodo Mulyono 	
the Bank as evident in Shareholders' Meeting of P' 2022 drawn up before Chris of the Municipality of West J data has been received Administrative System, Mini	ard of Commissioners and Board of Directors of the Deed of Statement of Resolutions of T Bank Central Asia Tbk No. 33 dated 10 May stina Dwi Utami, S.H., M.Hum., M.Kn., a Notary lakarta, which notice of amendment of corporate and recorded in the Corporate Entities istry of Law and Human Rights of The Republic the letter No. AHU-AH.01.09-0011476 dated 11	

- The above consolidated financial information was derived from the consolidated financial statements of PT Bank Central Asia Tbk and Subsidiaries as of and for the nine months period ended September 30, 2023 that have been unaudited. As the above consolidated financial information was derived from the consolidated financial statements; therefore, the consolidated financial information do not represent a complete presentation of the consolidated financial statements.

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

- The main exchange rates used were as follows: