



LAMPIRAN-LAMPIRAN

Lampiran 1 : DATA ARUS KAS OPERASIONAL BANK (X1)

No	Kode Saham	Nama Perusahaan	Tahun	Arus Kas Bersih Operasional	Laba/Rugi Operasional	Arus Kas Operasional (AKO) %
1	2	3	4	5	6	7 (5/6)
1	BBNI	Bank Negara Indonesia (Persero) Tbk	2022	9.825.591	22.860.805	0,4298
			2023	9.398.430	26.784.198	0,3509
			2024	- 66.316.918	26.615.913	-2,4916
2	BACA	Bank Capital Indonesia Tbk	2022	-4.698.530	51.973.000	-0,0904
			2023	-1.546.140	145.436	-10,6311
			2024	-1.966.979	151.204	-13,0088
3	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk / Bank Jabar	2022	- 9.870.642	2.848.858	-3,4648
			2023	612.359	2.148.725	0,2850
			2024	17.643.687	1.775.477	9,9374
4	BBCA	Bank Central Asia Tbk	2022	33.779	37.433	0,9024
			2023	58.064	47.552	1,2211
			2024	53.820	54.566	0,9863
5	BBKP	Bank Bukopin Tbk	2022	-1.259.228	-4.970	253,3658
			2023	- 10.165.808	-6.659	1.526,6268
			2024	-7.445.488	-4.786	1.555,6807
6	BMRI	Bank Mandiri (Persero) Tbk	2022	99.975.305	56.168.089	1,7799
			2023	-69.622.480	74.641.563	-0,9328
			2024	-84.056.678	62.689.115	-1,3408
7	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2022	97.506.005	64.306.037	1,5163
			2023	- 4.971.454	76.828.737	-0,0647
			2024	24.283.108	78.578.018	0,3090
8	BBTN	Bank Tabungan Negara (Persero) Tbk	2022	1.265.073	3.814.803	0,3316
			2023	6.634.353	4.539.729	1,4614
			2024	-8.755.616	3.824.713	-2,2892
9	BDMN	Bank Danamon Indonesia Tbk	2022	-8.210.738	4.591.368	-1,7883
			2023	-6.377.996	4.781.506	-1,3339
			2024	-28.007	4.240.309	-0,0066
10	MEGA	Bank Mega Tbk	2022	3.400.920	6.284.859	0,5411
			2023	- 10.338.799	4.342.729	-2,3807
			2024	15.463.034	3.231.218	4,7855

Lampiran 2 : KEBIJAKAN DIVIDEN (X2)

No	Kode Saham	Nama Perusahaan	Tahun	Dividen	Laba Bersih	Jumlah Saham Beredar (lembar saham)	EPS	DPS	(dalam %)
									DPR (DPS/EPS)
1	BBNI	Bank Negara Indonesia (Persero) Tbk	2022	7.324.000.000.000	18.533.361.000.000	37.500.000.000	494,223	392,78	0,7947
			2023	10.455.000.000.000	20.092.000.000.000	37.256.800.000	539,2841	280,49	0,5201
			2024	13.951.000.000.000	21.669.397.000.000	36.924.339.000	586,8594	374,06	0,6374
2	BACA	Bank Capital Indonesia Tbk	2022	321.290.000.000	3.212.900.000.000	17.078.002.000	188,1309	149	0,792
			2023	661.940.000.000	10.176.700.000.000	19.953.024.000	510,033	156	0,3059
			2024	603.066.000.000	10.937.800.000.000	19.953.000.000	548,1782	127	0,2317
3	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	2022	1.100.016.937.371	2.245.282.000.000	10.416.229.200	215,5561	104,55	0,485
			2023	1.000.063.222.357	1.778.395.000.000	10.520.000.000	169,049	95,05	0,5623
			2024	896.953.074.238	1.422.765.000.000	10.521.400.000	135,2258	85,25	0,6304
4	BBCA	Bank Central Asia Tbk	2022	25.300.000.000.000	46.756.000.000.000	123.375.100.000	378,9744	205	0,5409
			2023	33.280.000.000.000	48.658.000.000.000	123.280.000.000	394,695	227,5	0,5764
			2024	36.980.000.000.000	54.851.000.000.000	122.042.299.500	449,4425	270	0,6007
5	BBKP	Bank Bukopin Tbk	2022	0	-5.032.504.000.000	167.887.500.000	-29,9755	0	0
			2023	0	-6.056.000.000.000	187.887.500.000	-32,2321	0	0
			2024	0	-6.329.000.000.000	187.890.000.000	-33,6846	0	0
6	BMRI	Bank Mandiri (Persero) Tbk	2022	24.700.000.000.000	44.952.360.000.000	92.399.999.900	486,4974	360,64	0,7413
			2023	33.030.000.000.000	51.096.878.000.000	92.399.999.900	552,9965	529,24	0,957
			2024	43.510.538.707.000	51.135.963.000.000	87.890.000.000	581,8178	353,96	0,6084
7	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2022	37.274.000.000.000	51.408.207.000.000	150.043.411.000	338	231,22	0,6841
			2023	43.490.000.000.000	60.425.048.000.000	150.043.411.000	338	319	0,9438
			2024	51.730.000.000.000	60.643.808.000.000	151.559.001.000	338	343,3	1,0157
8	BBTN	Bank Tabungan Negara (Persero) Tbk	2022	609.000.000.000	3.045.073.000.000	13.894.099.000	39	22,43	0,5751
			2023	700.900.000.000	3.500.988.000.000	14.034.400.000	288	22,43	0,0779
			2024	751.830.000.000	3.007.328.000.000	14.621.943.700	249	53,57	0,2151
9	BDMN	Bank Danamon Indonesia Tbk	2022	598.608.000.000	3.429.634.000.000	2.730.000.000	337,88	56,33	0,1667
			2023	1.219.591.000.000	3.658.045.000.000	9.773.600.000	337,88	118,26	0,35
			2024	1.254.800.000.000	3.290.886.000.000	9.675.817.000	337,88	125,48	0,3714
10	MEGA	Bank Mega Tbk	2022	2.830.000.000.000	4.986.717.000.000	11.740.900.000	337,88	89,63	0,2653
			2023	2.450.000.000.000	3.510.670.000.000	11.623.514.900	299	209,3	0,7
			2024	1.050.000.000.000	2.631.054.000.000	14.621.943.700	224	89,6	0,4

Lampiran 3 : DATA PERUBAHAN KEWAJIBAN (X3)

No.	Kode Emisi	Nama Perusahaan	Tahun	Total Kewajiban (Awal)	Total Kewajiban (Akhir)	Peningkatan	EFN (%)
1	BBNI	Bank Negara Indonesia (Persero) Tbk	2022	821.759.532	865.779.538	44.020.006	0,0536
			2023	865.779.538	902.795.160	37.015.622	0,0428
			2024	902.795.160	926.322.809	23.527.649	0,0261
2	BACA	Bank Capital Indonesia Tbk	2022	20.203.112	17.340.964	- 2.862.148	-0,1417
			2023	17.340.964	15.868.867	- 1.472.097	-0,0849
			2024	15.868.867	15.968.189	99.322	0,0063
3	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	2022	137.955.374	158.120.881	20.165.507	0,1462
			2023	158.120.881	163.586.537	5.465.656	0,0346
			2024	163.586.537	190.213.972	26.627.435	0,1628
4	BBCA	Bank Central Asia Tbk	2022	1.025.496.000	1.093.550.000	68.054.000	0,0664
			2023	1.093.550.000	1.165.569.000	72.019.000	0,0659
			2024	1.165.569.000	1.186.466.000	20.897.000	0,0179
5	BBKP	Bank Bukopin Tbk	2022	76.009.770	78.778.747	2.768.977	0,0364
			2023	78.778.747	70.197.137	- 8.581.610	-0,1089
			2024	70.197.137	75.113.512	4.916.375	0,0700
6	BMRI	Bank Mandiri (Persero) Tbk	2022	1.312.110.099	1.544.096.631	231.986.532	0,1768
			2023	1.544.096.631	1.660.442.815	116.346.184	0,0753
			2024	1.660.442.815	1.860.408.316	199.965.501	0,1204
7	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2022	1.386.310.930	1.562.243.693	175.932.763	0,1269
			2023	1.562.243.693	1.648.534.888	86.291.195	0,0552
			2024	1.648.534.888	1.669.794.400	21.259.512	0,0129
8	BBTN	Bank Tabungan Negara (Persero) Tbk	2022	327.693.592	351.376.683	23.683.091	0,0723
			2023	351.376.683	381.164.489	29.787.806	0,0848
			2024	381.164.489	407.794.597	26.630.108	0,0699
9	BDMN	Bank Danamon Indonesia Tbk	2022	147.251.206	150.251.206	3.000.000	0,0204
			2023	150.251.206	171.345.164	21.093.958	0,1404
			2024	171.345.164	190.508.983	19.163.819	0,1118
10	MEGA	Bank Mega Tbk	2022	134.169.809	147.667.703	13.497.894	0,1006
			2023	147.667.703	110.294.148	- 37.373.555	-0,2531
			2024	110.294.148	113.733.494	3.439.346	0,0312

Lampiran 4: DAFTAR HARGA SAHAM PENUTUP (Y)

No.	Kode Perusahaan	NAMA PERUSAHAAN	Tahun	Jumlah Saham Beredar	Harga Saham per Desember (Rp/lembar Saham)
1	BBNI	Bank Negara Indonesia (Persero) Tbk	2022	37.500.000.000	9.225
			2023	37.256.800.000	5.375
			2024	36.924.339.000	4.350
2	BACA	Bank Capital Indonesia Tbk	2022	17.078.002.000	131
			2023	19.953.024.000	132
			2024	19.953.000.000	130
3	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk	2022	10.416.229.200	1.345
			2023	10.520.000.000	1.150
			2024	10.521.400.000	940
4	BBCA	Bank Central Asia Tbk	2022	123.375.100.000	8.575
			2023	123.280.000.000	9.400
			2024	122.042.299.500	9.850
5	BBKP	Bank Bukopin Tbk	2022	167.887.500.000	100
			2023	187.887.500.000	80
			2024	187.890.000.000	54
6	BMRI	Bank Mandiri (Persero) Tbk	2022	92.399.999.900	6.650
			2023	92.399.999.900	6.050
			2024	87.890.000.000	5.700
7	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2022	150.043.411.000	4.080
			2023	150.043.411.000	5.750
			2024	151.559.001.000	4.870
8	BBTN	Bank Tabungan Negara (Persero) Tbk	2022	13.894.099.000	1.350
			2023	14.034.400.000	1.250
			2024	14.621.943.700	1.180
9	BDMN	Bank Danamon Indonesia Tbk	2022	2.730.000.000	2.730
			2023	9.773.600.000	2.780
			2024	9.675.817.000	2.610
10	MEGA	Bank Mega Tbk	2022	11.740.900.000	5.475
			2023	11.623.514.900	5.100
			2024	14.621.943.700	4.110

Lampiran 5 : HASIL TABULASI DATA

NO	KODE EMITEN	Nama Perusahaan	TAHUN	Y	X1	X2	X3
				(HARGA SAHAM PENUTUP)	(OCF)	(DPR)	(EFN)
1	BBNI	Bank Negara Indonesia (Persero) Tbk	2022	9,225	0.4298	0.7947	0.0536
			2023	5,375	0.3509	0.5201	0.0428
			2024	4,350	- 2.4916	0.6374	0.0261
2	BACA	Bank Capital Indonesia Tbk	2022	131	- 0.0904	0.7920	- 0.1417
			2023	132	- 10.6311	0.3059	- 0.0849
			2024	130	- 13.0088	0.2317	0.0063
3	BJBR	Bank Pembangunan Daerah Jawa Barat Tbk / Bank Jabar	2022	1,345	- 3.4648	0.4850	0.1462
			2023	1,150	0.2850	0.5623	0.0346
			2024	940	9.9374	0.6304	0.1628
4	BBCA	Bank Central Asia Tbk	2022	8,575	0.9024	0.5409	0.0664
			2023	9,400	1.2211	0.5764	0.0659
			2024	9,850	0.9863	0.6007	0.0179
5	BBKP	Bank Bukopin Tbk	2022	100	253.3658	0.0000	0.0364
			2023	80	1,526.6268	0.0000	- 0.1089
			2024	54	1,555.6807	0.0000	0.0700
6	BMRI	Bank Mandiri (Persero) Tbk	2022	6,650	1.7799	0.7413	0.1768
			2023	6,050	- 0.9328	0.9570	0.0753
			2024	5,700	- 1.3408	0.6084	0.1204
7	BBRI	Bank Rakyat Indonesia (Persero) Tbk	2022	4,080	1.5163	0.6841	0.1269
			2023	5,750	- 0.0647	0.9438	0.0552
			2024	4,870	0.3090	1.0157	0.0129
8	BBTN	Bank Tabungan Negara (Persero) Tbk	2022	1,350	0.3316	0.5751	0.0723
			2023	1,250	1.4614	0.0779	0.0848
			2024	1,180	- 2.2892	0.2151	0.0699
9	BDMN	Bank Danamon Indonesia Tbk	2022	2,730	- 1.7883	0.1667	0.0204
			2023	2,780	- 1.3339	0.3500	0.1404
			2024	2,610	- 0.0066	0.3714	0.1118
10	MEGA	Bank Mega Tbk	2022	5,475	0.5411	0.2653	0.1006
			2023	5,100	- 2.3807	0.7000	- 0.2531
			2024	4,110	4.7855	0.4000	0.0312

**Lampiran 6 : Data Laporan Keuangan Tahunan / Annual Report
Perusahaan Perbankan tahun 2022-2024**

1. BANK BNI (BBNI)



LAPORAN POSISI KEUANGAN
31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

	2024	2023	
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY
LIABILITAS			LIABILITIES
Liabilitas segera	5,486,691	5,149,449	<i>Obligations due immediately</i>
Simpanan nasabah	792,672,134	801,708,861	<i>Deposits from customers</i>
Simpanan dari bank lain	18,513,894	11,846,032	<i>Deposits from other banks</i>
Liabilitas derivatif	1,479,185	810,462	<i>Derivative payables</i>
Efek-efek yang dijual dengan janji dibeli kembali	15,890,945	6,891,177	<i>Securities sold under agreements to repurchase</i>
Liabilitas akseptasi	4,213,527	5,724,660	<i>Acceptance payables</i>
Beban yang masih harus dibayar	1,264,319	1,463,839	<i>Accrued expenses</i>
Utang pajak			<i>Taxes payable</i>
- Pajak penghasilan badan	202,599	679,669	<i>Corporate income tax -</i>
- Pajak lainnya	84,312	101,409	<i>Other taxes -</i>
Total utang pajak	286,911	781,078	<i>Total taxes payable</i>
Imbalan kerja	6,877,242	6,728,829	<i>Employee benefits</i>
Penyisihan	2,283,222	2,172,732	<i>Provision</i>
Liabilitas lain-lain	7,023,812	7,671,839	<i>Other liabilities</i>
Efek-efek yang diterbitkan	13,045,283	4,998,280	<i>Securities issued</i>
Pinjaman yang diterima	39,586,461	29,919,191	<i>Borrowings</i>
Efek-efek subordinasi	17,699,183	16,928,731	<i>Subordinated securities</i>
TOTAL LIABILITAS	926,322,809	902,795,160	TOTAL LIABILITIES

PT BANK NEGARA INDONESIA (PERSERO) Tbk
ENTITAS INDUK/PARENT ENTITY

**LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2024 DAN 2023**
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**STATEMENTS OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2024 AND 2023**
(Expressed in millions of Rupiah,
unless otherwise stated)

	2024	2023	
PENDAPATAN BUNGA	64,923,225	60,520,375	<i>INTEREST INCOME</i>
BEBAN BUNGA	(25,435,146)	(19,850,706)	<i>INTEREST EXPENSE</i>
PENDAPATAN BUNGA - BERSIH	39,488,079	40,669,669	<i>INTEREST INCOME - NET</i>
PENDAPATAN OPERASIONAL LAINNYA			<i>OTHER OPERATING INCOME</i>
Provisi dan komisi lainnya	10,551,324	10,445,335	<i>Other fee and commission</i>
Laba dari entitas asosiasi	1,629,349	1,326,932	<i>Income from investment in associates</i>
Penerimaan kembali aset yang telah dihapusbukukan	6,025,183	5,029,766	<i>Recovery of assets written off</i>
Keuntungan yang belum direalisasi dari perubahan nilai wajar aset keuangan yang diukur pada nilai wajar melalui laba rugi	121,796	63,732	<i>Unrealised gain on changes in fair value of financial assets at fair through profit or loss</i>
Keuntungan dari penjualan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi	1,737,167	1,153,663	<i>Gain on sale of financial assets at fair value through comprehensive income and fair value through profit or loss</i>
Laba selisih kurs - bersih	1,261,260	1,019,260	<i>Foreign exchange gains - net</i>
Lain-lain	491,696	442,674	<i>Others</i>
TOTAL PENDAPATAN OPERASIONAL LAINNYA	21,817,775	19,481,362	<i>TOTAL OTHER OPERATING INCOME</i>
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI	(7,980,678)	(9,070,912)	<i>ALLOWANCE FOR IMPAIRMENT LOSSES</i>
BEBAN OPERASIONAL LAINNYA			<i>OTHER OPERATING EXPENSES</i>
Gaji dan tunjangan	(12,859,782)	(11,891,511)	<i>Salaries and employees' benefits</i>
Umum dan administrasi	(8,313,035)	(8,501,261)	<i>General and administrative</i>
Beban promosi	(1,048,227)	(996,481)	<i>Promotion expense</i>
Premi penjaminan	(1,567,476)	(1,476,244)	<i>Guarantee premium</i>
Lain-lain	(3,557,167)	(2,937,787)	<i>Others</i>
TOTAL BEBAN OPERASIONAL LAINNYA	(27,345,687)	(25,803,284)	<i>TOTAL OPERATING EXPENSES</i>
LABA OPERASIONAL	25,979,489	25,276,835	<i>OPERATING INCOME</i>
PENDAPATAN/(BEBAN) BUKAN OPERASIONAL - BERSIH	85,290	(21,236)	<i>NON-OPERATING INCOME/(EXPENSES) - NET</i>
LABA SEBELUM BEBAN PAJAK	26,064,779	25,255,599	<i>INCOME BEFORE TAX EXPENSE</i>
BEBAN PAJAK			<i>TAX EXPENSE</i>
Kini	(4,447,711)	(4,386,618)	<i>Current</i>
Tangguhan	(410,731)	(84,783)	<i>Deferred</i>
TOTAL BEBAN PAJAK	(4,858,442)	(4,471,401)	<i>TOTAL TAX EXPENSE</i>
LABA TAHUN BERJALAN	21,206,337	20,784,198	<i>INCOME FOR THE YEAR</i>

PT BANK NEGARA INDONESIA (PERSERO) Tbk
ENTITAS INDUK/PARENT ENTITY

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

	2024	2023	
PENDAPATAN BUNGA	64,923,225	60,520,375	<i>INTEREST INCOME</i>
BEBAN BUNGA	(25,435,146)	(19,850,706)	<i>INTEREST EXPENSE</i>
PENDAPATAN BUNGA - BERSIH	39,488,079	40,669,669	<i>INTEREST INCOME - NET</i>
PENDAPATAN OPERASIONAL LAINNYA			<i>OTHER OPERATING INCOME</i>
Provisi dan komisi lainnya	10,551,324	10,445,335	<i>Other fee and commission</i>
Laba dari entitas asosiasi	1,629,349	1,326,932	<i>Income from investment in associates</i>
Penerimaan kembali aset yang telah dihapusbukukan	6,025,183	5,029,766	<i>Recovery of assets written off</i>
Keuntungan yang belum direalisasi dari perubahan nilai wajar aset keuangan yang diukur pada nilai wajar melalui laba rugi	121,796	63,732	<i>Unrealised gain on changes in fair value of financial assets at fair through profit or loss</i>
Keuntungan dari penjualan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi	1,737,167	1,153,663	<i>Gain on sale of financial assets at fair value through comprehensive income and fair value through profit or loss</i>
Laba selisih kurs - bersih	1,261,260	1,019,260	<i>Foreign exchange gains - net</i>
Lain-lain	491,696	442,674	<i>Others</i>
TOTAL PENDAPATAN OPERASIONAL LAINNYA	21,817,775	19,481,362	<i>TOTAL OTHER OPERATING INCOME</i>
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI	(7,980,678)	(9,070,912)	<i>ALLOWANCE FOR IMPAIRMENT LOSSES</i>
BEBAN OPERASIONAL LAINNYA			<i>OTHER OPERATING EXPENSES</i>
Gaji dan tunjangan	(12,859,782)	(11,891,511)	<i>Salaries and employees' benefits</i>
Umum dan administrasi	(8,313,035)	(8,501,261)	<i>General and administrative</i>
Beban promosi	(1,048,227)	(996,481)	<i>Promotion expense</i>
Premi penjaminan	(1,567,476)	(1,476,244)	<i>Guarantee premium</i>
Lain-lain	(3,557,167)	(2,937,787)	<i>Others</i>
TOTAL BEBAN OPERASIONAL LAINNYA	(27,345,687)	(25,803,284)	<i>TOTAL OPERATING EXPENSES</i>
LABA OPERASIONAL	25,979,489	25,276,835	<i>OPERATING INCOME</i>
PENDAPATAN/(BEBAN) BUKAN OPERASIONAL - BERSIH	85,290	(21,236)	<i>NON-OPERATING INCOME/(EXPENSES) - NET</i>
LABA SEBELUM BEBAN PAJAK	26,064,779	25,255,599	<i>INCOME BEFORE TAX EXPENSE</i>
BEBAN PAJAK			<i>TAX EXPENSE</i>
Kini	(4,447,711)	(4,386,618)	<i>Current</i>
Tangguhan	(410,731)	(84,783)	<i>Deferred</i>
TOTAL BEBAN PAJAK	(4,858,442)	(4,471,401)	<i>TOTAL TAX EXPENSE</i>
LABA TAHUN BERJALAN	21,206,337	20,784,198	<i>INCOME FOR THE YEAR</i>

INFORMASI KEUANGAN TAMBAHAN/SUPPLEMENTARY FINANCIAL INFORMATION

PT BANK NEGARA INDONESIA (PERSERO) Tbk
ENTITAS INDUK/PARENT ENTITY

LAPORAN ARUS KAS
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah,
unless otherwise stated)

	2024	2023	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan pendapatan bunga	64,637,509	59,996,938	Receipts from interest income
Pembayaran beban bunga	(25,435,146)	(19,602,509)	Payments of interest expense
Pendapatan operasional lainnya	24,866,571	18,016,066	Other operating income
Beban operasional lainnya	(26,671,306)	(27,619,639)	Other operating expenses
Pendapatan (beban) bukan operasional - bersih	85,290	(21,236)	Non-operating income (expense) - net
Pembayaran pajak penghasilan	(4,297,912)	(5,077,826)	Payment of income tax
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	33,185,006	25,691,794	Cash flows before changes in operating assets and liabilities
Perubahan dalam aset dan liabilitas operasi:			Changes in operating assets and liabilities:
(Kenaikan)/penurunan aset operasi:			(Increase)/decrease in operating assets:
Penempatan pada Bank Indonesia dan bank lain	(324,265)	(120,097)	Placements with Bank Indonesia and other banks
Efek-efek dan Obligasi Pemerintah yang diukur pada nilai wajar melalui laporan laba rugi	(15,388,114)	(333,239)	Marketable securities and Government Bonds at fair value through profit or loss
Efek-efek yang dibeli dengan janji dijual kembali	2,667,326	1,446,686	Securities purchased under agreements to resell
Wesel ekspor dan tagihan lainnya	5,981,641	1,624,634	Bills and other receivables
Pinjaman yang diberikan	(92,306,852)	(59,673,241)	Loans
Tagihan akseptasi	1,541,976	2,425,696	Acceptance receivables
Biaya dibayar di muka	(137,121)	523,435	Prepaid expenses
Penempatan term deposit valas devisa hasil ekspor	1,631,137	(2,540,505)	Foreign exchange term deposit from export activities
Aset lain-lain	1,106,157	373,977	Other assets
(Penurunan)/kenaikan liabilitas operasi:			(Decrease)/increase in operating liabilities:
Liabilitas segera	337,242	463,089	Obligations due immediately
Simpanan nasabah	(9,036,727)	38,914,259	Deposits from customers
Simpanan dari bank lain	6,667,862	(3,321,556)	Deposits from other banks
Beban yang masih harus dibayar	(199,520)	224,262	Accrued expenses
Imbalan kerja	(557,192)	733,456	Employee benefits
Liabilitas akseptasi	(1,511,133)	467,160	Acceptance payables
Utang pajak	(17,097)	(48,402)	Taxes payable
Kewajiban atas penempatan term deposit valas devisa hasil ekspor	(1,631,137)	2,540,505	Liabilities related to foreign exchange term deposit from export activities
Liabilitas lain-lain	1,673,893	(93,483)	Other liabilities
Kas bersih (digunakan untuk)/diperoleh dari aktivitas operasi	(66,316,918)	9,298,430	Net cash (used in)/provided from operating activities

PT BANK NEGARA INDONESIA (PERSERO) Tbk
ENTITAS INDUK/PARENT ENTITY

LAPORAN POSISI KEUANGAN
31 DESEMBER 2022 DAN 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2022 AND 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	2022	2021	
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY
LIABILITAS			LIABILITIES
Liabilitas segera	4,686,360	4,553,735	<i>Obligations due immediately</i>
Simpanan nasabah	762,794,602	729,547,155	<i>Deposits from customers</i>
Simpanan dari bank lain	15,167,588	14,377,009	<i>Deposits from other banks</i>
Liabilitas derivatif	775,131	109,948	<i>Derivative payables</i>
Efek-efek yang dijual dengan janji dibeli kembali	2,885,286	1,828,652	<i>Securities sold under agreements to repurchase</i>
Liabilitas akseptasi	5,257,500	5,588,069	<i>Acceptance payables</i>
Beban yang masih harus dibayar	1,239,577	1,126,840	<i>Accrued expenses</i>
Utang pajak			<i>Taxes payable</i>
- Pajak penghasilan badan	1,370,877	1,203,405	<i>Corporate income tax -</i>
- Pajak lainnya	149,811	61,175	<i>Other taxes -</i>
Total utang pajak	1,520,688	1,264,580	<i>Total taxes payable</i>
Imbalan kerja	6,627,920	5,901,892	<i>Employee benefits</i>
Penyisihan	2,712,346	2,276,397	<i>Provision</i>
Liabilitas lain-lain	4,744,051	4,743,886	<i>Other liabilities</i>
Efek-efek yang diterbitkan	4,997,198	2,999,839	<i>Securities issued</i>
Pinjaman yang diterima	35,158,141	31,676,848	<i>Borrowings</i>
Efek-efek subordinasi	17,213,150	15,764,682	<i>Subordinated Securities</i>
TOTAL LIABILITAS	865,779,538	821,759,532	TOTAL LIABILITIES

PT BANK NEGARA INDONESIA (PERSERO) Tbk
ENTITAS INDUK/PARENT ENTITY

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2022 DAN 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2022 AND 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	2022	2021	
PENDAPATAN BUNGA	54,056,248	49,487,666	INTEREST INCOME
BEBAN BUNGA	(13,096,102)	(11,627,462)	INTEREST EXPENSE
PENDAPATAN BUNGA - BERSIH	40,960,146	37,860,204	INTEREST INCOME - NET
PENDAPATAN OPERASIONAL LAINNYA			OTHER OPERATING INCOME
Provisi dan komisi lainnya	10,228,243	9,423,984	<i>Other fee and commission</i>
Laba dari entitas asosiasi	1,111,105	698,341	<i>Income from investment in associates</i>
Penerimaan kembali aset yang telah dihapusbukukan	3,780,086	2,580,871	<i>Recovery of assets written off</i>
Keuntungan/(kerugian) yang belum direalisasi dari perubahan nilai wajar aset keuangan yang diukur pada nilai wajar melalui laba rugi	10,788	(5,446)	<i>Unrealized gain/(loss) on changes in fair value of financial assets at fair through profit or loss</i>
Keuntungan dari penjualan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi	1,577,808	1,679,483	<i>Gain on sale of financial assets at fair value through comprehensive income and fair value through profit or loss</i>
Laba selisih kurs - bersih	1,593,824	1,324,814	<i>Foreign exchange gains - net</i>
Lain-lain	379,785	423,297	<i>Others</i>
TOTAL PENDAPATAN OPERASIONAL LAINNYA	18,681,639	16,125,344	TOTAL OTHER OPERATING INCOME
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI	(11,403,259)	(18,246,216)	ALLOWANCE FOR IMPAIRMENT LOSSES
BEBAN OPERASIONAL LAINNYA			OTHER OPERATING EXPENSES
Gaji dan tunjangan	(11,867,756)	(10,493,379)	<i>Salaries and employees' benefits</i>
Umum dan administrasi	(8,234,539)	(8,341,354)	<i>General and administrative</i>
Beban promosi	(1,075,832)	(887,320)	<i>Promotion expense</i>
Premi penjaminan	(1,411,806)	(1,293,483)	<i>Guarantee premium</i>
Lain-lain	(3,027,788)	(2,374,312)	<i>Others</i>
TOTAL BEBAN OPERASIONAL LAINNYA	(25,417,721)	(23,389,828)	TOTAL OPERATING EXPENSES
LABA OPERASIONAL	22,820,805	12,349,504	OPERATING INCOME
BEBAN BUKAN OPERASIONAL - BERSIH	(107,966)	(117,521)	NON-OPERATING EXPENSES - NET
LABA SEBELUM BEBAN PAJAK	22,712,839	12,231,983	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK			TAX EXPENSE
Kini	(4,997,178)	(3,239,975)	<i>Current</i>
Tangguhan	817,700	1,694,366	<i>Deferred</i>
TOTAL BEBAN PAJAK	(4,179,478)	(1,545,609)	TOTAL TAX EXPENSE
LABA TAHUN BERJALAN	18,533,361	10,686,374	INCOME FOR THE YEAR

PT BANK NEGARA INDONESIA (PERSERO) Tbk
ENTITAS INDUK/PARENT ENTITY

LAPORAN ARUS KAS
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2022 DAN 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
31 DECEMBER 2022 AND 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	2022	2021	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan pendapatan bunga	52,972,566	49,107,232	Receipts from interest income
Pembayaran beban bunga	(12,752,182)	(11,510,857)	Payments of interest expense
Pendapatan operasional lainnya	23,847,522	17,589,480	Other operating income
Beban operasional lainnya	(24,305,126)	(21,202,961)	Other operating expenses
Beban bukan operasional - bersih	(107,966)	(117,521)	Non-operating expense - net
Pembayaran pajak penghasilan	(4,713,856)	(2,953,999)	Payment of income tax
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	34,940,958	30,911,374	Cash flows before changes in operating assets and liabilities
Perubahan dalam aset dan liabilitas operasi:			Changes in operating assets and liabilities:
(Kenaikan)/penurunan aset operasi:			(Increase)/decrease in operating assets:
Penempatan pada Bank Indonesia dan Bank lain	300,990	(10,192)	Placements with Bank Indonesia and other banks
Efek-efek dan Obligasi Pemerintah yang diukur pada nilai wajar melalui laporan laba rugi	2,325,901	(1,621,448)	Marketable securities and Government Bonds at fair value through profit or loss
Wesel ekspor dan tagihan lainnya	(936,193)	(1,949,501)	Bills and other receivables
Efek-efek yang dibeli dengan janji dijual kembali	10,615,696	(13,344,877)	Securities purchased under agreements to resell
Pinjaman yang diberikan	(72,015,974)	(39,216,196)	Loans
Tagihan akseptasi	1,586,955	140,146	Acceptance receivables
Biaya dibayar di muka	(122,829)	(395,461)	Prepaid expenses
Aset lain-lain	(869,570)	2,439,032	Other assets
(Penurunan)/kenaikan liabilitas operasi:			Decrease/(increase) in operating liabilities:
Liabilitas segera	132,625	(953,957)	Obligations due immediately
Simpanan nasabah	33,247,447	97,334,869	Deposits from customers
Simpanan dari bank lain	790,579	5,132,470	Deposits from other banks
Beban yang masih harus dibayar	112,737	86,030	Accrued expenses
Imbalan kerja	(201,995)	(936,846)	Employee benefits
Liabilitas akseptasi	(330,569)	165,163	Acceptance payables
Utang pajak	394,807	(51,677)	Taxes payable
Liabilitas lain-lain	(145,974)	506,719	Other liabilities
Kas bersih diperoleh dari aktivitas operasi	9,825,591	78,235,648	Net cash provided from operating activities

2. BANK CAPITAL INDONESIA (BACA)

PT BANK CAPITAL INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2024 DAN 2023
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT BANK CAPITAL INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2024 AND 2023
(Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember 2024 / December 31, 2024	31 Desember 2023 / December 31, 2023	
ASET				ASSETS
Kas	5	65.109	57.210	Cash
Giro pada Bank Indonesia	6, 3g	1.619.352	2.116.518	Current accounts with Bank Indonesia
Giro pada Bank lain	7, 3g	64.523	49.346	Current accounts with other Banks
Penempatan pada Bank Indonesia dan Bank lain	8, 3h	1.449.578	-	Placements with Bank Indonesia and other Banks
Efek-efek	9, 3i			Marketable securities
Diukur pada nilai wajar melalui laba rugi		559.456	-	Fair value through profit or loss
Biaya perolehan diamortisasi		2.200.816	2.108.380	Amortized cost rupiah
Diukur pada nilai wajar melalui penghasilan komprehensif lain		3.022.574	1.500.049	Fair value through other comprehensive income
Kredit yang diberikan	10, 3j			Loans
Pihak berelasi		432	9.200	Related parties
Pihak ketiga		7.794.331	7.012.883	Third parties
Piutang bunga	11	99.636	87.416	Interest receivables
Biaya dibayar dimuka	12, 3n	4.521.023	4.874.880	Prepaid expenses
Aset tetap - Neto	13, 3l	765.632	654.157	Fixed assets - Net
Aset pajak tangguhan	19d, 3x	11.032	10.260	Deferred tax assets
Aset lain-lain	14	417.711	778.888	Other assets
TOTAL ASET		22.591.205	19.259.187	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	15, 3o	359.777	232.648	Obligations due immediately
Simpanan dari nasabah	16, 3p			Deposits from customers
Pihak berelasi		42.858	34.556	Related parties
Pihak ketiga		12.529.403	12.483.867	Third parties
Simpanan dari Bank lain	17, 3q	725.275	868.716	Deposits from other Banks
Efek-efek yang dijual dengan janji dibeli kembali	18	2.031.910	1.817.260	Securities sold under agreements to repurchase
Utang pajak	19a	28.990	19.357	Taxes payables
Liabilitas lain-lain	20	193.154	117.312	Other liabilities
Liabilitas imbalan pasca kerja	21, 3r	56.821	45.702	Post employment benefits obligation
Obligasi Subordinasi - Neto	22	-	249.449	Subordinated Bonds - Net
TOTAL LIABILITAS		15.968.188	15.868.867	TOTAL LIABILITIES

PT BANK CAPITAL INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA
31 DESEMBER 2024 DAN 2023

(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT BANK CAPITAL INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME FOR YEARS ENDED
AS OF DECEMBER 31, 2024 AND 2023

(Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
PENDAPATAN BUNGA	29, 3t	979.700	838.840	<i>INTEREST INCOME</i>
BEBAN BUNGA	30, 3t	<u>(1.032.545)</u>	<u>(1.186.008)</u>	<i>INTEREST EXPENSE</i>
(BEBAN) PENDAPATAN BUNGA - NETO		<u>(52.845)</u>	<u>(347.168)</u>	<i>INTEREST (EXPENSE) INCOME - NET</i>
PENDAPATAN OPERASIONAL LAINNYA				<i>OTHER OPERATING INCOME</i>
Provisi dan komisi	31	875.442	482.887	<i>Fees and commission</i>
Keuntungan dari penjualan aset keuangan yang diklasifikasikan tersedia untuk dijual dan diperdagangkan		4.488	3.030	<i>Gain on sale of financial asset classified as available for sale and held for trading</i>
Kerugian selisih kurs mata uang asing - neto		(11.136)	(101)	<i>Loss from foreign exchange - net</i>
Lain-lain	32	<u>89.594</u>	<u>468.190</u>	<i>Others</i>
TOTAL PENDAPATAN OPERASIONAL LAINNYA		<u>958.388</u>	<u>954.006</u>	<i>TOTAL OTHER OPERATING INCOME</i>
PEMBENTUKAN CADANGAN PENURUNAN NILAI ASET KEUANGAN	35	21.739	22.795	<i>ALLOWANCE FOR IMPAIRMENT ON FINANCIAL ASSET</i>
BEBAN OPERASIONAL LAINNYA				<i>OTHER OPERATING EXPENSE</i>
Gaji dan tunjangan	34	210.187	212.793	<i>Salaries and employee benefit</i>
Umum dan administrasi	33	530.017	244.886	<i>General and administrative expense</i>
Kerugian dari aset keuangan yang diklasifikasikan tersedia untuk dijual dan diukur pada nilai wajar melalui laba rugi		<u>(7.804)</u>	<u>(19.072)</u>	<i>Loss on financial asset classified as available for sale and at fair value through profit or loss</i>
TOTAL BEBAN OPERASIONAL LAINNYA - NETO		<u>732.600</u>	<u>438.607</u>	<i>TOTAL OTHER OPERATING EXPENSE - NET</i>
LABA OPERASIONAL		151.204	145.436	<i>OPERATING INCOME</i>
PENDAPATAN DAN BEBAN NON OPERASIONAL - NETO		<u>(7.715)</u>	<u>(14.796)</u>	<i>NON OPERATING INCOME AND EXPENSE - NET</i>
LABA SEBELUM BEBAN PAJAK PENGHASILAN		143.489	130.640	<i>INCOME BEFORE INCOME TAX EXPENSE</i>
BEBAN PAJAK PENGHASILAN				<i>INCOME TAX EXPENSE</i>
Kini	19c, 3x	(32.856)	(30.119)	<i>Current</i>
Tangguhan	19d, 3x	<u>(1.255)</u>	<u>1.246</u>	<i>Deferred</i>
Beban Pajak Penghasilan - Neto		<u>(34.111)</u>	<u>(28.873)</u>	<i>Income Tax Expense - Net</i>
LABA BERSIH		<u>109.378</u>	<u>101.767</u>	<i>NET INCOME</i>
PENDAPATAN KOMPREHENSIF LAINNYA				<i>OTHER COMPREHENSIVE INCOME</i>

PT BANK CAPITAL INDONESIA Tbk
LAPORAN ARUS KAS
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL-TANGGAL
31 DESEMBER 2024 DAN 2023
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT BANK CAPITAL INDONESIA Tbk
STATEMENT OF CASH FLOWS
FOR THE YEARS ENDED AS OF
DECEMBER 31, 2024 AND 2023
(Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi		1.855.142	1.321.727	Interest, fees and commissions received
Pembayaran bunga kepada nasabah		(1.032.545)	(1.186.008)	Interest paid to customers
Pembayaran beban umum dan administrasi		(490.298)	(219.418)	Payments of general and administrative expenses
Pembayaran beban tenaga kerja dan tunjangan		(210.187)	(212.793)	payments of personnel expenses and benefits
Penerimaan operasional lainnya		50.832	490.243	Other operating receipts
Pembayaran operasional lainnya		(21.739)	(22.896)	Other operating payments
Penerimaan non-operasional		907	334	Non operating receipts
Pembayaran non-operasional		(8.622)	(15.130)	Non operating payments
Pembayaran pajak penghasilan		(34.084)	(28.873)	Income tax payments
Arus kas sebelum perubahan dalam aset dan liabilitas operasi		109.406	127.186	Cash flows before changes in operating assets and liabilities
Penurunan (kenaikan) aset operasi:				Decrease (Increase) in operating assets:
Efek - efek		(2.135.012)	342.702	Securities
Kredit		(772.680)	(4.148.231)	Loans
Aset lain		674.566	3.608.523	Other Assets
Penerimaan/Pencairan simpanan dan Lainnya				Receiving/withdrawal saving and other operation
Operasi				operation
Simpanan dari nasabah		53.838	(1.535.272)	Deposits from customers
Simpanan dari bank lain		(143.441)	(691.400)	Deposits from other banks
Utang pajak		9.633	5.393	Taxes payable
Liabilitas lain-lain		236.711	744.959	Other liabilities
Kas neto yang digunakan untuk aktivitas operasi		(1.966.979)	(1.546.140)	Net cash used in operating activities

PT BANK CAPITAL INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2023 DAN 2022
(Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT BANK CAPITAL INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2023 AND 2022
(Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember 2023 / 31 December 2023	31 Desember 2022 / 31 December 2022	
ASET				ASSETS
Kas	5	57.210	85.042	Cash
Giro pada Bank Indonesia	6, 3g	2.116.518	2.830.394	Current accounts with Bank Indonesia
Giro pada Bank lain	7, 3g	49.346	59.954	Current accounts with other Banks
Penempatan pada Bank Indonesia dan Bank lain	8, 3h		799.838	Placements with Bank Indonesia and other Banks
Efek-efek	9, 3i			Marketable securities
Diukur pada nilai wajar melalui laba rugi		-	702.425	Fair value through profit or loss
Biaya perolehan diamortisasi		2.108.380	2.123.633	Amortises cost
Diukur pada nilai wajar melalui penghasilan komprehensif lain		1.500.049	1.119.828	Fair value through other comprehensive income
Efek-efek yang dibeli dengan janji dijual kembali	10	-	169.592	Securities purchased under agreements to resell
Kredit yang diberikan	11, 3j			Loans
Pihak Berelasi		9.200	23.581	Related Parties
Pihak Ketiga		7.012.883	2.850.275	Third Parties
Pendapatan bunga yang masih harus diterima	12	87.416	102.664	Accrued interest receivables
Aset tetap - Bersih	13, 3l	654.157	687.254	Fixed assets - net
Aset Pajak Tangguhan	19d, 3x	10.260	7.821	Deferred Tax Assets
Aset Lain lain	14	5.653.768	9.066.200	Other Assets
JUMLAH ASET		19.259.187	20.628.501	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	15, 3o	232.648	103.805	Obligations due immediately
Simpanan dari nasabah	16, 3p			Deposits from customers
Pihak Berelasi		34.556	24.085	Related Parties
Pihak Ketiga		12.483.867	14.029.610	Third Parties
Simpanan dari Bank lain	17, 3q	868.716	1.560.116	Deposits from other Banks
Efek-efek yang dijual dengan janji dibeli kembali	18	1.817.260	1.007.918	Securities sold under agreements to repurchase
Utang Pajak	19a, 3x	19.357	13.967	Taxes payables
Liabilitas Lain-lain	20	117.312	67.188	Other Liabilities
Liabilitas imbalan pasca kerja	21, 3r	45.702	35.925	Post employment benefits obligation
Obligasi Subordinasi - Bersih	22	249.449	498.350	Subordinated Bonds - Net
JUMLAH LIABILITAS		15.868.867	17.340.964	TOTAL LIABILITIES

PT BANK CAPITAL INDONESIA Tbk
 LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
 UNTUK TAHUN YANG BERAKHIR PADA
 31 DESEMBER 2023 DAN 2022
 (Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT BANK CAPITAL INDONESIA Tbk
 STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
 FOR YEARS ENDED
 31 DECEMBER 2023 AND 2022
 (Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember 2023/ 31 December 2023	31 Desember 2022/ 31 December 2022	
PENDAPATAN BUNGA	28, 3t	838.840	625.261	INTEREST INCOME
BEBAN BUNGA	29, 3t	(1.186.008)	(1.020.133)	INTEREST EXPENSE
(BEBAN) PENDAPATAN BUNGA BERSIH		(347.168)	(394.872)	NET INTEREST (EXPENSE) INCOME
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Provisi dan Komisi	30, 3u	482.887	14.386	Fees and Commission
Keuntungan dari penjualan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi		3.030	45.167	Gain on sale of financial asset at fair value through other comprehensive income and fair value through profit or loss
Kerugian selisih kurs mata uang asing - bersih		(101)	1.225	Loss from foreign exchange - net
Lain-lain	31	468.141	860.536	Others
JUMLAH PENDAPATAN OPERASIONAL LAINNYA		953.957	921.314	TOTAL OTHER OPERATING INCOME
PEMBENTUKAN CADANGAN PENURUNAN NILAI ASET KEUANGAN	34	22.795	10.883	ALLOWANCE FOR IMPAIRMENT ON FINANCIAL ASSET
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSE
Gaji dan tunjangan	33	212.793	202.072	Salaries and employee benefit
Umum dan administrasi	32	244.837	249.259	General and administrative expense
Kerugian dari penjualan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi		(19.072)	12.255	Loss on sale of financial asset at fair value through other comprehensive income and fair value through profit or loss
JUMLAH BEBAN OPERASIONAL LAINNYA		438.558	463.586	TOTAL OTHER OPERATING EXPENSE
LABA OPERASIONAL - BERSIH		145.436	51.973	OPERATING INCOME
PENDAPATAN DAN BEBAN NON OPERASIONAL - BERSIH		(14.796)	(10.529)	NON OPERATING INCOME AND EXPENSE
LABA SEBELUM BEBAN PAJAK PENGHASILAN		130.640	41.444	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN				INCOME TAX EXPENSE
Kini	19c, 3x	(30.119)	(8.994)	Current
Tangguhan	19d, 3x	1.246	(321)	Deferred
Beban Pajak Penghasilan - Bersih		(28.873)	(9.315)	Income Tax Expense - Net
LABA BERSIH PERIODE BERJALAN		101.767	32.129	NET INCOME FOR THE YEAR

PT BANK CAPITAL INDONESIA Tbk
 LAPORAN ARUS KAS
 UNTUK TAHUN YANG BERAKHIR PADA TANGGAL-TANGGAL
 31 DESEMBER 2023 DAN 2022
 (Disajikan dalam Jutaan Rupiah, kecuali dinyatakan lain)

PT BANK CAPITAL INDONESIA Tbk
 STATEMENT OF CASH FLOWS
 FOR THE YEARS ENDED
 31 DECEMBER 2023 AND 2022
 (Expressed in Million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember 2023/ 31 December 2023	31 Desember 2022/ 31 December 2022	
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi		1.321.727	639.647	Interest, fees and commissions received
Pembayaran bunga kepada nasabah		(1.186.008)	(1.020.133)	Interest paid to customer
Pembayaran beban umum dan administrasi		(219.418)	(249.259)	Payments of general and administrative expense
Pembayaran beban tenaga kerja dan tunjangan		(212.793)	(202.072)	payments of personnel expenses and benefit
Penerimaan operasional lainnya		490.243	1.377.943	Other operating receipt
Pembayaran operasional lainnya		(22.896)	(12.255)	Other operating payment
Penerimaan non-operasional		334	485	Non operating receipt
Pembayaran non-operasional		(15.130)	(11.014)	Non operating payment
Pembayaran pajak penghasilan		(28.873)	(9.315)	Income tax payment
Arus kas sebelum perubahan dalam aset dan liabilitas operasi		<u>127.186</u>	<u>514.027</u>	Cash flows before changes in operating assets and liabilities
Penurunan (Kenaikan) aset operasi:				Decrease (increase) in operating asset :
Efek - efek		342.702	(471.814)	Securities
Kredit		(4.148.231)	(568.499)	Loan
Aset lain		3.608.523	(303.543)	Other Asset
Penerimaan/Pencairan Simpanan dan Lainnya				Increase (decrease) in operating liabilities
Operasi				
Simpanan dari nasabah		(1.535.272)	(4.660.111)	Deposits from customers
Simpanan dari bank lain		(691.400)	1.035.054	Deposits from other banks
Utang pajak		5.393	(5.219)	Taxes payable
Liabilitas Lain-lain		744.959	(238.425)	Other liabilities
Kas bersih yang digunakan untuk aktivitas operasi		<u>(1.546.140)</u>	<u>(4.698.530)</u>	Net cash used in operating activities

3. BANK JABAR (BJBR)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (Lanjutan)
Per 31 Desember 2024 dan 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION (Continued)
As of December 31, 2024 and 2023
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023*)	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	2e, 2u, 18	1,283,147	2,212,830	Obligations due immediately
Simpanan nasabah	2e, 2u, 20			Deposits from customers
- pihak berelasi	2ff, 43	6,308,920	6,401,344	related parties -
- pihak ketiga		136,302,931	120,102,197	third parties -
		<u>142,611,851</u>	<u>126,503,541</u>	
Simpanan nasabah - Syariah	2e, 2u, 20			Deposits from customers - Sharia
- pihak berelasi	2ff, 43	482	480	related parties -
- pihak ketiga		1,164,593	947,836	third parties -
		<u>1,165,075</u>	<u>948,316</u>	
Simpanan dari bank lain	2e, 2w, 21			Deposits from other banks
- pihak berelasi	2ff, 43	73,079	86,755	related parties -
- pihak ketiga		4,076,610	2,429,631	third parties -
		<u>4,149,689</u>	<u>2,516,386</u>	
Liabilitas derivatif	2e, 2k, 8	7,534	23	Derivatives payable
Liabilitas akseptasi	2e, 2n, 14	114,231	288,944	Acceptances payable
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	2i, 22	10,546,667	4,244,805	Liabilities from marketable securities sold under agreements to repurchase
Efek utang yang diterbitkan	2e, 1f, 2x, 23	2,044,884	957,991	Debt securities issued
Pinjaman yang diterima	2e, 2y, 24			Borrowings
- pihak ketiga		21,524,974	20,323,823	third parties -
Estimasi kerugian				Estimated losses on
komitmen dan kontinjensi	25	13,833	13,131	commitments and contingencies
Utang pajak	2cc, 26a	171,186	82,159	Taxes payable
Bunga dan bagi hasil yang masih harus dibayar	27	363,027	285,191	Interest and revenue sharing payable
Liabilitas imbalan kerja	2dd, 41	439,189	293,805	Employee benefits liability
Liabilitas lain-lain	2e, 28	1,309,983	1,229,508	Other liabilities
Obligasi subordinasi	2e, 32	4,424,844	3,678,849	Subordinated bonds
TOTAL LIABILITAS		<u>180,180,094</u>	<u>163,579,102</u>	TOTAL LIABILITIES

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
KONSOLIDASIAN**

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2024 dan 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME**

For the Years Ended
December 31, 2024 and 2023
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
PENDAPATAN				INTEREST AND SHARIA INCOME
BUNGA DAN SYARIAH				Interest Income
Pendapatan bunga	2z,34	14,779,122	13,287,106	Interest Income
Pendapatan syariah	2z,34	1,039,632	916,628	Sharia Income
Pendapatan provisi dan komisi	2z,34	22,105	34,001	Provision and commission income
Pendapatan provisi dan komisi syariah	2z,34	31,626	20,474	Sharia provision and commission income
		<u>15,872,485</u>	<u>14,258,209</u>	
BEBAN BUNGA DAN BAGI HASIL SYARIAH	2z,35	<u>(9,245,814)</u>	<u>(7,194,587)</u>	INTEREST EXPENSE AND SHARIA PROFIT SHARING
PENDAPATAN BUNGA DAN SYARIAH NETO		<u>6,626,671</u>	<u>7,063,622</u>	NET INTEREST AND SHARIA INCOME
PENDAPATAN OPERASIONAL LAINNYA	36			OTHER OPERATING INCOME
Provisi dan komisi selain dari kredit yang diberikan		1,348,894	1,196,432	Non-loan related provisions and commissions
Penerimaan kembali kredit yang telah dihapus buku		235,852	335,778	Recoveries from loans written-off
Keuntungan transaksi valuta asing - neto		19,240	14,095	Gain from foreign exchange transactions - net
Keuntungan dari penjualan surat berharga - neto		196,699	--	Gain on sale of marketable securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto		146,329	86,529	Unrealized gain on changes in fair value of marketable securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar penyertaan saham - neto		--	40,041	Unrealized gain on changes in fair value of investment shares - net
Lain-lain		276,315	249,380	Others
		<u>2,223,329</u>	<u>1,922,255</u>	
BEBAN OPERASIONAL LAINNYA	37			OTHER OPERATING EXPENSES
Beban umum dan administrasi		(2,686,488)	(2,725,488)	General and administrative expenses
Beban tenaga kerja dan tunjangan		(2,781,486)	(2,580,668)	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto		(851,517)	(746,262)	Provision for impairment losses on financial and non-financial assets - net
Kerugian dari penjualan surat berharga - neto		--	(23,164)	Loss on sale of marketable securities - net
Kerugian yang belum direalisasi dari perubahan nilai wajar penyertaan saham - neto		(7,285)	--	Unrealized loss on changes in at fair value through - net
(Pembalikan)/pembentukan kerugian komitmen dan kontinjensi		1,767	631	(Reversal)/formation of losses on commitments and contingencies
Lain-lain		(750,778)	(752,191)	Others
		<u>(7,074,787)</u>	<u>(6,837,152)</u>	
LABA OPERASIONAL		<u>1,775,213</u>	<u>2,148,725</u>	OPERATING INCOME
PENDAPATAN (BEBAN) NON-OPERASIONAL	38	<u>8,570</u>	<u>(22,358)</u>	NON-OPERATING INCOME (EXPENSES) - NET
LABA SEBELUM BEBAN PAJAK		<u>1,783,783</u>	<u>2,126,367</u>	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETO	2cc,26b	<u>(328,597)</u>	<u>(445,190)</u>	TAX EXPENSE - NET
LABA TAHUN BERJALAN		<u><u>1,455,186</u></u>	<u><u>1,681,177</u></u>	INCOME FOR THE YEAR

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS
KONSOLIDASIAN**

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2024 dan 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED
STATEMENTS OF CASH FLOWS**

For the Years Ended
December 31, 2024 and 2023
(Expressed in million Rupiah, unless otherwise stated)

Catatan/ Notes	31 Desember/ December 31, 2024	31 Desember/ December 31, 2023	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi	14,639,066	12,370,613	<i>Interest and commissions received</i>
Penerimaan pendapatan syariah	1,071,258	937,102	<i>Sharia income fees received</i>
Pembayaran bunga	(8,731,867)	(6,800,492)	<i>Interest expenses paid</i>
Pembayaran bagi hasil syariah	(436,111)	(363,064)	<i>Sharia profit sharing paid</i>
Pembayaran beban karyawan	(2,690,027)	(2,578,967)	<i>Employee expenses paid</i>
Pembayaran beban umum dan administrasi	(2,457,741)	(2,348,388)	<i>General and administrative expenses paid</i>
Penerimaan dari pendapatan operasional lainnya	1,965,719	1,163,489	<i>Receipts from other operating income</i>
Penerimaan kredit yang telah dihapus buku	235,852	335,778	<i>Recoveries from loan written - off</i>
Pembayaran beban lainnya	(747,783)	(809,080)	<i>Other expenses paid</i>
Pembayaran pajak penghasilan	(328,088)	(459,714)	<i>Income tax paid</i>
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	<u>2,520,270</u>	<u>1,447,297</u>	<i>Receipts from cash before changes in operating assets and liabilities</i>
Penurunan dalam aset operasi:			<i>Decrease in operating assets:</i>
Surat berharga	(939,888)	(1,025,437)	<i>Marketable securities</i>
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	(954,598)	5,468,915	<i>Receivable from marketable securities purchased under agreement to resell</i>
Wesel ekspor dan tagihan lainnya	335,796	153,852	<i>Bills and other receivables</i>
Kredit yang diberikan dan pembiayaan dan piutang syariah	(21,327,562)	(9,322,583)	<i>Loans and sharia financing and receivables</i>
Tagihan derivatif	(1,302)	16,099	<i>Derivatives receivable</i>
Tagihan akseptasi	174,713	(60,974)	<i>Acceptances receivable</i>
Aset lain-lain	54,470	(198,551)	<i>Other assets</i>
Kenaikan (penurunan) dalam liabilitas operasi:			<i>Increase (decrease) in operating liabilities:</i>
Liabilitas segera	(919,683)	(191,151)	<i>Obligations due immediately</i>
Simpanan:			<i>Deposits:</i>
Giro	(456,305)	(2,890,653)	<i>Current accounts</i>
Tabungan	7,306,767	4,584,519	<i>Savings account</i>
Deposito berjangka	10,349,137	3,358,122	<i>Time deposits</i>
Simpanan dari bank lain	1,633,303	(1,920,250)	<i>Deposits from other banks</i>
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	6,301,862	1,163,702	<i>Liabilities from marketable securities sold under agreements to repurchase</i>
Liabilitas lain-lain	(93,066)	(39,503)	<i>Other liabilities</i>
Liabilitas akseptasi	(174,713)	60,974	<i>Acceptances payable</i>
Liabilitas derivatif	7,511	(2,184)	<i>Derivatives payable</i>
Utang pajak	(2,102)	10,165	<i>Taxes payable</i>
Arus kas neto diperoleh dari aktivitas operasi	<u>3,814,610</u>	<u>612,359</u>	<i>Net cash provided by operating activities</i>

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (Lanjutan)
Per 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION (Continued)
As of December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUND AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	2d, 2t,19	2,212,830	2,403,981	Obligations due immediately
Simpanan nasabah	2d, 2u,20			Deposits from customers
- pihak berelasi	2ee,43	6,401,344	9,884,589	related parties -
- pihak ketiga		120,077,043	112,134,754	third parties -
		<u>126,478,387</u>	<u>122,019,343</u>	
Simpanan nasabah - Syariah	2d, 2u,20			Deposits from customers - Sharia
- pihak berelasi	2ee,43	480	274	related parties -
- pihak ketiga		947,836	795,705	third parties -
		<u>948,316</u>	<u>795,979</u>	
Simpanan dari bank lain	2d, 2v,21			Deposits from other banks
- pihak berelasi	2ee,43	86,755	96,339	related parties -
- pihak ketiga		2,454,785	4,385,451	third parties -
		<u>2,541,540</u>	<u>4,481,790</u>	
Liabilitas derivatif	2d, 2j,8	23	2,207	Derivatives payable
Liabilitas akseptasi	2d, 2n,14	288,944	227,970	Acceptances payable
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	2h,2m,22	4,244,805	3,081,103	Liabilities from marketable securities sold under agreements to repurchase
Efek utang yang diterbitkan	2d, 1f,2w,23	957,991	1,871,461	Debt securities issued
Pinjaman yang diterima	2d, 2x, 24			Borrowings
- pihak ketiga		20,323,823	17,533,761	third parties -
Estimasi kerugian				Estimated losses on
komitmen dan kontinjensi	2mm,25	13,131	10,747	commitments and contingencies
Utang pajak	2bb,28a	82,159	139,347	Taxes payable
Bunga dan bagi hasil yang masih harus dibayar	27	285,191	254,160	Interest and revenue sharing payable
Liabilitas imbalan kerja pasti	2cc,41	293,805	291,904	Defined employee benefits liability
Liabilitas lain-lain	2d, 28	1,229,508	1,347,965	Other liabilities
Obligasi subordinasi	2d, 32	3,678,849	3,679,163	Subordinated bonds
TOTAL LIABILITAS		<u>163,579,102</u>	<u>158,120,881</u>	TOTAL LIABILITIES

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
KONSOLIDASIAN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH
JAWA BARAT DAN BANTEN TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME (Continued)
For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
PENDAPATAN				INTEREST AND SHARIA
BUNGA DAN SYARIAH				INCOME
Pendapatan bunga	2y,34	13,287,106	12,818,082	Interest income
Pendapatan syariah	2y,34	916,628	772,467	Sharia income
Pendapatan provisi dan komisi	2z,34	34,001	35,228	Provision and commission income
Pendapatan provisi dan komisi syariah	2z,34	20,474	12,197	Sharia provision and commission income
		<u>14,258,209</u>	<u>13,635,974</u>	
BEBAN BUNGA DAN				INTEREST EXPENSE AND
BAGI HASIL SYARIAH	2y,35	(7,194,587)	(5,227,996)	SHARIA PROFIT SHARING
PENDAPATAN BUNGA				NET INTEREST
DAN SYARIAH NETO		<u>7,063,622</u>	<u>8,407,978</u>	AND SHARIA INCOME
PENDAPATAN OPERASIONAL				OTHER OPERATING INCOME
LAINNYA	36			Non-loan related provisions and commissions
Provisi dan komisi selain dari kredit yang diberikan		1,196,432	1,051,115	
Penerimaan kembali kredit yang telah dihapus buku		335,778	365,404	Recoveries from loans written-off
Keuntungan transaksi valuta asing - neto		14,095	23,826	Gain from foreign exchange transactions - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar surat berharga - neto		86,529	49,315	Unrealized gain on changes in fair value of marketable securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar penyertaan saham - neto		40,041	-	Unrealized gain on changes in fair value of investment shares - net
Lain-lain		249,380	150,028	Others
		<u>1,922,255</u>	<u>1,639,688</u>	
BEBAN OPERASIONAL LAINNYA	37			OTHER OPERATING EXPENSES
Beban umum dan administrasi		(2,725,498)	(2,744,760)	General and administrative expenses
Beban tenaga kerja dan tunjangan		(2,580,868)	(3,242,167)	Salaries and employee benefits
Penyisihan kerugian penurunan nilai atas aset keuangan dan non keuangan - neto		(746,262)	(223,976)	Provision for impairment losses on financial and non-financial assets - net
Kerugian dari penjualan surat berharga - neto		(23,164)	(92,808)	Loss on sale of marketable securities - net
Pembalikan kerugian komitmen dan kontinjensi		631	13,192	Reversal of losses on commitments and contingencies
Lain-lain		(762,191)	(908,289)	Others
		<u>(6,837,152)</u>	<u>(7,198,808)</u>	
LABA OPERASIONAL		<u>2,148,725</u>	<u>2,848,858</u>	OPERATING INCOME
BEBAN NON-OPERASIONAL - NETO	38	(22,358)	(13,240)	NON-OPERATING EXPENSES - NET
LABA SEBELUM				INCOME BEFORE
BEBAN PAJAK		2,126,367	2,835,618	TAX EXPENSE
BEBAN PAJAK - NETO	2bb,26b	<u>(445,190)</u>	<u>(590,336)</u>	TAX EXPENSE - NET
LABA TAHUN BERJALAN		<u><u>1,681,177</u></u>	<u><u>2,245,282</u></u>	INCOME FOR THE YEAR

**LAPORAN ARUS KAS
KONSOLIDASIAN**

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**CONSOLIDATED
STATEMENTS OF CASH FLOWS**

For the Years Ended
December 31, 2023 and 2022
(Expressed in million Rupiah, unless otherwise stated)

Catatan/ Notes	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, provisi dan komisi	12,370,613	12,711,595	Interest and commissions received
Penerimaan pendapatan syariah	937,102	784,664	Sharia income fees received
Pembayaran bunga	(6,800,492)	(4,898,216)	Interest expenses paid
Pembayaran bagi hasil syariah	(363,064)	(244,294)	Sharia profit sharing paid
Pembayaran beban karyawan	(2,578,967)	(3,125,806)	Employee expenses paid
Pembayaran beban umum dan administrasi	(2,348,388)	(2,744,760)	General and administrative expenses paid
Penerimaan dari pendapatan operasional lainnya	1,163,489	1,138,447	Receipts from other operating income
Penerimaan kredit yang telah dihapus buku	335,778	365,404	Recoveries from loan written - off
Pembayaran beban lainnya	(809,060)	(1,035,802)	Other expenses paid
Pembayaran pajak penghasilan	(459,714)	(563,340)	Income tax paid
Penerimaan kas sebelum perubahan dalam aset dan liabilitas operasi	<u>1,447,297</u>	<u>2,387,892</u>	Receipts from cash before changes in operating assets and liabilities
Penurunan dalam aset operasi:			Decrease in operating assets:
Surat berharga	(1,025,437)	(10,926,130)	Marketable securities
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	5,468,915	(2,339,883)	Receivable from marketable securities purchased under agreement to resell
Wesel ekspor dan tagihan lainnya	153,852	(355,914)	Bills and other receivables
Kredit yang diberikan dan pembiayaan dan piutang syariah	(9,322,583)	(13,306,536)	Loans and sharia financing and receivables
Tagihan derivatif	16,099	(13,421)	Derivatives receivable
Tagihan akseptasi	(60,974)	(63,987)	Acceptances receivable
Aset lain-lain	(198,551)	(904,446)	Other assets
Kenaikan (penurunan) dalam liabilitas operasi:			Increase (decrease) in operating liabilities:
Liabilitas segera	(191,151)	599,423	Obligations due immediately
Simpanan:			Deposits:
Giro	(2,890,853)	(1,121,940)	Current accounts
Tabungan	4,584,519	2,262,626	Savings account
Deposito berjangka	3,358,122	8,352,744	Time deposits
Simpanan dari bank lain	(1,920,250)	2,580,313	Deposits from other banks
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	1,163,702	3,081,103	Liabilities from marketable securities sold under agreements to repurchase
Liabilitas lain-lain	(39,503)	(177,915)	Other liabilities
Liabilitas akseptasi	60,974	63,987	Acceptances payable
Liabilitas derivatif	(2,184)	2,207	Derivatives payable
Utang pajak	10,165	9,235	Taxes payable
Arus kas neto digunakan untuk aktivitas operasi	<u>612,359</u>	<u>(9,870,642)</u>	Net cash used in operating activities

4. BANK BCA (BBCA)

PT BANK CENTRAL ASIA Tbk

Lampiran 6/2

INFORMASI TAMBAHAN
LAPORAN POSISI KEUANGAN (ENTITAS INDUK SAJA)
31 DESEMBER 2024 DAN 2023
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

	<u>2024</u>	<u>2023</u>
LIABILITAS DAN EKUITAS		
LIABILITAS		
Simpanan dari nasabah		
Pihak berelasi	3.260.838	2.700.327
Pihak ketiga	1.105.647.994	1.079.151.832
Simpanan dari bank-bank lain	3.698.286	10.146.440
Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi	257.613	120.630
Utang akseptasi	4.651.955	6.701.256
Efek-efek yang dijual dengan janji dibeli kembali	1.330.996	972.534
Utang pajak	493.568	1.434.752
Pinjaman yang diterima	43.672	60.477
Estimasi kerugian komitmen dan kontinjensi	2.967.583	3.369.458
Liabilitas imbalan pasca-kerja	8.943.641	8.884.242
Beban yang masih harus dibayar dan liabilitas lain-lain	21.466.054	23.904.545
Obligasi subordinasi	500.000	500.000
JUMLAH LIABILITAS	<u>1.153.262.200</u>	<u>1.137.946.493</u>

INFORMASI TAMBAHAN
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN (ENTITAS INDUK SAJA)
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2024 DAN 2023
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

	2024	2023
PENDAPATAN DAN BEBAN OPERASIONAL		
Pendapatan bunga	88.406.720	81.809.757
Beban bunga	(11.668.707)	(11.573.524)
PENDAPATAN BUNGA - BERSIH	76.738.013	70.236.233
PENDAPATAN OPERASIONAL LAINNYA		
Pendapatan provisi dan komisi - bersih	17.891.823	16.531.444
Pendapatan transaksi yang diukur pada nilai wajar melalui laba rugi - bersih	2.814.418	1.803.589
Lain-lain	3.582.854	3.077.812
Jumlah pendapatan operasional lainnya	24.289.095	21.412.845
Beban penyisihan kerugian penurunan nilai aset	(1.273.883)	(766.426)
BEBAN OPERASIONAL LAINNYA		
Beban karyawan	(15.454.514)	(14.470.340)
Beban umum dan administratif	(15.094.669)	(15.743.363)
Lain-lain	(1.786.044)	(1.787.639)
Jumlah beban operasional lainnya	(32.335.227)	(32.001.342)
LABA SEBELUM PAJAK PENGHASILAN	67.417.998	58.881.310
BEBAN PAJAK PENGHASILAN	(12.711.616)	(10.895.738)
LABA BERSIH	54.706.382	47.985.572
PENGHASILAN KOMPREHENSIF LAIN:		
Pos-pos yang tidak akan direklasifikasi ke laba rugi:		
Pengukuran kembali liabilitas imbalan pasti	74.456	(554.048)
Pajak penghasilan atas pengukuran kembali liabilitas imbalan pasti	(14.146)	105.269
	60.310	(448.779)
Surplus revaluasi aset tetap	238.391	230.830
	298.701	(217.949)
Pos-pos yang akan direklasifikasi ke laba rugi:		
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(806.189)	(1.063.085)
Pajak penghasilan	153.176	201.986
	(653.013)	(861.099)
PENGHASILAN KOMPREHENSIF LAIN, SETELAH PAJAK PENGHASILAN	(354.312)	(1.079.048)
JUMLAH LABA KOMPREHENSIF	54.352.070	46.906.524
LABA BERSIH PER SAHAM DASAR DAN DILUSIAN YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK		

INFORMASI TAMBAHAN

LAPORAN ARUS KAS (ENTITAS INDUK SAJA)

UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2024 DAN 2023

(Dalam jutaan Rupiah, kecuali dinyatakan lain)

	<u>2024</u>	<u>2023</u>
ARUS KAS DARI AKTIVITAS OPERASI		
Penerimaan pendapatan bunga, provisi dan komisi	105.037.385	100.562.554
Pendapatan operasional lainnya	2.010.746	2.300.444
Pembayaran beban bunga, provisi dan komisi	(11.720.323)	(11.495.240)
Pembayaran imbalan pasca-kerja	(1.153.347)	(356.111)
Pendapatan dari transaksi valuta asing - bersih	2.975.882	(513.573)
Beban operasional lainnya	(31.440.800)	(30.056.445)
Pembayaran tantiem Dewan Komisaris dan Direksi	(765.000)	(660.000)
Kenaikan (penurunan) lainnya yang mempengaruhi kas:		
Penempatan pada Bank Indonesia dan bank-bank lain yang jatuh tempo lebih dari 3 (tiga) bulan sejak tanggal perolehan	210.000	477.882
Aset keuangan yang diukur pada nilai wajar melalui laba rugi	(5.468.509)	(12.068.137)
Tagihan akseptasi	4.880.997	572.359
Wesel tagih	1.718.437	(4.489.425)
Efek-efek yang dibeli dengan janji dijual kembali	89.917.519	61.628.430
Kredit yang diberikan	(109.243.514)	(99.473.782)
Aset lain-lain	172.726	(7.104.585)
Simpanan dari nasabah	23.900.650	58.951.046
Simpanan dari bank-bank lain	(6.515.643)	2.159.930
Utang akseptasi	(2.049.301)	(2.965.392)
Beban yang masih harus dibayar dan liabilitas lain-lain	(2.394.916)	8.047.642
Kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi sebelum pembayaran pajak penghasilan	<u>60.072.989</u>	<u>65.517.597</u>
Pembayaran pajak penghasilan	(11.399.598)	(11.232.056)
Kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	<u>48.673.391</u>	<u>54.285.541</u>

INFORMASI TAMBAHAN
LAPORAN POSISI KEUANGAN (ENTITAS INDUK SAJA)
31 DESEMBER 2023 DAN 2022
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

	<u>2023</u>	<u>2022</u>
LIABILITAS DAN EKUITAS		
LIABILITAS		
Simpanan dari nasabah		
Pihak berelasi	2.700.327	2.474.751
Pihak ketiga	1.079.151.832	1.021.184.852
Simpanan dari bank-bank lain	10.146.440	8.006.041
Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi	120.630	383.273
Utang akseptasi	6.701.256	9.666.648
Efek-efek yang dijual dengan janji dibeli kembali	972.534	-
Utang pajak	1.434.752	2.151.204
Pinjaman yang diterima	60.477	12.464
Estimasi kerugian komitmen dan kontinjensi	3.369.458	3.437.454
Liabilitas imbalan pasca-kerja	8.884.242	7.410.593
Beban yang masih harus dibayar dan liabilitas lain-lain	23.904.545	15.925.205
Obligasi subordinasi	500.000	500.000
JUMLAH LIABILITAS	<u>1.137.946.493</u>	<u>1.071.152.485</u>
EKUITAS		

INFORMASI TAMBAHAN
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN (ENTITAS INDUK SAJA)
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2023 DAN 2022
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

	<u>2023</u>	<u>2022</u>
PENDAPATAN DAN BEBAN OPERASIONAL		
Pendapatan bunga	81.809.757	67.896.741
Beban bunga	(11.573.524)	(7.847.736)
PENDAPATAN BUNGA - BERSIH	<u>70.236.233</u>	<u>60.049.005</u>
PENDAPATAN OPERASIONAL LAINNYA		
Pendapatan provisi dan komisi - bersih	16.562.019	16.455.832
Pendapatan transaksi yang diukur pada nilai wajar melalui laba rugi - bersih	1.803.589	1.132.022
Lain-lain	4.216.071	3.863.647
Jumlah pendapatan operasional lainnya	<u>22.581.679</u>	<u>21.451.501</u>
Beban penyisihan kerugian penurunan nilai aset	(1.904.685)	(4.383.978)
BEBAN OPERASIONAL LAINNYA		
Beban karyawan	(14.470.340)	(12.190.691)
Beban umum dan administratif	(15.743.363)	(13.960.380)
Lain-lain	(1.818.214)	(1.969.215)
Jumlah beban operasional lainnya	<u>(32.031.917)</u>	<u>(28.120.286)</u>
LABA SEBELUM PAJAK PENGHASILAN	<u>58.881.310</u>	<u>48.996.242</u>
BEBAN PAJAK PENGHASILAN	<u>(10.895.738)</u>	<u>(9.026.842)</u>
LABA BERSIH	<u>47.985.572</u>	<u>39.969.400</u>
PENGHASILAN KOMPREHENSIF LAIN:		
Pos-pos yang tidak akan direklasifikasi ke laba rugi:		
Pengukuran kembali liabilitas imbalan pasti	(554.048)	(355.309)
Pajak penghasilan atas pengukuran kembali liabilitas imbalan pasti	105.269	67.509
Surplus revaluasi aset tetap	(448.779)	(287.800)
	<u>230.830</u>	<u>1.189.684</u>
	<u>(217.949)</u>	<u>901.884</u>
Pos-pos yang akan direklasifikasi ke laba rugi:		
Keuntungan (kerugian) yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(1.063.085)	(5.260.917)
Pajak penghasilan	201.986	999.574
	<u>(861.099)</u>	<u>(4.261.343)</u>
PENGHASILAN KOMPREHENSIF LAIN, SETELAH PAJAK PENGHASILAN	<u>(1.079.048)</u>	<u>(3.359.459)</u>
JUMLAH LABA KOMPREHENSIF	<u>46.906.524</u>	<u>36.609.941</u>
LABA BERSIH PER SAHAM DASAR DAN DILUSIAN YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (nilai penuh)	<u>389</u>	<u>324</u>

**LAPORAN ARUS KAS (ENTITAS INDUK SAJA)
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2023 DAN 2022**
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

	<u>2023</u>	<u>2022</u>
ARUS KAS DARI AKTIVITAS OPERASI		
Penerimaan pendapatan bunga, provisi dan komisi	100.562.554	85.094.247
Pendapatan operasional lainnya	2.300.444	2.151.659
Pembayaran beban bunga, provisi dan komisi	(11.495.240)	(7.977.107)
Pembayaran imbalan pasca-kerja	(356.111)	(339.170)
Pendapatan dari transaksi valuta asing - bersih	(461.367)	3.079.816
Beban operasional lainnya	(30.056.445)	(25.895.539)
Pembayaran tantiem Dewan Komisaris dan Direksi	(660.000)	(493.000)
Kenaikan (penurunan) lainnya yang mempengaruhi kas:		
Penempatan pada Bank Indonesia dan bank-bank lain yang jatuh tempo lebih dari 3 (tiga) bulan sejak tanggal perolehan	477.882	9.848.411
Aset keuangan yang diukur pada nilai wajar melalui laba rugi	(12.068.137)	4.866
Tagihan akseptasi	572.359	(4.054.784)
Wesel tagih	(4.489.425)	633.297
Efek-efek yang dibeli dengan janji dijual kembali	61.628.430	(6.879.797)
Kredit yang diberikan	(99.473.782)	(70.831.811)
Aset lain-lain	(7.104.585)	(126.826)
Simpanan dari nasabah	58.951.046	50.178.055
Simpanan dari bank-bank lain	2.159.930	(2.193.428)
Utang akseptasi	(2.965.392)	3.022.354
Beban yang masih harus dibayar dan liabilitas lain-lain	8.047.642	1.696.809
Kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi sebelum pembayaran pajak penghasilan	65.569.803	36.918.052
Pembayaran pajak penghasilan	(11.232.056)	(9.449.525)
Kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	54.337.747	27.468.527

5. BANK BUKOPIN

PT BANK KB BUKOPIN TBK
(ENTITAS INDUK SAJA)
Laporan Posisi Keuangan (lanjutan)
Tanggal 31 Desember 2024
(Angka-angka disajikan dalam jutaan Rupiah,
Kecuali dinyatakan lain)

PT BANK KB BUKOPIN TBK
(PARENT ONLY)
Statements Of Financial Position (continued)
As at December 31, 2024
(Figures are presented in million Rupiah
unless otherwise stated)

	2024	2023	
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY
LIABILITAS			LIABILITIES
Liabilitas segera	394.431	430.154	Liabilities immediately payable
Simpanan nasabah	40.147.845	39.036.634	Deposits from customers
Simpanan dari bank lain	2.826.678	7.761.176	Deposits from other banks
Surat-surat berharga yang dijual dengan janji dibeli kembali – neto	3.229.437	-	Marketable securities sold with agreements to repurchase - net
Liabilitas derivatif	3.641	808	Derivative payables
Liabilitas akseptasi	84.279	132.577	Acceptances payables
Pinjaman yang diterima	13.775.967	11.654.712	Borrowings
Surat berharga yang diterbitkan	5.790.158	3.397.588	Subordinated bond
Utang pajak	55.232	59.039	Taxes payables
Liabilitas lain-lain	1.586.802	1.607.185	Other liabilities
TOTAL LIABILITAS	67.894.470	64.079.873	TOTAL LIABILITIES
EKUITAS			EQUITY
Modal saham			Share capital
Saham biasa kelas A - nilai nominal Rp10.000 (nilai penuh)			Common A shares - Rp10,000 (full amount) par value
Saham biasa kelas B - nilai nominal Rp100 (nilai penuh)			Common B shares - Rp100 (full amount) par value
Modal dasar			Authorized capital
Saham biasa kelas A - 21.337.978 saham			Common A shares - 21,337,978 shares
Saham biasa kelas B - 207.866.202.200 saham			Common B shares - 207,866,202,200 shares
Modal ditempatkan dan disetor penuh			Issued and fully paid capital
Saham biasa kelas A - 21.337.978 saham			Common A shares - 21,337,978 shares
Saham biasa kelas B - 187.866.201.892 saham per 31 Desember 2024 dan 2023	19.000.000	19.000.000	Common B shares - 187,866,201,892 shares as at December 31, 2024 and 2023
Tambahan modal disetor	8.225.767	8.225.767	Additional paid-in capital
Surplus revaluasi aset	1.769.377	1.557.366	Asset revaluation surplus
Keuntungan (kerugian) yang belum direalisasi atas surat-surat berharga dalam kelompok nilai wajar melalui penghasilan komprehensif lain	(14.149)	7.563	Unrealized gain (loss) on fair value through other comprehensive income marketable securities
Akumulasi rugi	(21.417.116)	(14.027.975)	Accumulated deficit
TOTAL EKUITAS	7.563.879	14.762.721	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	75.458.349	78.842.594	TOTAL LIABILITIES AND EQUITY

PT BANK KB BUKOPIN TBK
(ENTITAS INDUK SAJA)
Laporan Laba Rugi Dan Penghasilan
Komprehensif
Untuk Tahun yang Berakhir pada
Tanggal 31 Desember 2024
(Angka-angka disajikan dalam jutaan Rupiah,
Kecuali dinyatakan lain)

PT BANK KB BUKOPIN TBK
(PARENT ONLY)
Statements Of Profit Or Loss Comprehensive
Income
For the Year Ended
December 31, 2024
(Figures are presented in million Rupiah
unless otherwise stated)

	2024	2023	
PENDAPATAN DAN BEBAN OPERASIONAL			INCOME AND EXPENSES FROM OPERATIONS
Pendapatan bunga	4.877.943	4.347.708	Interest income
Beban bunga	(3.969.035)	(3.738.512)	Interest expense
Pendapatan bunga - neto	908.908	609.196	Interest income - net
Pendapatan operasional lainnya			Other operating income
Provisi dan komisi lainnya	201.432	310.805	Other fees and commissions
Keuntungan (kerugian) atas penjualan surat-surat berharga - neto	1.603	(8.899)	Gain (loss) on sale of marketable securities - net
Keuntungan selisih kurs - neto	40.476	29.265	Gain on foreign exchange - net
Lain-lain	92.519	98.562	Others
Total pendapatan operasional lainnya	336.030	429.733	Total other operating income
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan - neto	(3.459.589)	(4.979.817)	Provision allowance for impairment losses on financial assets - net
Pemulihan cadangan kerugian atas komitmen dan kontinjensi - bersih	5.385	1.999	Recovery of allowance for Commitments and Contingencies -net
Beban penyisihan kerugian penurunan nilai atas aset non-keuangan - neto	(793.671)	(268.218)	Provision for allowance for impairment losses non-financial assets - net
Keuntungan (kerugian) dari perubahan nilai wajar aset keuangan	(23.246)	155.384	Gain (loss) from in fair value of financial assets
Keuntungan transaksi mata uang asing - neto	6.180	5.235	Gain from foreign exchange transactions - net
Umum dan administrasi	(1.017.559)	(1.248.594)	General and administrative
Gaji dan tunjangan karyawan	(708.339)	(706.147)	Salaries and employee benefits
Premi program penjaminan pemerintah	(70.560)	(86.843)	Premium on government guarantee program
Total beban operasional lainnya	(1.796.458)	(2.041.584)	Total operational expenses
RUGI OPERASIONAL	(4.816.461)	(6.088.072)	LOSS FROM OPERATIONS
BEBAN NON-OPERASIONAL - NETO	(1.145.291)	(125.498)	NON-OPERATING LOSS - NET
RUGI SEBELUM BEBAN PAJAK PENGHASILAN	(5.961.752)	(6.213.570)	LOSS BEFORE INCOME TAX EXPENSE
MANFAAT (BEBAN) PAJAK PENGHASILAN			INCOME TAX BENEFIT (EXPENSE)
Tangguhan	(1.417.050)	702.789	Deferred
RUGI TAHUN BERJALAN	(7.378.802)	(5.510.781)	LOSS FOR THE YEAR

Tanggal-tanggal 31 Desember 2024 dan 2023
(Angka-angka Disajikan dalam jutaan Rupiah,
Kecuali dinyatakan lain)

(Figures are in millions of Rupiah)

	2024	2023	
ARUS KAS DARI			CASH FLOWS FROM
AKTIVITAS OPERASI			OPERATING ACTIVITIES
Penerimaan bunga	4.564.504	4.417.801	Receipts from interest
Pembayaran bunga	(3.524.685)	(3.948.183)	Payments of interest expense
Pendapatan operasional lainnya	312.784	325.797	Other operating income
Penerimaan kembali kredit yang telah dihapusbukukan	111.243	179.698	Recoveries from written-off loans
Pembayaran gaji dan tunjangan karyawan	(705.739)	(727.681)	Payments of salaries and employee benefits
Beban operasional lainnya	(1.936.699)	(1.112.903)	Other operating expenses
Beban non operasional	(1.136.659)	(119.192)	Non operating expenses
Pengeluaran kas sebelum perubahan dalam aset dan liabilitas operasi	(2.315.251)	(984.663)	Cash out before changes before in operating assets and liabilities
Perubahan dalam aset dan liabilitas operasi:			Changes in operating assets and liabilities:
Penurunan (kenaikan) aset operasi:			Decrease (increase) in operating assets:
Penempatan pada bank lain yang jatuh tempo lebih dari 3 bulan sejak tanggal perolehan	-	(2.011.721)	Placements with other banks with maturities of more than 3 months from acquisition date
Surat-surat berharga - diperdagangkan	1.367.969	2.929.462	Marketable securities - trading
Surat-surat berharga - kredit yang diberikan dan piutang	187.066	495.880	Marketable securities - loans and receivables
Kredit yang diberikan	(1.450.492)	(1.423.577)	Loans
Tagihan akseptasi	(47.885)	113.828	Acceptances receivable
Aset lain-lain	(2.117.081)	(158.276)	Other assets
Kenaikan (penurunan) liabilitas operasi:			Increase (decrease) in operating liabilities:
Liabilitas segera	(35.723)	40.770	Liabilities immediately payable
Simpanan nasabah:			Deposits from customers:
Giro	2.793.222	(464.823)	Demand deposits
Tabungan	(61.848)	(88.679)	Savings deposits
Deposito berjangka	(1.620.163)	(7.105.913)	Time deposits
Simpanan dari bank lain	(4.934.498)	(2.612.829)	Deposits from other banks
Liabilitas akseptasi	(48.298)	115.231	Acceptances payable
Utang pajak	(44.898)	13.160	Taxes payable
Liabilitas lain-lain	(119.339)	527.169	Other liabilities
Kas neto digunakan untuk aktivitas operasi	(8.447.219)	(10.614.981)	Net cash used in operating activities

PT BANK KB BUKOPIN TBK
 DAN ENTITAS ANAK
 Laporan Posisi Keuangan
 Konsolidasian (lanjutan)
 Tanggal 31 Desember 2023
 (Angka-angka disajikan dalam jutaan Rupiah, kecuali
 dinyatakan lain)

PT BANK KB BUKOPIN TBK
 AND SUBSIDIARIES
 Consolidated Statements
 Of Financial Position (continued)
 As at December 31, 2023
 (Figures are presented in million Rupiah, unless
 otherwise stated)

	2023	Catatan/ Notes	2022	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	431.402	16,46,51	388.522	Liabilities immediately payable
Simpanan nasabah		17,18,19,46,51		Deposits from customers
Giro		17		Demand deposits
Pihak berelasi	9.094	38	280.318	Related parties
Pihak ketiga	3.188.554		3.317.609	Third parties
Tabungan		18		Saving deposits
Pihak berelasi	18.491	38	9.870	Related parties
Pihak ketiga	6.854.693		6.945.914	Third parties
Deposito berjangka		19		Time deposits
Pihak berelasi	40.311	38	55.847	Related parties
Pihak ketiga	34.698.000		41.372.812	Third parties
Simpanan dari bank lain		20		Deposits from other banks
Pihak berelasi	7.699.413	38	10.121.907	Related parties
Pihak ketiga	187.308		259.468	Third parties
Surat-surat berharga				Marketable securities
yang dijual dengan janji				sold with agreements
dibeli kembali - neto	219.631	22,48	-	to repurchase - net
Liabilitas derivatif	808	11,51	12.259	Derivative payables
Liabilitas akseptasi	132.577	10,48	17.346	Acceptance payables
Pinjaman yang diterima		23,48		Borrowings
Pihak berelasi	6.544.886	38	6.533.582	Related parties
Pihak ketiga	5.159.606		4.668.549	Third parties
Surat berharga yang diterbitkan	3.397.588	24,38,48	3.392.718	Marketable securities issued
Utang pajak	64.635	21a	56.496	Tax payables
Liabilitas lain-lain	1.570.140	26,51	1.387.530	Other liabilities
TOTAL LIABILITAS	70.197.137		78.778.747	TOTAL LIABILITIES

**PT BANK KB BUKOPIN TBK
DAN ENTITAS ANAK**
Laporan Laba Rugi Dan
Penghasilan Komprehensif
Konsolidasian
Untuk Tahun yang Berakhir
Pada Tanggal 31 Desember 2023
(Angka-angka disajikan dalam jutaan Rupiah, kecuali
dinyatakan lain)

**PT BANK KB BUKOPIN TBK
AND SUBSIDIARIES**
Consolidated Statements Of
Profit Or Loss And
Other Comprehensive Income
For the Year Ended
December 31, 2023
(Figures are presented in million Rupiah, unless
otherwise stated)

	2023	Catatan/ Notes	2022	
PENDAPATAN DAN BEBAN OPERASIONAL				INCOME AND EXPENSES FROM OPERATIONS
Pendapatan bunga dan syariah		29		Interest and sharia income
Pendapatan bunga	4.374.694		3.721.413	Interest income
Pendapatan syariah	486.942		407.257	Sharia income
Total pendapatan bunga dan syariah	4.861.636		4.128.670	Total interest and sharia income
Beban bunga dan syariah		30		Interest expense and sharia charges
Beban bunga	(3.746.710)		(2.828.375)	Interest expense
Beban syariah	(306.044)		(250.792)	Sharia charges
Total beban bunga dan syariah	(4.052.754)		(3.079.167)	Total interest expense and sharia charges
Pendapatan bunga dan syariah - neto	808.882		1.049.503	Interest and sharia income - net
Pendapatan operasional lainnya				Other operating income
Provisi dan komisi lainnya	333.732	31	323.340	Other fees and commissions
Keuntungan (kerugian) atas penjualan surat-surat berharga - neto	(8.899)		13.082	Gain (loss) on sale of marketable securities - net
Keuntungan selisih kurs - neto	29.265		31.815	Gain on foreign exchange - net
Lain-lain	102.429		131.272	Others
Total pendapatan operasional lainnya	456.527		499.509	Total other operating income
Penyisihan kerugian penurunan nilai atas aset keuangan - neto	(5.537.792)	32	(3.948.482)	Provision of allowance for impairment losses on financial assets - net
Keuntungan (kerugian) transaksi mata uang asing - neto	5.235		(1.919)	Gain (loss) from foreign exchange transactions - net
Penyisihan estimasi kerugian atas komitmen dan kontinjensi - neto	1.999	25	(2.272)	Provision for commitments and contingencies - net
Beban penyisihan kerugian penurunan nilai atas aset non-keuangan - neto	(269.055)		(81.325)	Provision for allowance for impairment losses on non-financial assets - net
Keuntungan (kerugian) dari perubahan nilai wajar aset keuangan	155.384		(147.542)	Gain (loss) from changes in fair value of financial assets
Beban operasional lainnya:				Other operating expenses:
Umum dan administrasi	(1.371.594)	33	(1.571.018)	General and administrative
Gaji dan tunjangan karyawan	(809.978)	34	(734.432)	Salaries and employee benefits
Premi program penjaminan pemerintah	(98.812)	30	(118.790)	Premium on government guarantee program
Total beban operasional lainnya	(2.280.382)		(2.424.240)	Total other operating expenses
RUGI OPERASIONAL	(6.659.202)		(5.056.768)	LOSS FROM OPERATIONS
BEBAN NON-OPERASIONAL - NETO	(128.185)	35	(88.888)	NON-OPERATING EXPENSE - NET
RUGI SEBELUM BEBAN PAJAK PENGHASILAN	(6.787.387)		(5.145.656)	LOSS BEFORE INCOME TAX EXPENSE

PT BANK KB BUKOPIN TBK
 DAN ENTITAS ANAK
 Laporan Laba Rugi Dan
 Penghasilan Komprehensif
 Konsolidasian (lanjutan)
 Untuk Tahun yang Berakhir
 Pada Tanggal 31 Desember 2023
 (Angka-angka disajikan dalam jutaan Rupiah, kecuali
 dinyatakan lain)

PT BANK KB BUKOPIN TBK
 AND SUBSIDIARIES
 Consolidated Statements Of
 Profit Or Loss And
 Other Comprehensive Income (continued)
 For the Year Ended
 December 31, 2023
 (Figures are presented in million Rupiah, unless
 otherwise stated)

	2023	Catatan/ Notes	2022	
MANFAAT PAJAK PENGHASILAN Tangguhan	731.684	21b	113.152	INCOME TAX BENEFIT Deferred
Manfaat pajak penghasilan - neto	731.684		113.152	Income tax benefit - net
RUGI TAHUN BERJALAN	(6.055.703)		(5.032.504)	LOSS FOR THE YEAR



PT BANK KB BUKOPIN TBK
 DAN ENTITAS ANAK
 Laporan Arus Kas Konsolidasian
 Untuk Tahun yang Berakhir
 pada Tanggal 31 Desember 2023
 (Angka-angka disajikan dalam jutaan Rupiah, kecuali
 dinyatakan lain)

PT BANK KB BUKOPIN TBK
 AND SUBSIDIARIES
 Consolidated Statements Of Cash Flows
 For the Year Ended
 December 31, 2023
 (Figures are presented in million Rupiah, unless
 otherwise stated)

	2023	Catatan/ Notes	2022	
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga	4.445.205		3.611.905	Receipts from interest
Penerimaan pendapatan syariah	486.942		407.257	Receipts from sharia income
Pembayaran bunga	(4.109.898)		(2.790.920)	Payment of interest
Pembayaran beban syariah	(306.044)		(250.792)	Payments of sharia charges
Pendapatan operasional lainnya	351.755		269.558	Other operating income
Penerimaan kembali kredit yang telah dihapusbukukan	177.584	9p	84.769	Recoveries from written-off loans
Pembayaran gaji dan tunjangan karyawan	(937.763)		(988.084)	Payments of salaries and employee benefits
Beban operasional lainnya	(1.237.851)		(1.843.715)	Other operating expense
Beban non operasional	(123.249)		(90.542)	Non - operating expenses
Pengeluaran kas sebelum perubahan dalam aset dan liabilitas operasi	(1.253.319)		(1.590.564)	Cash payments before changes in operating assets and liabilities
Perubahan dalam aset dan liabilitas operasi:				Changes in operating assets and liabilities:
Penurunan (kenaikan) aset operasi:				Decrease (increase) in operating assets:
Penempatan pada Bank Indonesia dan bank lain yang jatuh tempo lebih dari 3 bulan sejak tanggal perolehan	(17.000)		(30.000)	Placements with Bank Indonesia and other banks with original maturities of more than 3 months from acquisition date
Surat-surat berharga - diukur pada nilai wajar melalui laba rugi	2.929.462		3.747.558	Marketable securities - at fair value through profit or loss
Surat-surat berharga - diukur pada biaya perolehan diamortisasi	495.880		724.074	Marketable securities - amortized cost
Kredit yang diberikan dan pembiayaan/piutang syariah	(3.134.725)		925.552	Loans and sharia financing/receivables
Tagihan akseptasi	113.829		11.783	Acceptances receivable
Aset lain-lain	(492.929)		(1.027.266)	Other assets
Kenaikan (penurunan) liabilitas operasi:				Increase (decrease) in operating liabilities:
Liabilitas segera	42.880		99.231	Liabilities immediately payable
Simpanan nasabah:				Deposits from customers:
Giro	(400.279)		263.175	Current accounts
Tabungan	(82.600)		(1.841.133)	Savings deposits
Deposito berjangka	(6.690.348)		(2.282.447)	Time deposits
Simpanan dari bank lain	(2.494.654)		729.306	Deposits from other banks
Liabilitas akseptasi	115.231		11.928	Acceptances payable
Utang pajak	8.139		14.332	Tax payables
Liabilitas lain-lain	694.625		(14.757)	Other liabilities
Kas neto digunakan untuk aktivitas operasi	(10.165.808)		(259.228)	Net cash used in operating activities

6. BANK MANDIRI

**LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
31 DESEMBER 2024 DAN 2023**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION
31 DECEMBER 2024 AND 2023**

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	2w	5.703.731	4.484.956	Obligations due immediately
Simpanan nasabah				Deposits from customers
Giro dan giro wadiah Pihak berelasi Pihak ketiga	2c,2f,2x,21 56	154.155.472 414.420.537	166.637.832 385.721.324	Demand deposits and wadiah demand deposits Related parties Third parties
Total		568.576.009	552.359.156	Total
Tabungan dan tabungan wadiah Pihak berelasi Pihak ketiga	2c,2f,2x,22 56	6.339.043 573.852.753	7.540.541 501.750.948	Saving deposits and wadiah saving deposits Related parties Third parties
Total		580.191.796	509.291.489	Total
Deposito berjangka Pihak berelasi Pihak ketiga	2c,2f,2x,23 56	53.490.298 243.976.854	34.852.981 254.944.523	Time deposits Related parties Third parties
Total		297.467.152	289.797.504	Total
Total simpanan nasabah		1.446.234.957	1.351.448.149	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
Giro, giro wadiah dan tabungan Pihak berelasi Pihak ketiga	2c,2f,2y,24 56	4.299.236 4.790.802	183.333 6.510.250	Demand deposits, wadiah demand deposits and saving deposits Related parties Third parties
Total		9.090.038	6.693.583	Total
Inter-bank call money Pihak berelasi Pihak ketiga	2c,2y,25 56	1.931.400 8.030.154	100.000 7.181.896	Inter-bank call money Related parties Third parties
Total		9.961.554	7.281.896	Total
Deposito berjangka Pihak berelasi Pihak ketiga	2c,2f,2y,26 56	289.710 7.701.407	384.925 3.324.376	Time deposits Related parties Third parties
Total		7.991.117	3.709.301	Total
Total simpanan dari bank lain		27.042.709	17.684.780	Total deposits from other banks
Liabilitas kepada pemegang polis pada kontrak <i>unit-link</i>	2z,27	28.012.886	29.194.702	Liabilities to unit-link policyholders

Catatan atas Laporan Keuangan Konsolidasian Mandiri

The accompanying notes to the consolidated financial statements

**PT BANK MANDIRI (PERSERO) Tbk.
DAN ENTITAS ANAKNYA/AND ITS SUBSIDIARIES**

**LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
31 DESEMBER 2024 DAN 2023**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION
31 DECEMBER 2024 AND 2023**

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS (lanjutan)				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY (continued)
LIABILITAS (lanjutan)				LIABILITIES (continued)
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali Pihak ketiga	2c,2m,28,59	90.256.225	36.330.064	<i>Securities sold under agreements to repurchase liabilities Third parties</i>
Liabilitas derivatif Pihak berelasi Pihak ketiga	2c,2f,2n,11 56	2.133.504 5.203.494	76.404 2.037.449	<i>Derivative payables Related parties Third parties</i>
Total		7.336.998	2.113.853	<i>Total</i>
Liabilitas akseptasi Pihak berelasi Pihak ketiga	2c,2f,2u,29 57	2.565.287 6.570.726	2.614.261 12.179.627	<i>Acceptance payables Related parties Third parties</i>
Total		9.136.013	14.793.888	<i>Total</i>
Liabilitas pajak tangguhan	2ad,33e	9.278	-	<i>Deferred tax liabilities</i>
Efek-efek yang diterbitkan Pihak berelasi Pihak ketiga	2c,2f,2aa,30,59 56	4.580.825 36.639.142	5.066.435 45.329.621	<i>Debt securities issued Related parties Third parties</i>
		41.219.967	50.396.056	
Dikurangi: biaya penerbitan yang belum diamortisasi		(78.900)	(78.292)	<i>Less: unamortised debt issuance cost</i>
Neto		41.141.067	50.317.764	<i>Net</i>
Estimasi kerugian atas komitmen dan kontinjensi	2c,31c	1.114.013	1.143.758	<i>Estimated losses on commitments and contingencies</i>
Beban yang masih harus dibayar	2c,2af,32	5.466.461	4.799.446	<i>Accrued expenses</i>
Utang pajak	2ad,33b	3.078.642	2.690.902	<i>Taxes payable</i>
Liabilitas imbalan kerja	2ai,34,51	7.160.018	11.894.629	<i>Employee benefit liabilities</i>
Provisi	63b	264.275	286.081	<i>Provision</i>
Liabilitas lain-lain	2c,35	40.131.500	37.399.213	<i>Other liabilities</i>
Pinjaman yang diterima Pihak berelasi Pihak ketiga	2c,2f,2ab,36,59 56	4.627.957 143.288.024	2.481.824 92.963.635	<i>Fund borrowings Related parties Third parties</i>
Total		147.915.981	95.445.459	<i>Total</i>

LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS (lanjutan)				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY (continued)
LIABILITAS (lanjutan)				LIABILITIES (continued)
Pinjaman dan efek-efek subordinasi	2c,2f, 2ac,37,59			Subordinated loans and marketable securities
Pihak berelasi	56	40.000	35.000	Related parties
Pihak ketiga		364.015	380.735	Third parties
		404.015	415.735	
Dikurangi: biaya penerbitan yang belum diamortisasi		(453)	(564)	Less: unamortised issuance cost
Neto		403.562	415.171	
TOTAL LIABILITAS		1.860.408.316	1.660.442.815	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER	2f,2ae,38			TEMPORARY SYIRKAH FUNDS
Simpanan nasabah				Deposits from customers
Pihak berelasi	56			Related parties
Giro - investasi terikat dan giro mudharabah - investasi tidak terikat	38a.1	19.798.526	17.574.469	Demand deposits - restricted investment and mudharabah demand deposits - unrestricted investment
Tabungan - investasi terikat dan investasi tidak terikat - mudharabah	38a.2a	375.768	191.661	Saving deposits - restricted investment and unrestricted investment - mudharabah
Deposito mudharabah - investasi tidak terikat	38a.3	37.757.408	27.906.491	Mudharabah time deposits - unrestricted investment
		57.931.702	45.672.621	
Pihak ketiga				Third parties
Giro - investasi terikat dan giro mudharabah musytarakah	38a.1	17.389.993	14.779.396	Demand deposits - restricted investments and mudharabah musytarakah demand deposits
Tabungan - investasi terikat dan investasi tidak terikat - mudharabah	38a.2a	84.878.381	77.508.409	Saving deposits - restricted investment and unrestricted investment - mudharabah
Deposito mudharabah - investasi tidak terikat	38a.3	92.461.883	87.541.044	Mudharabah time deposits - unrestricted investment
		194.730.257	179.828.849	
Total simpanan nasabah		252.661.959	225.501.470	Total deposits from customers

Catatan atas laporan keuangan konsolidasian terlampir

The accompanying notes to the consolidated financial statements

**PT BANK MANDIRI (PERSERO) Tbk.
DAN ENTITAS ANAKNYA/AND ITS SUBSIDIARIES**

LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
PENDAPATAN DAN BEBAN OPERASIONAL				INCOME AND EXPENSE FROM OPERATIONS
Pendapatan bunga dan pendapatan syariah	2f,2af,41,56	129.638.641	113.747.621	<i>Interest income and sharia income</i>
Pendapatan bunga		21.597.386	18.796.849	<i>Interest income</i>
Pendapatan syariah				<i>Sharia income</i>
Total pendapatan bunga dan pendapatan syariah		151.236.027	132.544.470	<i>Total interest income and sharia income</i>
Beban bunga dan beban syariah	2f,2af,42,56	(41.590.079)	(30.664.728)	<i>Interest expense and sharia expense</i>
Beban bunga		(7.889.028)	(5.993.168)	<i>Interest expense</i>
Beban syariah				<i>Sharia expense</i>
Total beban bunga dan beban syariah		(49.479.107)	(36.657.896)	<i>Total interest expense and sharia expense</i>
PENDAPATAN BUNGA DAN SYARIAH - NETO		101.756.920	95.886.574	NET INTEREST AND SHARIA INCOME
Pendapatan premi	2ag	13.095.263	13.721.691	<i>Premium income</i>
Beban klaim	2ag	(10.574.450)	(11.598.645)	<i>Claim expense</i>
PENDAPATAN PREMI - NETO		2.520.813	2.123.046	NET PREMIUM INCOME
PENDAPATAN BUNGA, SYARIAH DAN PREMI - NETO		104.277.733	98.009.620	NET INTEREST, SHARIA AND PREMIUM INCOME
Pendapatan operasional lainnya	2ah,43	23.447.520	20.148.410	<i>Other operating income</i>
Provisi dan komisi				<i>Fees and commissions</i>
Pendapatan dari kelompok nilai wajar melalui laba rugi - neto	2c,2e,2n,44	4.483.298	3.473.796	<i>Income from fair value through profit or loss classification - net</i>
Lain-lain	45	14.240.197	16.900.640	<i>Others</i>
Total pendapatan operasional lainnya		42.171.015	40.522.846	<i>Total other operating income</i>
Pembentukan cadangan kerugian penurunan nilai	2c,46	(11.811.786)	(11.152.853)	<i>Allowance for impairment losses</i>
Pembalikan penyisihan estimasi kerugian atas komitmen dan kontinjensi	2c,31c	33.829	918.531	<i>Reversal of allowance for estimated losses on commitments and contingencies</i>
(Pembentukan)/pembalikan penyisihan lainnya dan kerugian risiko operasional - neto	2t,47	(151.047)	85.615	<i>(Allowance)/reversal for other impairment losses and operational risk losses - net</i>
Keuntungan dari penjualan efek-efek dan obligasi pemerintah - neto	2j,2k,48	150.297	125.295	<i>Gain on sale of marketable securities and government bonds - net</i>

**PT BANK MANDIRI (PERSERO) Tbk.
DAN ENTITAS ANAKNYA/AND ITS SUBSIDIARIES**

**LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**CONSOLIDATED STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)**

	Catatan/ <i>Notes</i>	2024	2023	
Beban operasional lainnya	2f,2ai,			<i>Other operating expenses</i>
Beban gaji dan tunjangan	49,51,56	(23.990.763)	(24.423.089)	<i>Salaries and employee benefits expenses</i>
Beban umum dan administrasi	2r,50	(26.519.633)	(22.732.894)	<i>General and administrative expenses</i>
Lain-lain	52	(8.100.050)	(6.711.508)	<i>Others</i>
Total beban operasional lainnya		<u>(58.610.446)</u>	<u>(53.867.491)</u>	<i>Total other operating expenses</i>
LABA OPERASIONAL		76.059.595	74.641.563	INCOME FROM OPERATION
Pendapatan bukan operasional - neto	53	<u>343.891</u>	<u>43.318</u>	<i>Non operating income - net</i>
LABA SEBELUM BEBAN PAJAK		76.403.486	74.684.881	INCOME BEFORE TAX EXPENSE
Beban pajak				<i>Tax expense</i>
Kini	2ad,33c,33d	(13.347.034)	(12.907.674)	<i>Current</i>
Tangguhan	2ad,33c,33e	(1.891.331)	(1.725.337)	<i>Deferred</i>
Total beban pajak - neto		<u>(15.238.365)</u>	<u>(14.633.011)</u>	<i>Total tax expense - net</i>
LABA TAHUN BERJALAN		<u>61.165.121</u>	<u>60.051.870</u>	NET INCOME FOR THE YEAR

**PT BANK MANDIRI (PERSERO) Tbk.
DAN ENTITAS ANAKNYA/AND ITS SUBSIDIARIES**

LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
ARUS KAS DARI AKTIVITAS OPERASIONAL				CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan pendapatan bunga		126.307.045	109.977.225	Receipts from interest income
Penerimaan pendapatan syariah		21.444.104	18.639.462	Receipts from sharia income
Penerimaan pendapatan provisi, komisi dan premi		36.542.783	33.870.101	Receipts from provision, commission and premium income
Pembayaran beban bunga		(41.137.244)	(29.551.232)	Payments of interest expense
Pembayaran beban syariah		(7.844.161)	(5.925.654)	Payments of sharia expense
Pembayaran beban klaim asuransi		(10.574.450)	(11.598.645)	Payments of insurance claim expense
Penerimaan dari penjualan obligasi pemerintah - diukur pada nilai wajar melalui laba rugi		489.371.973	198.473.490	Receipts from the sale of government bonds - measured at fair value through profit or loss
Pembelian obligasi pemerintah - diukur pada nilai wajar melalui laba rugi		(498.026.362)	(207.265.229)	Acquisition of government bonds - measured at fair value through profit or loss
Pendapatan dari kelompok nilai wajar melalui laba rugi - neto		4.473.622	4.371.516	Income from fair value through profit or loss classification - net
Pendapatan operasional lainnya - lain-lain		4.927.284	5.527.300	Other operating income - others
Beban operasional lainnya - lain-lain		(9.613.944)	(8.868.375)	Other operating expenses - others
Beban gaji dan tunjangan		(28.501.269)	(25.143.475)	Salaries and employee benefits expenses
Beban umum dan administrasi		(20.406.171)	(18.165.992)	General and administrative expenses
Pendapatan bukan operasional - neto		335.917	34.694	Non-operating income - net
Pembayaran pajak penghasilan badan		(13.438.576)	(13.729.286)	Payment of corporate income tax
Arus kas dari aktivitas operasional sebelum perubahan aset dan liabilitas operasional		53.860.551	50.645.900	Cash flows from operating activities before changes in operating assets and liabilities
(Kenaikan)/penurunan atas aset operasional:				(Increase)/decrease in operating assets:
Penempatan pada Bank Indonesia dan bank lain		(958.884)	1.300.258	Placements with Bank Indonesia and other banks
Efek-efek - diukur pada nilai wajar melalui laba rugi		1.973.193	(4.523.193)	Marketable securities - measured at fair value through profit or loss

**PT BANK MANDIRI (PERSERO) Tbk.
DAN ENTITAS ANAKNYA/AND ITS SUBSIDIARIES**

LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
ARUS KAS DARI AKTIVITAS OPERASIONAL (lanjutan)				CASH FLOWS FROM OPERATING ACTIVITIES (continued)
(Kenaikan)/penurunan atas aset operasional (lanjutan):				(Increase)/decrease in operating assets (continued):
Tagihan lainnya - transaksi perdagangan		(3.929.564)	7.748.711	Other receivables - trade transactions
Kredit yang diberikan		(237.605.954)	(173.772.763)	Loans Sharia receivables/ financing
Piutang/pembiayaan syariah		(39.585.822)	(34.331.179)	Securities purchased under agreements to resell
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali		14.402.790	(10.986.939)	Consumer financing receivables
Piutang pembiayaan konsumen		(10.319.670)	(10.159.382)	Net investment finance lease
Investasi bersih dalam sewa pembiayaan		(319.986)	307.195	Prepaid taxes
Pajak dibayar dimuka		(302.483)	728.393	Prepaid expenses
Biaya dibayar dimuka		(2.107.934)	(824.286)	Other assets
Aset lain-lain		851.950	(8.474.655)	
Penerimaan atas aset keuangan yang telah dihapusbukukan		9.312.913	12.159.217	Recovery of written-off financial assets
Kenaikan/(penurunan) atas liabilitas operasional dan dana <i>syirkah</i> temporer:				Increase/(decrease) in operating liabilities and temporary <i>syirkah</i> funds:
Bank konvensional				Conventional banking
Giro		18.549.199	34.079.545	Demand deposits
Tabungan		70.964.416	28.969.554	Saving deposits
Deposito berjangka		11.951.464	(7.185.303)	Time deposits
Interbank call money		2.679.658	2.845.795	Interbank call money
Liabilitas segera		1.218.775	428.927	Obligations due immediately
Liabilitas kepada pemegang polis <i>unit-link</i>	27	(1.181.816)	(515.525)	Liability to unit-link policyholders
Utang pajak lainnya		488.808	(78.008)	Other taxes payable
Liabilitas lain-lain		3.441.525	11.754.709	Other liabilities
Bank syariah - dana <i>syirkah</i> temporer				Sharia bank - temporary <i>syirkah</i> funds
Giro - investasi terikat dan giro <i>mudharabah</i> <i>musytarakah</i>		4.818.540	9.662.291	Demand deposits - restricted investment and <i>mudharabah</i> <i>musytarakah</i> demand deposits
Tabungan - investasi terikat dan investasi tidak terikat tabungan <i>mudharabah</i>		7.510.475	5.382.833	Saving deposits - restricted investment and <i>mudharabah</i> saving deposits - unrestricted investment

**PT BANK MANDIRI (PERSERO) Tbk.
DAN ENTITAS ANAKNYA/AND ITS SUBSIDIARIES**

LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
ARUS KAS DARI AKTIVITAS OPERASIONAL (lanjutan)				CASH FLOWS FROM OPERATING ACTIVITIES (continued)
Kenaikan/(penurunan) atas liabilitas operasional dan dana <i>syirkah</i> temporer: (lanjutan)				<i>Increase/(decrease) in operating liabilities and temporary syirkah funds: (continued)</i>
Bank syariah - dana <i>syirkah</i> temporer (lanjutan)				<i>Sharia bank - temporary syirkah funds (continued)</i>
Deposito <i>mudharabah</i> - investasi tidak terikat		14.729.578	15.033.947	<i>Mudharabah time deposits - unrestricted investment</i>
Kas neto yang digunakan untuk aktivitas operasional		(79.558.278)	(69.803.958)	Net cash used in operating activities

**INFORMASI KEUANGAN ENTITAS INDUK/
SUPPLEMENTARY FINANCIAL INFORMATION OF THE PARENT ENTITY**

PT BANK MANDIRI (PERSERO) Tbk.

**LAPORAN POSISI KEUANGAN - ENTITAS INDUK
31 DESEMBER 2023 DAN 2022**

**STATEMENTS OF FINANCIAL POSITION - PARENT ENTITY
31 DECEMBER 2023 AND 2022**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

(Expressed in millions of Rupiah, unless otherwise stated)

	2023	2022	
LIABILITAS DAN EKUITAS			LIABILITIES AND EQUITY
LIABILITAS			LIABILITIES
Liabilitas segera	4.482.945	4.054.700	<i>Obligations due immediately</i>
Simpanan nasabah			<i>Deposits from customers</i>
Giro			<i>Demand deposits</i>
Pihak berelasi	163.938.319	156.431.305	<i>Related parties</i>
Pihak ketiga	368.594.262	341.559.932	<i>Third parties</i>
Total	532.532.581	497.991.237	<i>Total</i>
Tabungan			<i>Saving deposits</i>
Pihak berelasi	7.513.973	6.826.334	<i>Related parties</i>
Pihak ketiga	446.196.403	421.540.614	<i>Third parties</i>
Total	453.710.376	428.366.948	<i>Total</i>
Deposito berjangka			<i>Time deposits</i>
Pihak berelasi	31.620.995	28.833.694	<i>Related parties</i>
Pihak ketiga	224.281.646	237.972.447	<i>Third parties</i>
Total	255.902.641	266.806.141	<i>Total</i>
Total simpanan nasabah	1.242.145.598	1.193.164.326	<i>Total deposits from customers</i>
Simpanan dari bank lain			<i>Deposits from other banks</i>
Giro dan tabungan			<i>Demand deposits and saving deposits</i>
Pihak berelasi	170.735	276.263	<i>Related parties</i>
Pihak ketiga	6.448.469	5.400.942	<i>Third parties</i>
Total	6.619.204	5.677.205	<i>Total</i>
Interbank call money			<i>Interbank call money</i>
Pihak ketiga	6.966.896	4.236.101	<i>Third parties</i>
Deposito berjangka			<i>Time deposits</i>
Pihak ketiga	2.737.290	3.506.345	<i>Third parties</i>
Total simpanan dari bank lain	16.323.390	13.419.651	<i>Total deposits from other banks</i>
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali			<i>Securities sold under agreements to repurchase liabilities</i>
Pihak ketiga	36.097.856	24.228.547	<i>Third parties</i>

**INFORMASI KEUANGAN ENTITAS INDUK/
SUPPLEMENTARY FINANCIAL INFORMATION OF THE PARENT ENTITY**

PT BANK MANDIRI (PERSERO) Tbk.

LAPORAN POSISI KEUANGAN - ENTITAS INDUK **STATEMENTS OF FINANCIAL POSITION - PARENT ENTITY**
31 DESEMBER 2023 DAN 2022 **31 DECEMBER 2023 AND 2022**
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain) (Expressed in millions of Rupiah, unless otherwise stated)

	2023	2022	
LIABILITAS DAN EKUITAS (lanjutan)			LIABILITIES AND EQUITY (continued)
LIABILITAS (lanjutan)			LIABILITIES (continued)
Liabilitas derivatif			<i>Derivative payables</i>
Pihak berelasi	76.404	86.933	<i>Related parties</i>
Pihak ketiga	2.037.449	2.039.836	<i>Third parties</i>
Total	2.113.853	2.126.769	Total
Liabilitas akseptasi			<i>Acceptance payables</i>
Pihak berelasi	2.536.269	1.693.426	<i>Related parties</i>
Pihak ketiga	11.926.672	9.664.453	<i>Third parties</i>
Total	14.462.941	11.357.879	Total
Efek-efek yang diterbitkan			<i>Debt securities issued</i>
Pihak berelasi	3.619.950	3.949.550	<i>Related parties</i>
Pihak ketiga	37.264.571	32.049.152	<i>Third parties</i>
	40.884.521	35.998.702	
Dikurangi: biaya penerbitan yang belum diamortisasi	(67.622)	(63.194)	<i>Less: unamortised debt issuance cost</i>
Neto	40.816.899	35.935.508	Net
Estimasi kerugian atas komitmen dan kontinjensi	1.111.730	2.044.500	<i>Estimated losses on commitments and contingencies</i>
Beban yang masih harus dibayar	2.395.417	4.211.850	<i>Accrued expenses</i>
Utang pajak	1.642.179	2.037.840	<i>Taxes payable</i>
Liabilitas imbalan kerja	8.417.409	8.977.843	<i>Employee benefit liabilities</i>
Provisi	286.081	323.365	<i>Provision</i>
Liabilitas lain-lain	22.115.368	14.844.598	<i>Other liabilities</i>
Pinjaman yang diterima			<i>Fund borrowings</i>
Pihak berelasi	665.346	570.638	<i>Related parties</i>
Pihak ketiga	57.149.992	41.158.127	<i>Third parties</i>
Total	57.815.338	41.728.765	Total
Pinjaman dan efek-efek subordinasi			<i>Subordinated loans and marketable securities</i>
Pihak berelasi	10.000	87.000	<i>Related parties</i>
Pihak ketiga	205.735	546.564	<i>Third parties</i>
	215.735	633.564	
Dikurangi: biaya penerbitan yang belum diamortisasi	(564)	(231)	<i>Less: unamortised issuance cost</i>
Neto	215.171	633.333	Net
TOTAL LIABILITAS	1.450.442.175	1.359.089.474	TOTAL LIABILITIES

**INFORMASI KEUANGAN ENTITAS INDUK/
SUPPLEMENTARY FINANCIAL INFORMATION OF THE PARENT ENTITY**

PT BANK MANDIRI (PERSERO) Tbk.

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN - ENTITAS INDUK UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2023 DAN 2022 <i>(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)</i>	2023	2022	STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - PARENT ENTITY FOR THE YEARS ENDED 31 DECEMBER 2023 AND 2022 <i>(Expressed in millions of Rupiah, unless otherwise stated)</i>
PENDAPATAN DAN BEBAN OPERASIONAL			INCOME AND EXPENSE FROM OPERATIONS
Pendapatan bunga	97.831.188	82.402.327	<i>Interest income</i>
Beban bunga	(26.604.466)	(17.296.790)	<i>Interest expense</i>
PENDAPATAN BUNGA - NETO	71.226.722	65.105.537	NET INTEREST INCOME
Pendapatan operasional lainnya			<i>Other operating income</i>
Provisi dan komisi	15.706.065	14.097.870	<i>Fees and commissions</i>
Pendapatan dari kelompok nilai wajar melalui laba rugi - neto	2.790.171	3.152.807	<i>Income from fair value through profit or loss classification - net</i>
Lain-lain	13.801.068	8.927.628	<i>Others</i>
Total pendapatan operasional lainnya	32.297.304	26.178.305	<i>Total other operating income</i>
Pembentukan cadangan kerugian penurunan nilai	(6.288.672)	(10.533.173)	<i>Allowance for impairment losses</i>
Pembalikan penyisihan estimasi kerugian atas komitmen dan kontinjensi	921.730	266.506	<i>Reversal of allowance for estimated losses commitments and contingencies</i>
Pembentukan penyisihan lainnya dan kerugian risiko operasional - neto	(22.103)	(267.870)	<i>Allowance for other impairment losses and operational risk losses - net</i>
Keuntungan dari penjualan efek-efek dan obligasi pemerintah	47.701	696.462	<i>Gain on sale of marketable securities and government bonds</i>
Beban operasional lainnya			<i>Other operating expenses</i>
Beban gaji dan tunjangan	(16.058.990)	(16.047.712)	<i>Salaries and employee benefits expenses</i>
Beban umum dan administrasi	(14.503.827)	(14.030.660)	<i>General and administrative expenses</i>
Lain-lain	(4.930.750)	(4.702.056)	<i>Others</i>
Total beban operasional lainnya	(35.493.567)	(34.780.428)	<i>Total other operating expenses</i>
LABA OPERASIONAL	62.689.115	46.665.339	INCOME FROM OPERATION
Pendapatan/(beban) bukan operasional - neto	98.094	113.094	<i>Non operating income/ (expense) - net</i>
LABA SEBELUM BEBAN PAJAK	62.787.209	46.778.433	INCOME BEFORE TAX EXPENSE
Beban pajak			<i>Tax expense</i>
Kini	(10.015.624)	(9.329.662)	<i>Current</i>
Tangguhan	(1.674.707)	243.655	<i>Deferred</i>
Total beban pajak - neto	(11.690.331)	(9.086.007)	<i>Total tax expense - net</i>
LABA TAHUN BERJALAN	51.096.878	37.692.426	NET INCOME FOR THE YEAR

**INFORMASI KEUANGAN ENTITAS INDUK/
SUPPLEMENTARY FINANCIAL INFORMATION OF THE PARENT ENTITY**

PT BANK MANDIRI (PERSERO) Tbk.

LAPORAN ARUS KAS - ENTITAS INDUK UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2023 DAN 2022 <i>(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)</i>	STATEMENTS OF CASH FLOWS - PARENT ENTITY FOR THE YEARS ENDED 31 DECEMBER 2023 AND 2022 <i>(Expressed in millions of Rupiah, unless otherwise stated)</i>		
	2023	2022	
ARUS KAS DARI AKTIVITAS OPERASIONAL			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan pendapatan bunga	94.123.502	77.592.699	<i>Receipts from interest income</i>
Penerimaan pendapatan provisi, komisi dan premi	15.706.065	14.097.870	<i>Receipts from provision, commission and premium income</i>
Pembayaran beban bunga	(25.587.859)	(17.005.710)	<i>Payments of interest expense</i>
Penerimaan dari penjualan obligasi pemerintah - diukur pada nilai wajar melalui laba rugi	198.395.896	278.867.971	<i>Receipts from the sale of government bonds - measured at fair value through profit or loss</i>
Pembelian obligasi pemerintah - diukur pada nilai wajar melalui laba rugi	(200.469.433)	(277.071.573)	<i>Acquisition of government bonds - measured at fair value through profit or loss</i>
Pendapatan/(beban) dari kelompok nilai wajar melalui laba rugi - neto	3.559.790	(1.408.422)	<i>Income/(expense) from fair value through profit or loss classification - net</i>
Pendapatan operasional lainnya - lain-lain	3.595.327	2.592.325	<i>Other operating income - others</i>
Beban operasional lainnya - lain-lain	(7.040.948)	(5.567.680)	<i>Other operating expenses - others</i>
Beban gaji dan tunjangan	(16.578.394)	(14.903.220)	<i>Salaries and employee benefits expenses</i>
Beban umum dan administrasi	(11.369.509)	(10.818.734)	<i>General and administrative expenses</i>
Pendapatan bukan operasional - neto	95.115	110.519	<i>Non-operating income - net</i>
Pembayaran pajak penghasilan badan	(10.680.754)	(9.221.948)	<i>Payment of corporate income tax</i>
Arus kas dari aktivitas operasional sebelum perubahan aset dan liabilitas operasional	43.768.798	37.264.097	<i>Cash flows from operating activities before changes in operating assets and liabilities</i>
Penurunan/(kenaikan) atas aset operasional:			<i>Decrease/(increase) in operating assets:</i>
Penempatan pada Bank Indonesia dan bank lain	1.054.578	1.154.996	<i>Placements with Bank Indonesia and other banks</i>
Efek-efek - diukur pada nilai wajar melalui laba rugi	(5.289.249)	(2.440.006)	<i>Marketable securities - measured at fair value through profit or loss</i>
Tagihan lainnya - transaksi perdagangan	7.887.213	(4.441.826)	<i>Other receivables - trade transactions</i>
Kredit yang diberikan	(171.011.962)	(122.237.237)	<i>Loans</i>
Tagihan atas efek-efek yang dibeli dengan janji dijual kembali	(9.893.057)	15.824.166	<i>Securities purchased under agreements to resell</i>

**INFORMASI KEUANGAN ENTITAS INDUK/
SUPPLEMENTARY FINANCIAL INFORMATION OF THE PARENT ENTITY**

PT BANK MANDIRI (PERSERO) Tbk.

LAPORAN ARUS KAS - ENTITAS INDUK UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2023 DAN 2022 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)	STATEMENTS OF CASH FLOWS - PARENT ENTITY FOR THE YEARS ENDED 31 DECEMBER 2023 AND 2022 (Expressed in millions of Rupiah, unless otherwise stated)		
	2023	2022	
ARUS KAS DARI AKTIVITAS OPERASIONAL (lanjutan)			CASH FLOWS FROM OPERATING ACTIVITIES (continued)
Penurunan/(kenaikan) atas aset operasional (lanjutan):			<i>Decrease/(increase) in operating assets (continued):</i>
Pajak dibayar dimuka	739.417	909.344	<i>Prepaid taxes</i>
Biaya dibayar dimuka	(391.774)	(223.493)	<i>Prepaid expenses</i>
Aset lain-lain	(6.939.338)	(998.419)	<i>Other assets</i>
Penerimaan atas aset keuangan yang telah dihapusbukukan	10.134.741	6.335.303	<i>Recovery of written-off financial assets</i>
Kenaikan/(penurunan) atas liabilitas operasional:			<i>Increase/(decrease) in operating liabilities:</i>
Bank konvensional			<i>Conventional banking</i>
Giro	35.334.666	119.657.314	<i>Demand deposits</i>
Tabungan	25.492.105	47.556.948	<i>Saving deposits</i>
Deposito berjangka	(11.672.555)	1.438.914	<i>Time deposits</i>
Interbank call money	2.730.795	(673.784)	<i>Interbank call money</i>
Liabilitas segera	428.245	(1.325.774)	<i>Obligations due immediately</i>
Utang pajak lainnya	269.469	38.264	<i>Other taxes payable</i>
Liabilitas lain-lain	9.843.763	6.169.254	<i>Other liabilities</i>
Kas neto yang (digunakan untuk)/ diperoleh dari aktivitas operasional	(67.514.145)	104.008.061	<i>Net cash (used in)/ provided by operating activities</i>

ARUS KAS DARI

CASH FLOWS FROM

7. BANK BRI

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN
Tanggal 31 Desember 2024 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS
As of December 31, 2024
and for the Year Then Ended
(Expressed in millions of Rupiah,
unless otherwise stated)

LAPORAN POSISI KEUANGAN - ENTITAS INDUK (lanjutan)

STATEMENT OF FINANCIAL POSITION - PARENT ENTITY (continued)

	31 Desember/ December 31,			
	2024	2023 ^{*)}	2022 ^{*)}	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas Segera	32.388.387	26.106.970	18.988.424	Liabilities Due Immediately
Simpanan Nasabah				Deposits from Customer
Giro	375.906.489	346.654.593	349.491.946	Demand Deposits
Tabungan	542.666.796	526.514.556	521.039.799	Saving Deposits
Deposito Berjangka	441.561.126	479.513.851	430.243.873	Time Deposits
Total Simpanan Nasabah	1.360.134.391	1.352.683.000	1.300.775.618	Total Deposits from Customers
Simpanan dari Bank Lain dan Lembaga Keuangan Lainnya	14.434.237	12.066.959	9.480.779	Deposits from Other Banks and Financial Institutions
Efek-efek yang Dijual dengan Janji Dibeli Kembali	24.753.034	19.079.458	9.724.245	Securities Sold Under Agreement To Repurchase
Liabilitas Derivatif	1.585.120	918.194	783.921	Derivative Payables
Liabilitas Akseptasi	10.105.373	10.217.408	7.096.719	Acceptances Payable
Utang Pajak	1.356.119	1.481.949	1.814.219	Taxes Payable
Surat Berharga yang Diterbitkan	17.060.073	30.239.610	36.841.620	Marketable Securities Issued
Pinjaman yang Diterima	49.549.381	41.650.054	38.803.987	Fund Borrowings
Estimasi Kerugian Komitmen dan Kontinjensi	2.550.390	6.116.888	6.456.606	Estimated Losses on Commitments and Contingencies
Liabilitas Imbalan Kerja	16.214.173	18.880.915	17.419.000	Liabilities for Employee Benefits
Liabilitas Lain-lain	10.399.654	16.573.484	8.685.593	Other Liabilities
Pinjaman dan Surat Berharga Subordinasi	491.781	496.663	501.988	Subordinated Loans and Marketable Securities
TOTAL LIABILITAS	1.541.022.113	1.536.511.572	1.457.372.719	TOTAL LIABILITIES

^{*)} Setelah Reklasifikasi

^{*)} After Reclassification

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	For the Year ended December 31,	
		2023	2022 ¹⁾
INCOME AND EXPENSES FROM OPERATIONS			
Interest and Sharia Income	32		
Interest income	2z	166,052,387	141,756,773
Sharia income	2k,2ab	12,943,607	10,118,043
Total Interest and Sharia Income		178,995,994	151,874,816
Interest and Sharia Expenses	33		
Interest expenses	2z	(42,658,864)	(26,269,701)
Sharia expenses	2ab	(1,153,643)	(1,008,042)
Total Interest and Sharia Expenses		(43,812,507)	(27,277,743)
Interest and Sharia income - net		135,183,487	124,597,073
Premium income	2ac	9,078,853	8,936,995
Claim expense	2ac	(6,917,461)	(7,359,672)
Premium income - net		2,161,392	1,577,323
Revenue from gold sold	2am	7,982,888	8,175,106
Cost of revenue from gold sold	2am	(7,663,244)	(7,875,955)
Revenue from gold sold - net		319,644	299,151
Other Operating Income			
Other fees and commissions	2aa	20,737,913	18,794,964
Recovery of written-off assets		16,833,578	12,468,321
Gain on sale of securities - net	2h,7	1,898,653	1,518,191
Gain on foreign exchange - net	2ah,2ai	402,526	1,132,079
Unrealized gain on changes in fair value of securities	2h,7	214,435	145,520
Others		5,538,680	5,068,619
Total Other Operating Income		45,625,785	39,127,694
Provision for allowance for impairment losses on financial assets - net	2e,34	(29,523,426)	(27,384,906)
Reversal of allowance for estimated losses on commitments and contingencies - net	26d	341,994	543,145
Provision for allowance for impairment losses non-financial assets - net	2p	(497,848)	(137,431)
Other Operating Expenses			
Salaries and employee benefits	2d,2ae,35,42,44	(37,850,275)	(39,390,133)
General and administrative	36,16	(28,484,209)	(25,958,686)
Others		(10,447,807)	(8,967,193)
Total Other Operating Expenses		(76,782,291)	(74,316,012)

¹⁾ After Reclassification (Note 51)

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended December 31, 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	For the Year ended December 31,	
		2023	2022 ¹⁾
OPERATING INCOME		76,828,737	64,306,037
NON-OPERATING (EXPENSES) INCOME - NET	37	(399,025)	290,664
INCOME BEFORE TAX EXPENSE		76,429,712	64,596,701
TAX EXPENSE	2ak,38b	(16,004,664)	(13,188,494)
NET INCOME		60,425,048	51,408,207

¹⁾ Items not to be reclassified to profit or loss



PT BANK RAKYAT INDONESIA (Persero) Tbk
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN
Tanggal 31 Desember 2024 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK RAKYAT INDONESIA (Persero) Tbk
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS
As of December 31, 2024 and
for the Year Then Ended
(Expressed in millions Rupiah,
unless otherwise stated)

LAPORAN ARUS KAS - ENTITAS INDUK

STATEMENT OF CASH FLOWS - PARENT ENTITY

	Tahun yang berakhir pada tanggal 31 Desember/ Year ended December 31,		
	2024	2023 ^{*)}	
ARUS KAS DARI KEGIATAN OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga	168.088.916	151.665.517	Interest received
Pembayaran bunga	(51.166.915)	(38.291.956)	Interest paid
Penerimaan kembali aset yang telah dihapusbukukan	24.172.977	16.275.168	Recovery of written-off assets
Pendapatan operasional lainnya	26.492.773	23.982.106	Other operating income
Beban operasional lainnya	(41.204.974)	(43.435.228)	Other operating expense
Beban non-operasional - neto	(1.136.798)	(641.374)	Non operating (expenses) income - net
Pembayaran pajak penghasilan badan dan tagihan pajak	(11.331.957)	(13.239.274)	Payment of corporate income tax
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	113.914.022	96.314.959	Cash flows before changes in operating assets and liabilities
Perubahan dalam aset dan liabilitas operasi: (Kenaikan) penurunan aset operasi:			Changes in operating assets and liabilities: (Increase) decrease in operating assets:
Penempatan pada Bank Indonesia dan lembaga keuangan lain	1.332.711	(885.657)	Placement with Bank Indonesia and other Financial Institutions
Efek-efek yang diukur pada nilai wajar melalui laporan laba rugi	251.890	(24.024)	Securities at fair value through profit or loss
Wesel ekspor dan tagihan lainnya	13.473.275	(15.015.682)	Export bills and other receivables
Efek-efek yang dibeli dengan janji dijual kembali	16.702.293	17.664.503	Securities purchased under agreement to resell
Kredit yang diberikan	(111.711.585)	(149.370.377)	Loans
Aset lain-lain	(1.591.190)	(8.851.616)	Other assets
Penurunan liabilitas operasi:			Decrease in operating liabilities:
Liabilitas segera	(16.300.026)	(7.348.880)	Liabilities due immediately
Simpanan:			Deposits:
Giro	29.251.876	(2.837.353)	Demand deposits
Tabungan	16.152.240	5.474.757	Saving deposits
Deposito berjangka	(37.952.725)	49.269.978	Time deposits
Simpanan dari bank lain dan lembaga keuangan lainnya	2.367.278	2.586.180	Deposits from other banks and financial institutions
Efek-efek yang dijual dengan janji dibeli kembali	5.673.576	9.355.213	Securities sold under agreement to repurchase
Liabilitas lain-lain	(1.202.872)	5.076.952	Other liabilities
Kas neto yang diperoleh dari kegiatan operasi	30.360.763	1.408.953	Net cash provided by operating activities

^{*)} Setelah Reklasifikasi

^{*)} After Reclassification

8. BANK BTN

PT BANK TABUNGAN NEGARA (PERSERO) TBK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended
December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
		2024	2023	2022	
PENDAPATAN DAN BEBAN OPERASIONAL (lanjutan)					INCOME AND EXPENSES FROM OPERATIONS (continued)
Beban Operasional Lainnya					Other Operating Expenses
Umum dan administrasi	35	(4.456.881)	(3.884.779)	(3.754.028)	General and administrative
Gaji karyawan	2ae,2c,36,44	(4.445.575)	(3.982.503)	(4.190.298)	Salaries and employee benefits
Premi program penjaminan pemerintah	43	(729.685)	(656.774)	(599.991)	Premium on government's guarantee program
Kerugian yang belum direalisasi dari perubahan nilai wajar obligasi pemerintah - neto	2h,9	(40.444)	(5.780)	-	Unrealized losses on changes in fair value of government bonds - net
Kerugian dari penjualan obligasi pemerintah - neto	2h,9	-	-	(266.235)	Loss on sale of government bonds - net
Kerugian dari penjualan Efek-efek - neto	2h,8	-	-	(234.089)	Loss on sale of government securities - net
Kerugian yang belum direalisasi dari perubahan nilai wajar efek-efek - neto	2h,8	-	-	(64.931)	Unrealized losses on changes in fair value of securities - net
Lain-lain	37	(589.993)	(487.614)	(329.308)	Others
Total Beban Operasional Lainnya		(10.262.558)	(9.017.450)	(9.438.880)	Total Other Operating Expenses
LABA OPERASIONAL		3.824.713	4.539.729	3.814.803	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) BUKAN OPERASIONAL - NETO	38	(51.872)	(159.519)	60.887	NON-OPERATING INCOME (EXPENSES) - NET
LABA SEBELUM BEBAN PAJAK		3.772.841	4.380.210	3.875.690	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK	2ag,39	(765.513)	(879.222)	(830.617)	TAX EXPENSE
LABA TAHUN BERJALAN		3.007.328	3.500.988	3.045.073	INCOME FOR THE YEAR

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	For the Year Ended December 31,	
		2023	2022
CASH FLOWS FROM OPERATING ACTIVITIES			
Income received			
Interest and investment income		169,068,778	130,501,831
Sharia income		12,922,019	10,118,043
Premium income		8,996,516	8,936,995
Revenue from gold sold		7,982,888	8,175,106
Expense paid			
Interest expense		(42,461,798)	(25,762,613)
Sharia expense		(1,161,971)	(1,008,042)
Claim expense		(6,549,595)	(7,359,672)
Cost of revenue from gold sold		(7,663,244)	(7,875,955)
Recovery of written-off assets		16,833,578	12,468,321
Other operating income		29,267,943	27,534,502
Other operating expenses		(75,776,851)	(70,993,349)
Non-operating expense - net		(568,000)	(52,531)
Payment of corporate income tax		(14,279,292)	(15,762,408)
Cash flows before changes in operating assets and liabilities		96,610,971	68,920,228
Changes in operating assets and liabilities:			
(Increase) Decrease in operating assets:			
Placement with Bank Indonesia and Other Financial Institutions		(505,646)	(195,110)
Securities measured at fair value through profit or loss		(1,277,298)	(2,114,619)
Export bills and other receivables		(14,828,029)	(9,403,150)
Securities purchased under agreement to resell		17,419,447	3,900,820
Loans		(152,128,249)	(106,917,972)
Sharia loans		(3,335,688)	(1,354,828)
Finance receivables		(5,720,404)	(9,996,487)
Other assets		(16,170,249)	(2,941,947)
Increase (decrease) in operating liabilities:			
Liabilities due immediately		5,741,228	6,175,192
Deposits:			
Demand deposits		(3,631,218)	129,165,393
Saving deposits		5,297,630	24,971,180
Time deposits		48,778,336	15,004,224
Deposits from other banks and other financial institutions		2,623,772	(3,994,882)
Securities sold under agreement to repurchase		9,081,866	(19,410,916)
Others liabilities		7,072,077	5,698,879
Net cash (used in) provided by operating activities		(4,971,454)	97,506,005

The accompanying to the consolidated financial statements from an internal part

Indonesian language.

PT BANK TABUNGAN NEGARA (PERSERO) TBK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
		2024	2023	2022	
PENDAPATAN DAN BEBAN OPERASIONAL					INCOME AND EXPENSES FROM OPERATIONS
Pendapatan Bunga dan Bagi Hasil Bunga	2ab,2ac 31a	25.472.625	24.722.529	23.233.200	Interest Income and Income from Profit Sharing Interest
Bagi hasil dan marjin unit syariah	2ad,31b	4.068.967	3.558.723	2.674.168	Profit sharing and margin from sharia unit
Total Pendapatan Bunga dan Bagi Hasil		29.541.592	28.281.252	25.907.368	Total Interest Income and Income from Profit Sharing
Beban Bunga, Bagi Hasil dan Bonus Bunga	2ab,32a	(15.913.459)	(13.203.108)	(9.866.919)	Interest, Profit Sharing and Bonus Expenses Interest
Beban pendanaan lainnya Bonus simpanan Wadiah	2ad,32b	(200.476)	(203.317)	(169.804)	Other financing expenses Wadiah Bonus
Hak pihak ketiga atas bagi hasil Mudharabah	2ad,32b	(1.781.559)	(1.372.916)	(815.803)	Third parties' share on return of Mudharabah
Total Beban Bunga, Bagi Hasil dan Bonus		(18.048.940)	(14.850.962)	(10.910.084)	Total Interest, Profit Sharing and Bonus Expenses
Pendapatan Bunga dan Bagi Hasil - Neto		11.492.652	13.430.290	14.997.284	Interest Income and Income from Profit Sharing - Net
Pendapatan Operasional Lainnya					Other Operating Income
Fungutan administrasi dan denda atas simpanan dan kredit yang diberikan		1.072.304	1.096.346	965.441	Administration fees and penalties on deposits and loans
Pendapatan dari penerimaan kredit yang dihapusbukukan		1.338.753	934.191	431.501	Income from recovery of loans written-off
Keuntungan dari penjualan efek-efek - neto	2h,8	932.900	6.669	-	Gain on sale of securities - net
Keuntungan dari penjualan obligasi pemerintah - neto	2h,9	49.049	541.392	-	Gain on sale of government bonds - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar efek-efek - neto	2h,8	30.175	1.802	-	Unrealized gain on changes in fair value of securities - net
Keuntungan yang belum direalisasi dari perubahan nilai wajar obligasi pemerintah - neto	2h,9	-	-	55.045	Unrealized gain on changes in fair value of bonds - net
Lain-lain	33	1.152.738	1.310.747	822.775	Others
Total Pendapatan Operasional Lainnya		4.575.919	3.891.147	2.274.852	Total Other Operating Income
Penyisihan Kerugian Penurunan Nilai Aset Keuangan dan Aset Non Keuangan	2d,2p,34	(1.981.495)	(3.765.397)	(4.017.378)	Provision for Impairment Losses on Financial and Non-financial Assets
(Penyisihan) pembalikan Estimasi Kerugian Penurunan Nilai Komitmen dan Kontinjensi	28	195	1.139	(1.075)	(Provision for) reversal of Estimated losses on Commitment and Contingencies

PT BANK TABUNGAN NEGARA (PEKSERU) IBK
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK TABUNGAN NEGARA (PEKSERU) IBK
STATEMENT OF CASH FLOWS
For the Year Ended
December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
		2024	2023	2022	
ARUS KAS DARI AKTIVITAS OPERASI					CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga, bagi hasil, dan marjin		29.689.639	27.618.186	24.331.326	Interest, profit sharing, and margin
Pembayaran bunga dan bonus, provisi dan komisi		(17.973.763)	(14.892.249)	(10.775.222)	Interest and bonus, fees and commissions paid
Penerimaan kredit yang telah dihapusbukukan		1.421.221	1.011.258	503.307	Recoveries from loan debts written-off
Pembayaran pajak penghasilan badan		(912.208)	(1.020.952)	(1.001.324)	Corporate income tax paid
Penerimaan dari surat ketetapan pajak	39	-	-	402.428	Recoveries from tax assessment letter
Pendapatan operasional lainnya		3.213.023	2.938.412	1.737.599	Other operating income
Beban operasional lainnya (Beban) pendapatan bukan operasional lainnya - neto		(9.585.564)	(8.729.240)	(8.633.782)	Other operating expense (expenses) income - net
		(63.538)	(54.382)	13.828	
Penerimaan kas sebelum perubahan aset dan liabilitas operasi		5.788.810	6.871.033	6.578.160	Cash receipts before changes in operating assets and liabilities
Perubahan dalam aset dan liabilitas operasi:					Changes in operating assets and liabilities:
Penurunan (kenaikan) dalam aset operasi:					Decrease (increase) in operating assets:
Efek-efek yang diukur pada nilai wajar					Fair value through profit or loss
Melalui laba rugi		(18.286.677)	(246.380)	(104.885)	securities
Obligasi pemerintah yang diukur pada nilai wajar melalui laba rugi		490.445	15.788.979	(4.955.939)	government bonds
Tagihan akseptasi		(397.331)	(124.005)	33.578	Acceptance receivable
Tagihan derivatif		(70.666)	-	-	Derivative receivable
Kredit yang dibenkan dan pembiayaan/ piutang syariah		(27.739.554)	(38.484.306)	(26.318.471)	Loans and sharia financing/ receivables
Aset lain-lain		(136.021)	(785.307)	(196.503)	Other assets
Kenaikan (penurunan) dalam liabilitas operasi:					Increase (decrease) in operating liabilities:
Liabilitas segera		(441.930)	74.415	(466.852)	Liabilities due immediately
Simpanan dari nasabah					Deposits from customer
Giro		11.653.971	24.468.372	31.538.044	Demand deposits
Giro Wadiah		5.443.299	4.814.656	3.268.857	Wadiah demand deposits
Tabungan		(22.012)	1.539.832	(10.617.072)	Savings deposits
Tabungan Wadiah		245.340	82.875	43.479	Savings deposits Wadiah
Deposito berjangka		12.615.733	(5.504.388)	(322.562)	Time deposits
Simpanan dari bank lain		(21.277)	(45.095)	70.400	Deposits from other banks
Liabilitas akseptasi		397.331	124.005	(33.578)	Acceptance payables
Liabilitas lain-lain		(416.997)	(4.184.154)	654.214	Other liabilities
Dana syirkah temporer		2.141.920	2.243.821	2.094.203	Temporary syirkah funds
Kas Neto (Digunakan Untuk)/Diperoleh dari Aktivitas Operasi		(8.755.616)	6.634.353	1.265.073	Net Cash (Used in)/Provided by Operating Activities

9. BANK DANAMON

PT BANK DANAMON INDONESIA Tbk DAN ENTITAS ANAK LAPORAN POSISI KEUANGAN KONSOLIDASIAN Pada Tanggal 31 Desember 2024 dan 2023 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)	PT BANK DANAMON INDONESIA Tbk AND SUBSIDIARY CONSOLIDATED STATEMENTS OF FINANCIAL POSITION As of 31 December 2024 and 2023 (Expressed in millions of Rupiah, unless otherwise stated)
---	--

	Catatan/ Notes	2024	2023	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Simpanan nasabah	2f,2w,21			Deposits from customers
- Pihak berelasi	2ah,47	712.862	752.772	Related parties -
- Pihak ketiga		149.856.607	137.659.040	Third parties -
Simpanan dari bank lain	2f,2w,22			Deposits from other banks
- Pihak berelasi	2ah,47	98.299	869.675	Related parties -
- Pihak ketiga		4.106.450	2.162.015	Third parties -
Utang akseptasi	2f,2v,23			Acceptance payables
- Pihak berelasi	2ah,47	41.069	61.875	Related parties -
- Pihak ketiga		1.094.931	1.478.747	Third parties -
Efek yang dijual dengan janji dibeli kembali	2k,9	4.718.889	-	Securities sold under repurchase agreements
Utang obligasi	2f,2aa,24			Bonds payable
- Pihak berelasi	2ah,47	110.000	110.000	Related parties -
- Pihak ketiga		6.197.230	5.725.456	Third parties -
Sukuk mudharabah	2f,2ab,25			Mudharabah bonds
- Pihak berelasi	2ah,47	30.000	-	Related parties -
- Pihak ketiga		801.830	859.000	Third parties -
Pinjaman yang diterima	2f,26			Borrowings
- Pihak berelasi	2ah,47	5.600.836	1.389.348	Related parties -
- Pihak ketiga		4.849.352	6.931.541	Third parties -
Utang pajak	2ac,27b	259.450	298.946	Taxes payable
Liabilitas derivatif	2f,2l,10			Derivative liabilities
- Pihak berelasi	2ah,47	11.941	4.321	Related parties -
- Pihak ketiga		664.428	321.635	Third parties -
Pinjaman subordinasi	2f,2ah,2ai,28,47	25.000	25.000	Subordinated loan
Beban yang masih harus dibayar dan liabilitas lain-lain	2c,2f 2ad,29			Accruals and other liabilities
- Pihak berelasi	2ah,47	1.317.095	1.402.334	Related parties -
- Pihak ketiga		10.012.714	11.293.459	Third parties -
JUMLAH LIABILITAS		190.508.983	171.345.164	TOTAL LIABILITIES

PT BANK DANAMON INDONESIA Tbk DAN ENTITAS ANAK LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN Untuk Tahun-tahun yang Berakhir pada Tanggal 31 Desember 2024 dan 2023 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)		PT BANK DANAMON INDONESIA Tbk AND SUBSIDIARY CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the Years Ended 31 December 2024 and 2023 (Expressed in millions of Rupiah, unless otherwise stated)		Indonesian language
	Catatan/ Notes	2024	2023	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSES
Pendapatan bunga	2x,2ah,34,47	22.788.935	20.210.346	Interest income
Beban bunga	2x,2ah,35,47	(7.184.118)	(4.994.342)	Interest expense
Pendapatan bunga neto		15.604.819	15.216.004	Net interest income
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Pendapatan provisi dan komisi	2y	1.443.765	1.419.283	Fees and commission income
Imbalan jasa lain	2y, 37,47	2.487.474	2.308.199	Other fees
Kerugian dari perubahan nilai wajar atas instrumen keuangan yang diukur pada nilai wajar melalui laba rugi - neto	2j,2l,2z,8,10,15a,38	(19.821)	(213.809)	Losses from changes in fair value of financial instruments at fair value through profit or loss - net
(Kerugian)/keuntungan yang telah direalisasi atas instrumen derivatif - neto		(44.690)	225.495	Realized (losses)/gains from derivative instruments - net
Keuntungan atas transaksi dalam mata uang asing - neto		381.441	220.908	Gains from foreign exchange transactions - net
Pendapatan dividen		4.294	7.720	Dividend income
Bagian laba bersih entitas asosiasi		52.796	16.015	Share in net income of associate
Keuntungan penjualan efek-efek dan Obligasi Pemerintah - neto	2j,8a,15a	321.312	278.368	Gains on sale of marketable securities and Government Bonds - net
		4.626.571	4.260.179	
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Beban provisi dan komisi lain	2y	(387.289)	(457.443)	Other fees and commissions expenses
Beban umum dan administrasi	2c,2s,2t,39	(4.690.278)	(4.380.880)	General and administrative expenses
Beban tenaga kerja dan tunjangan	2ad,2ah,40,47	(6.400.012)	(6.140.831)	Salaries and employee benefits
Kerugian penurunan nilai pada aset keuangan neto	2o,6,7,8,11,12,13,14	(4.490.981)	(3.866.916)	Net Impairment losses on financial assets
Lain-lain		(22.523)	(88.807)	Others
		(15.991.081)	(14.694.677)	
PENDAPATAN OPERASIONAL NETO		4.240.309	4.781.506	NET OPERATING INCOME
PENDAPATAN DAN BEBAN BUKAN OPERASIONAL				NON-OPERATING INCOME AND EXPENSES
Pendapatan bukan operasional	41	97.359	116.473	Non-operating income
Beban bukan operasional	42	(154.085)	(204.252)	Non-operating expenses
BEBAN BUKAN OPERASIONAL NETO		(56.726)	(87.779)	NET NON-OPERATING EXPENSES
LABA SEBELUM PAJAK PENGHASILAN		4.183.583	4.693.727	INCOME BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	2ac,27c	(892.698)	(1.035.682)	INCOME TAX EXPENSE
LABA BERSIH		3.290.885	3.658.045	NET INCOME

PT BANK TABUNGAN NEGARA (PERSERO) TBK
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK TABUNGAN NEGARA (PERSERO) TBK
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	31 Desember 2024/ December 31, 2024	31 Desember 2023/ December 31, 2023	31 Desember 2022/ December 31, 2022	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS (lanjutan)					LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY (continued)
SIMPANAN DARI BANK LAIN	2d,2t, 21	70.035	91.312	136.408	DEPOSITS FROM OTHER BANKS
Pihak ketiga					Third parties
EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI	2d,2u, 22				SECURITIES SELL UNDER AGREEMENT TO REPURCHASED
Pihak ketiga		2.446.384	-	-	Third parties
Pihak berelasi		963.042	-	-	Related parties
		3.409.426	-	-	
LIABILITAS AKSEPTASI	2c,2d,2k 23,44				ACCEPTANCES PAYABLE
Pihak ketiga		251.423	320.522	302.037	Third parties
Pihak berelasi		690.475	224.045	118.525	Related parties
		941.898	544.567	420.562	
SURAT-SURAT BERTHARGA YANG DITERBITKAN	1c,2c, 2d, 2v,24,44				SECURITIES ISSUED
Pihak ketiga		844.058	2.403.573	4.297.252	Third parties
Pihak berelasi		4.600.466	5.868.525	4.355.008	Related parties
		5.444.524	8.272.098	8.652.260	
PINJAMAN YANG DITERIMA	2c,2d,2w, 25,44				FUND BORROWINGS
Pihak ketiga		10.132.859	11.308.799	7.365.320	Third parties
Pihak berelasi		23.352.225	22.453.290	17.455.685	Related parties
		33.485.084	33.762.089	24.821.005	
BUNGA YANG MASIH HARUS DIBAYAR	2d,27	658.070	647.496	629.366	INTEREST PAYABLE
ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI	2c,2d,2af 28,40,44	3.385	3.580	4.719	ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES
LIABILITAS IMBALAN KERJA DAN LAIN-LAIN	2c,2d,2ae 29,42,44	2.372.168	2.951.848	7.248.985	EMPLOYEE BENEFITS AND OTHER LIABILITIES
PINJAMAN SUBORDINASI DAN EFEK-EFEK SUBORDINASI	2c,2d,2x 26,44				SUBORDINATED LOAN AND SECURITIES
Pihak ketiga		4.828.105	4.612.840	4.658.242	Third parties
Pihak berelasi		1.500.000	4.499.997	4.499.977	Related parties
		6.328.105	9.112.837	9.158.219	
TOTAL LIABILITAS		407.794.597	381.164.489	351.376.683	TOTAL LIABILITIES

PT BANK DANAMON INDONESIA Tbk
 DAN ENTITAS ANAK
 LAPORAN ARUS KAS KONSOLIDASIAN
 Untuk Tahun-tahun yang Berakhir pada
 Tanggal 31 Desember 2024 dan 2023

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK DANAMON INDONESIA Tbk
 AND SUBSIDIARY CONSOLIDATED
 STATEMENT OF CASH FLOWS
 For the Years Ended
 31 December 2024 and 2023

(Expressed in millions of Rupiah, unless otherwise stated)

Catatan/ Notes	2024	2023	
Arus kas dari kegiatan operasi:			<i>Cash flows from operating activities:</i>
Pendapatan bunga, provisi, dan komisi	11.410.542	10.142.216	<i>Interest income, fees, and commissions</i>
Penerimaan dari transaksi pembiayaan konsumen	46.790.010	40.813.016	<i>Receipts from consumer financing transactions</i>
Pengeluaran untuk transaksi pembiayaan konsumen baru	(37.179.612)	(47.114.553)	<i>Payments for new consumer financing transactions</i>
Pembayaran bunga, provisi, dan komisi	(6.962.178)	(4.912.317)	<i>Payments of interest, fees and commissions</i>
Pembayaran bunga dari efek yang diterbitkan	(445.493)	(366.783)	<i>Payments of interests on securities issued</i>
Penerimaan dalam rangka pembiayaan bersama	17.383.114	20.392.659	<i>Proceeds in relation to joint financing</i>
Pengeluaran dalam rangka pembiayaan bersama	(15.195.132)	(13.380.622)	<i>Repayment in relation to joint financing</i>
Pendapatan operasional lainnya	1.913.735	1.908.583	<i>Other operating income</i>
Keuntungan atas transaksi mata uang asing - neto	425.232	198.100	<i>Gains from foreign exchange transactions - net</i>
Beban operasional lainnya	(9.620.556)	(9.886.596)	<i>Other operating expenses</i>
Beban bukan operasional - neto	(66.938)	(83.612)	<i>Non-operating expense - net</i>
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	8.452.724	(2.289.909)	<i>Cash flows before changes in operating assets and liabilities</i>
Perubahan dalam aset dan liabilitas operasi:			<i>Changes in operating assets and liabilities:</i>
Penurunan/(kenaikan) aset operasi:			<i>Decrease/(increase) in operating assets:</i>
Efek-efek dan Obligasi Pemerintah - diperdagangkan	(3.005.585)	(673.398)	<i>Marketable securities and Government Bonds - trading</i>
Efek yang dibeli dengan janji dijual kembali	598.647	3.480.309	<i>Securities purchased under resale agreements</i>
Pinjaman yang diberikan	(16.940.823)	(19.981.711)	<i>Loans</i>
Beban dibayar dimuka dan aset lain-lain	99.975	(2.060.665)	<i>Prepayments and other assets</i>
Kenaikan/(penurunan) liabilitas operasi:			<i>Increase/(decrease) in operating liabilities:</i>
Simpanan nasabah:			<i>Deposits from customers:</i>
- Giro	(7.660.035)	2.238.400	<i>Current accounts -</i>
- Tabungan	(2.072.785)	(9.568.873)	<i>Savings -</i>
- Deposito berjangka	21.318.949	20.981.088	<i>Time deposits -</i>
Simpanan dari bank lain	907.050	668.409	<i>Deposits from other banks</i>
Beban yang masih harus dibayar dan liabilitas lain-lain	(802.034)	1.610.113	<i>Accruals and other liabilities</i>
Pembayaran pajak penghasilan selama tahun berjalan	(924.090)	(781.759)	<i>Income tax paid during the year</i>
Kas neto digunakan untuk kegiatan operasi	(28.007)	(6.377.996)	<i>Net cash used by operating activities</i>

PT BANK DANAMON INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
Pada Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of 31 December 2023 and 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2023	2022	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Simpanan nasabah	2f,2w,21			Deposits from customers
- Pihak berelasi	2ah,47	752.772	838.136	Related parties -
- Pihak ketiga		137.659.040	124.122.096	Third parties -
Simpanan dari Bank lain	2f,2w,22			Deposits from other Banks
- Pihak berelasi	2ah,47	869.675	92.154	Related parties -
- Pihak ketiga		2.162.015	2.303.076	Third parties -
Utang akseptasi	2f,2v,23			Acceptance payables
- Pihak berelasi	2ah,47	61.875	34.315	Related parties -
- Pihak ketiga		1.478.747	1.202.071	Third parties -
Utang obligasi	2f,2aa,24			Bonds payable
- Pihak berelasi	2ah,47	110.000	10.000	Related parties -
- Pihak ketiga		5.725.456	4.930.107	Third parties -
Sukuk mudharabah	2f,2ab,25	859.000	441.000	Mudharabah bonds
Pinjaman yang diterima	2f,26			Borrowings
- Pihak berelasi	2ah,47	1.389.348	1.265.417	Related parties -
- Pihak ketiga		6.931.541	3.162.250	Third parties -
Utang pajak	2ac,27b	298.946	451.797	Taxes payable
Liabilitas derivatif	2f,2i,10			Derivative liabilities
- Pihak berelasi	2ah,47	4.321	2.566	Related parties -
- Pihak ketiga		321.635	246.235	Third parties -
Pinjaman subordinasi	2f,2ah,2ai,28,47	25.000	25.000	Subordinated loan
Beban yang masih harus dibayar dan liabilitas lain-lain	2c,2f			Accruals and other liabilities
- Pihak berelasi	2ad,29			Related parties -
- Pihak ketiga	2ah,47	1.402.334	1.461.684	Third parties -
		11.293.459	9.663.302	
JUMLAH LIABILITAS		171.345.164	150.251.206	TOTAL LIABILITIES

PT BANK DANAMON INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun-tahun yang Berakhir pada
Tanggal 31 Desember 2023 dan 2022

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARY
CONSOLIDATED STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Years Ended
31 December 2023 and 2022

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2023	2022	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSES
Pendapatan bunga	2x,2ah,34,47	20.210.346	17.393.331	Interest income
Beban bunga	2x,2ah,35,47	(4.094.342)	(3.273.140)	Interest expense
Pendapatan bunga neto		15.216.004	14.120.191	Net interest income
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Pendapatan provisi dan komisi	2y	1.419.283	1.284.926	Fees and commission income
Imbalan jasa lain	2y, 37,47	2.308.199	2.032.707	Other fees
(Kerugian)/keuntungan dari perubahan nilai wajar atas instrumen keuangan yang diukur pada nilai wajar melalui laba rugi - neto	2j,2l,2z,8, 10,15a,38	(213.809)	95.204	(Losses)/gains from changes in fair value of financial instruments at fair value through profit or loss - net
Keuntungan/(kerugian) yang telah direalisasi atas instrumen derivatif - neto		225.495	(169.887)	Realized gains/(losses) from derivative instruments - net
Keuntungan atas transaksi dalam mata uang asing - neto		220.908	310.217	Gains from foreign exchange transactions - net
Pendapatan dividen		7.720	3.475	Dividend income
Bagian laba bersih entitas asosiasi		18.015	43.196	Share in net income of associate
Keuntungan penjualan efek-efek dan Obligasi Pemerintah - neto	2j,8a,15a	278.368	330.408	Gains on sale of marketable securities and Government Bonds - net
		4.280.179	3.930.246	
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Beban provisi dan komisi lain	2y	(457.443)	(308.787)	Other fees and commissions expenses
Beban umum dan administrasi	2c,2s,2t,39 2ad,2ah, 40,47	(4.360.890)	(4.130.897)	General and administrative expenses
Beban tenaga kerja dan tunjangan		(6.140.831)	(5.885.252)	Salaries and employee benefits
Kerugian penurunan nilai pada aset keuangan neto	2o,6,7,8,11, 12,13,14,19	(3.686.916)	(3.245.581)	Net Impairment losses on financial assets
Lain-lain		(88.607)	(108.572)	Others
		(14.694.677)	(13.459.089)	
PENDAPATAN OPERASIONAL NETO		4.781.506	4.591.368	NET OPERATING INCOME
PENDAPATAN DAN BEBAN BUKAN OPERASIONAL				NON-OPERATING INCOME AND EXPENSES
Pendapatan bukan operasional	41	116.473	63.942	Non-operating income
Beban bukan operasional	42	(204.252)	(250.876)	Non-operating expenses
BEBAN BUKAN OPERASIONAL NETO		(87.779)	(186.734)	NET NON-OPERATING EXPENSES
LABA SEBELUM PAJAK PENGHASILAN		4.693.727	4.404.634	INCOME BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	2ac,27c	(1.035.682)	(975.000)	INCOME TAX EXPENSE
LABA BERSIH		3.658.045	3.429.634	NET INCOME

**PT BANK DANAMON INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN ARUS KAS KONSOLIDASIAN
Untuk Tahun-tahun yang Berakhir pada
Tanggal 31 Desember 2023 dan 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK DANAMON INDONESIA Tbk
AND SUBSIDIARY CONSOLIDATED
STATEMENTS OF CASH FLOWS
For the Years Ended
31 December 2023 and 2022
(Expressed in millions of Rupiah, unless otherwise stated)**

	Catatan/ Notes	2023	2022	
Arus kas dari kegiatan operasi:				Cash flows from operating activities:
Pendapatan bunga, provisi, dan komisi		10.142.216	8.956.868	Interest income, fees, and commissions
Penerimaan dari transaksi pembiayaan konsumen		40.813.016	36.816.559	Receipts from consumer financing transactions
Pengeluaran untuk transaksi pembiayaan konsumen baru		(47.114.553)	(32.764.578)	Payments for new consumer financing transactions
Pembayaran bunga, provisi, dan komisi		(4.912.317)	(3.128.421)	Payments of interest, fees, and commissions
Pembayaran bunga dari efek yang diterbitkan		(366.783)	(482.401)	Payments of interests on securities issued
Penerimaan dalam rangka pembiayaan bersama		20.392.659	15.169.087	Proceeds in relation to joint financing
Pengeluaran dalam rangka pembiayaan bersama		(13.380.622)	(11.988.671)	Repayment in relation to joint financing
Pendapatan operasional lainnya		1.908.583	1.569.937	Other operating income
Keuntungan atas transaksi mata uang asing - neto		198.100	678.373	Gains from foreign exchange transactions - net
Beban operasional lainnya		(9.886.596)	(8.352.083)	Other operating expenses
Beban bukan operasional - neto		(83.612)	(200.109)	Non-operating expense - net
Arus kas sebelum perubahan dalam aset dan liabilitas operasi		(2.289.909)	6.274.561	Cash flows before changes in operating assets and liabilities
Perubahan dalam aset dan liabilitas operasi:				Changes in operating assets and liabilities:
Penurunan/(kenaikan) aset operasi:				Decrease/(increase) in operating assets:
Penempatan pada Bank lain dan Bank Indonesia - jatuh tempo lebih dari 3 bulan sejak tanggal perolehan		-	456.693	Placements with other Banks and Bank Indonesia - maturing more than 3 months from the date of acquisition
Efek-efek dan Obligasi Pemerintah - diperdagangkan		(673.398)	1.808.280	Marketable securities and Government Bonds - trading
Efek yang dibeli dengan janji dijual kembali		3.480.309	(2.556.447)	Securities purchased under resale agreements
Pinjaman yang diberikan		(19.981.711)	(15.390.473)	Loans
Beban dibayar dimuka dan aset lain-lain		(2.060.665)	(524.122)	Prepayments and other assets
Kenaikan/(penurunan) liabilitas operasi:				Increase/(decrease) in operating liabilities:
Simpanan nasabah:				Deposits from customers:
- Giro		2.238.400	5.173.106	Current accounts -
- Tabungan		(9.568.873)	1.897.458	Savings -
- Deposito berjangka		20.981.088	(4.956.606)	Time deposits -
Simpanan dari Bank lain		668.409	106.435	Deposits from other Banks
Beban yang masih harus dibayar dan liabilitas lain-lain		1.610.113	192.363	Accruals and other liabilities
Pembayaran pajak penghasilan selama tahun berjalan		(781.759)	(691.986)	Income tax paid during the year
Kas neto digunakan untuk kegiatan operasi		(6.377.996)	(8.210.738)	Net cash used by operating activities

10. BANK MEGA

PT BANK MEGA TBK
LAPORAN POSISI KEUANGAN (Lanjutan)
 Pada Tanggal 31 Desember 2024 dan 2023
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

PT BANK MEGA TBK
STATEMENTS OF FINANCIAL POSITION (Continued)
 December 31, 2024 and 2023
 (Expressed in millions Rupiah,
 unless otherwise stated)

	Catatan/ Notes	2024	2023 ^{a)}	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	15	179,318	296,179	Obligations due immediately
Simpanan dari nasabah				Deposits from customers
Giro	16			Current accounts
Pihak berelasi	39	387,246	482,783	Related parties
Pihak ketiga		9,995,402	9,642,942	Third parties
		10,382,648	10,125,725	
Tabungan	17			Saving deposits
Pihak berelasi	39	72,339	113,643	Related parties
Pihak ketiga		17,115,305	15,548,598	Third parties
		17,187,644	15,662,241	
Deposito berjangka	18			Time deposits
Pihak berelasi	39	622,090	1,717,317	Related parties
Pihak ketiga		63,476,915	61,930,467	Third parties
		64,099,005	63,647,784	
Simpanan dari bank lain	19			Deposits from other banks
Pihak berelasi	39	1,808,949	1,202,082	Related parties
Pihak ketiga		2,024,083	2,670,514	Third parties
		3,833,032	3,872,596	
Efek-efek yang dijual dengan janji dibeli kembali	20			Securities sold under repurchased agreements
Pihak berelasi	39	236,275	--	Related parties
Pihak ketiga		12,710,913	12,573,231	Third parties
		12,947,188	12,573,231	
Liabilitas derivatif	10	121,059	18,931	Derivatives payable
Utang pajak	21.a	222,064	138,535	Tax payable
Pinjaman yang diterima	22	3,987,600	2,909,228	Fund borrowings
Utang akseptasi	12.b	9,234	--	Acceptance payable
Liabilitas pajak tangguhan - neto	21.f	--	156,812	Deferred tax liabilities - net
Liabilitas imbalan pasca-kerja	36	296,414	277,530	Post-employment benefits liability
Obligasi subordinasi	23			Subordinated bonds
Pihak berelasi	39	48,000	48,000	Related parties
Pihak ketiga		2,000	2,000	Third parties
		50,000	50,000	
Beban yang masih harus dibayar dan liabilitas lain-lain	24			Accrued expenses and other liabilities
Pihak berelasi	39	1,912	4,703	Related parties
Pihak ketiga		416,175	560,653	Third parties
		418,087	565,356	
TOTAL LIABILITAS		113,733,293	110,294,148	TOTAL LIABILITIES
EQUITAS				EQUITY

PT BANK MEGA TBK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2024 dan 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MEGA TBK
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Years Ended
December 31, 2024 and 2023
(Expressed in millions Rupiah,
unless otherwise stated)

	Catatan/ Notes	2024	2023	
PENDAPATAN DAN				OPERATING INCOME AND
BEBAN OPERASIONAL				EXPENSE
Pendapatan bunga	26, 39	10,289,306	10,217,532	Interest income
Beban bunga	29, 39	(5,189,567)	(4,685,387)	Interest expense
PENDAPATAN BUNGA - NETO		5,099,739	5,532,145	NET INTEREST INCOME
Pendapatan operasional lainnya				Other operating income
Provisi dan komisi	30	1,696,891	1,671,911	Fees and commissions
Keuntungan penjualan efek-efek - neto		70,465	535,366	Gain on sale of securities - net
Keuntungan transaksi mata uang asing - neto		36,466	55,255	Gain on foreign exchange transactions - net
Keuntungan perubahan nilai wajar instrumen keuangan - neto		3,202	14,794	Gain from the changes in fair value of financial instruments - net
Lain-lain		8,332	10,704	Others
TOTAL		1,815,356	2,288,030	TOTAL OTHER OPERATING INCOME
PENDAPATAN OPERASIONAL LAINNYA				
Beban operasional lainnya				Other operating expenses
Provisi dan komisi	30	(12,536)	(11,427)	Fees and commissions
Beban cadangan kerugian penurunan nilai aset keuangan dan aset non-keuangan - neto	31	(216,464)	(195,318)	Provision for impairment losses on financial assets and non-financial assets - net
Beban umum dan administrasi	32	(2,055,670)	(1,817,565)	General and administrative expenses
Beban gaji dan tunjangan lainnya	33, 39	(1,399,207)	(1,463,387)	Salary expenses and other allowances
TOTAL BEBAN OPERASIONAL LAINNYA		(3,683,877)	(3,487,697)	TOTAL OTHER OPERATING EXPENSES
PENDAPATAN OPERASIONAL - NETO		3,231,218	4,332,478	OPERATING INCOME - NET
Pendapatan non-operasional - neto	34	25,688	10,251	Non-operating income - Net
LABA SEBELUM BEBAN PAJAK		3,256,906	4,342,729	INCOME BEFORE TAX EXPENSE
Beban pajak - neto	21.b	(625,852)	(832,059)	Tax expense - net
LABA BERSIH		2,631,054	3,510,670	NET INCOME

**PT BANK MEGA TBK
LAPORAN ARUS KAS**

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2024 dan 2023
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**PT BANK MEGA TBK
STATEMENTS OF CASH FLOWS**

For the Years Ended
December 31, 2024 and 2023
(Expressed in millions Rupiah,
unless otherwise stated)

	Catatan/ Notes	2024	2023	
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS OPERASI				OPERATING ACTIVITIES
Penerimaan bunga		10,092,211	10,340,100	Interest received
Penerimaan pendapatan provisi dan komisi - neto		1,684,355	1,660,484	Fees and commissions income received - net
Penerimaan dari kredit yang telah dihapus buku		262,082	311,263	Recovery from written off loans
Penerimaan dari penjualan agunan yang diambil alih		34,394	55,351	Proceeds from sale of foreclosed assets
Penerimaan pendapatan operasional lainnya		8,332	10,704	Other operating income received
Pembayaran bunga dan beban pembiayaan lainnya		(5,198,609)	(4,658,858)	Payments of interest and other financing charges
Pembayaran beban operasional lainnya		(3,103,068)	(2,907,577)	Payments of other operating expenses
Pembayaran pajak penghasilan		(638,772)	(912,589)	Payment of income tax
Pendapatan non-operasional - neto		25,817	20,351	Non-operating income - net
Kenaikan/penurunan dalam aset dan liabilitas operasi:				Increase/decrease in operating assets and liabilities:
Aset operasi:				Operating assets:
Efek-efek		2,761,041	(1,664,764)	Securities
Efek-efek yang dibeli dengan janji dijual kembali		5,825,460	(3,960,736)	Securities purchased under agreement to resell
Kredit yang diberikan		1,220,912	3,470,465	Loans
Aset lain-lain		166,282	(245,357)	Other assets
Liabilitas operasi:				Operating liabilities:
Liabilitas segera		(116,861)	50,586	Obligations due immediately
Simpanan dari nasabah:				Deposits from customers:
Giro		256,923	(2,693,117)	Current accounts
Tabungan		1,525,403	928,590	Saving deposits
Deposito berjangka		451,221	(11,751,480)	Time deposits
Simpanan dari bank lain		(39,564)	2,325,900	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali		373,957	(690,156)	Securities sold under repurchased agreement
Beban yang masih harus dibayar dan liabilitas lain-lain		(128,482)	(27,959)	Accrued expenses and other liabilities
Kas neto yang diperoleh dari/ (digunakan untuk) aktivitas operasi		15,463,034	(10,338,799)	Net cash provided by/ (used in) operating activities

PT BANK MEGA TBK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2023 dan 2022
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME

For the Years Ended
December 31, 2023 and 2022
(Expressed in millions Rupiah,
unless otherwise stated)

	Catatan/ Notes	2023	2022	
PENDAPATAN DAN BEBAN OPERASIONAL				OPERATING INCOME AND EXPENSE
Pendapatan bunga	28, 39	10,217,532	9,069,057	Interest income
Beban bunga	29, 39	(4,685,387)	(3,199,931)	Interest expense
PENDAPATAN BUNGA - NETO		5,532,145	5,869,126	NET INTEREST INCOME
Pendapatan operasional lainnya				Other operating income
Provisi dan komisi	30	1,671,911	1,925,229	Fees and commissions
Keuntungan penjualan efek-efek - neto		535,366	430,738	Gain on sale of securities - net
Keuntungan transaksi mata uang asing - neto		55,255	128,506	Gain on foreign exchange transactions - net
Keuntungan perubahan nilai wajar instrumen keuangan - neto		14,794	1,466	Gain from the changes in fair value of financial instruments - net
Lain-lain		10,704	11,339	Others
TOTAL PENDAPATAN OPERASIONAL LAINNYA		2,288,030	2,497,278	TOTAL OTHER OPERATING INCOME
Beban operasional lainnya				Other operating expenses
Provisi dan komisi	30	(11,427)	(11,749)	Fees and commissions
Beban cadangan kerugian penurunan nilai aset keuangan dan aset non-keuangan - neto	31	(195,318)	(147,840)	Provision for impairment losses on financial assets and non-financial assets - net
Beban umum dan administrasi	32, 39	(1,817,565)	(1,846,500)	General and administrative expenses
Beban gaji dan tunjangan lainnya	33, 39	(1,463,387)	(1,358,753)	Salary expenses and other allowances
TOTAL BEBAN OPERASIONAL LAINNYA		(3,487,697)	(3,364,842)	TOTAL OTHER OPERATING EXPENSES
PENDAPATAN OPERASIONAL - NETO		4,332,478	5,001,562	OPERATING INCOME - NET
Pendapatan non-operasional - neto	34	10,251	26,508	Non-operating income - Net
LABA SEBELUM BEBAN PAJAK		4,342,729	5,028,070	INCOME BEFORE TAX EXPENSE
Beban pajak - neto	21.b	(832,059)	(975,392)	Tax expense - net
LABA BERSIH		3,510,670	4,052,678	NET INCOME

LAPORAN ARUS KAS
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2023 dan 2022
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

STATEMENTS OF CASH FLOWS
 For the Years Ended
 December 31, 2023 and 2022
 (Expressed in millions Rupiah,
 unless otherwise stated)

	Catatan/ Notes	2023	2022 *)	
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS OPERASI				OPERATING ACTIVITIES
Penerimaan bunga		10,340,100	8,713,756	Interest received
Penerimaan pendapatan provisi dan komisi - neto		1,660,484	1,913,480	Fees and commissions income received - net
Penerimaan dari kredit yang telah dihapus buku		311,263	329,861	Recovery from written off loans
Penerimaan dari penjualan agunan yang diambil alih		55,351	116,695	Proceeds from sale of foreclosed assets
Penerimaan pendapatan operasional lainnya		10,704	11,339	Other operating income received
Pembayaran bunga dan beban pembiayaan lainnya		(4,658,858)	(3,133,722)	Payments of interest and other financing charges
Pembayaran beban operasional lainnya		(2,907,577)	(2,876,879)	Payments of other operating expenses
Pembayaran pajak penghasilan		(912,589)	(925,476)	Payment of income tax
Penerimaan pendapatan non-operasional - neto		20,351	29,521	Non-operating income - net received
Kenaikan/penurunan dalam aset dan liabilitas operasi:				Increase/decrease in operating assets and liabilities:
Aset operasi:				Operating assets:
Efek-efek		(1,664,764)	(112,465)	Securities
Efek-efek yang dibeli dengan janji dijual kembali		(3,960,736)	16,531,615	Securities purchased under agreement to resell
Kredit yang diberikan		3,470,465	(10,238,791)	Loans
Aset lain-lain		(245,357)	126,522	Other assets
Liabilitas operasi:				Operating liabilities:
Liabilitas segera		50,586	76,033	Obligations due immediately
Simpanan dari nasabah:				Deposits from customers:
Giro		(2,693,117)	(3,540,968)	Current accounts
Tabungan		928,590	275,381	Saving deposits
Deposito berjangka		(11,751,480)	7,303,488	Time deposits
Simpanan dari bank lain		2,325,900	(716,987)	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali		(690,156)	3,105,352	Securities sold under repurchased agreement
Beban yang masih harus dibayar dan liabilitas lain-lain		(27,959)	(380,671)	Accrued expenses and other liabilities
Kas neto (digunakan untuk)/ diperoleh dari aktivitas operasi		(10,338,799)	16,607,084	Net cash (used in)/ provided by operating activities

Lampiran 7 : Hasil Output Uji Data SPSS 25

Warning # 849 in column 23. Text: in_ID
 The LOCALE subcommand of the SET command has an invalid parameter.
 It could
 not be mapped to a valid backend locale.
 DESCRIPTIVES VARIABLES=Y X1 X2 X3
 /STATISTICS=MEAN STDDEV MIN MAX SEMEAN.

Descriptives

[DataSet0]

	N	Minimum	Maximum	Mean		Std. Deviation
				Statistic	Std. Error	
Harga Saham	30	54,00	9850,00	3684,0667	562,35518	3080,14616
Arus Kas Operasional	30	-13,01	1555,68	110,6896	71,50125	391,62848
Kebijakan Dividen	30	,00	1,02	,4916	,05234	,28669
Pendanaan Eksternal	30	-,25	,18	,0446	,01678	,09191
Valid N (listwise)	30					

Uji Asumsi Klasik

```

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y
  /METHOD=ENTER X1 X2 X3
  /SCATTERPLOT=(Y ,*ZPRED)
  /RESIDUALS DURBIN HISTOGRAM(ZRESID) NORMPROB(ZRESID) .
  
```

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Pendanaan Eksternal, Kebijakan Dividen, Arus Kas Operasional ^b	.	Enter

- a. Dependent Variable: Harga Saham
 b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,573 ^a	,328	,251	2666,36276	1,040

- a. Predictors: (Constant), Pendanaan Eksternal, Kebijakan Dividen, Arus Kas Operasional
 b. Dependent Variable: Harga Saham

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	90284960,180	3	30094986,730	4,233	,015 ^b
	Residual	184846749,700	26	7109490,372		
	Total	275131709,900	29			

- a. Dependent Variable: Harga Saham
 b. Predictors: (Constant), Pendanaan Eksternal, Kebijakan Dividen, Arus Kas Operasional

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	769,151	1233,914		,623	,538		
Arus Kas Operasional	-,432	1,493	-,055	-,290	,774	,717	1,395
Kebijakan Dividen	5615,912	2004,749	,523	2,801	,009	,742	1,347
Pendanaan Eksternal	4519,218	5505,112	,135	,821	,419	,958	1,044

a. Dependent Variable: Harga Saham

Collinearity Diagnostics^a

Model	Dimensio n	Eigenvalue	Condition Index	Variance Proportions (Constant)	Variance Proportions		
					Arus Kas Operasional	Kebijakan Dividen	Pendanaan Eksternal
1	1	2,188	1,000	,03	,01	,03	,07
	2	1,055	1,440	,00	,54	,00	,08
	3	,672	1,804	,01	,07	,05	,79
	4	,085	5,078	,96	,38	,91	,06

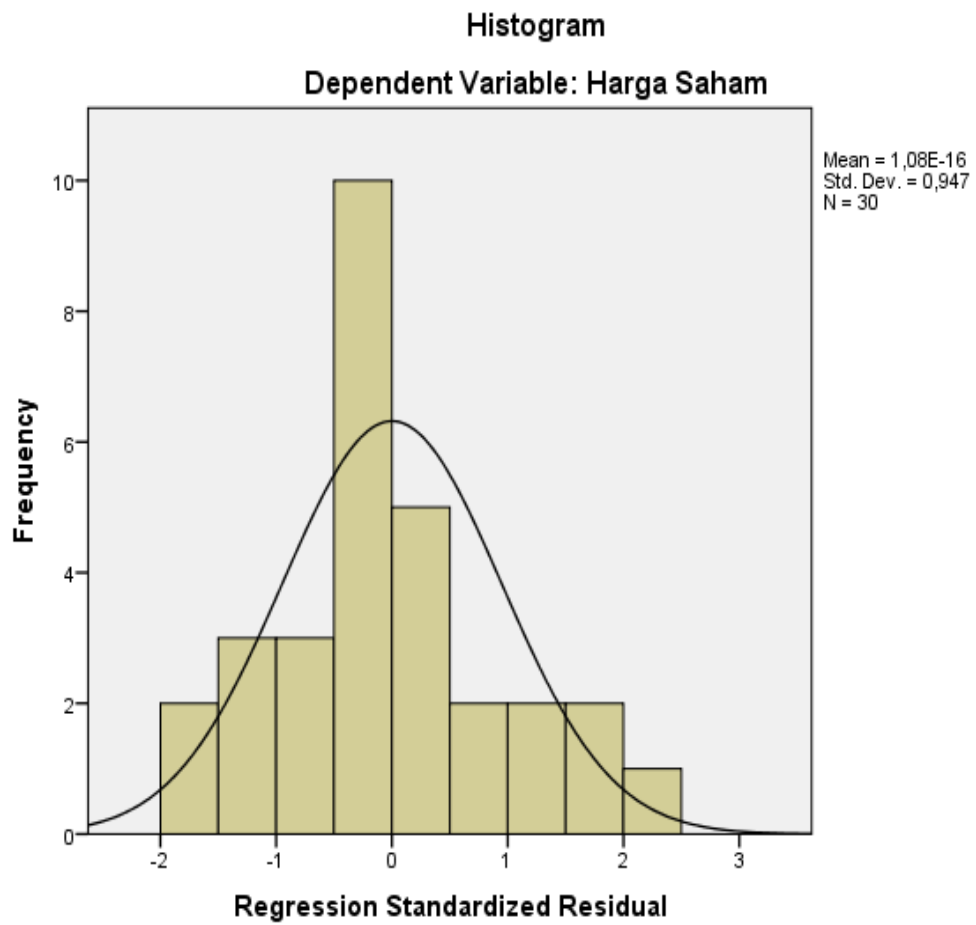
a. Dependent Variable: Harga Saham

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-383,1130	6531,3970	3684,0667	1764,44736	30
Residual	-4445,61914	5626,90332	,00000	2524,68332	30
Std. Predicted Value	-2,305	1,614	,000	1,000	30
Std. Residual	-1,667	2,110	,000	,947	30

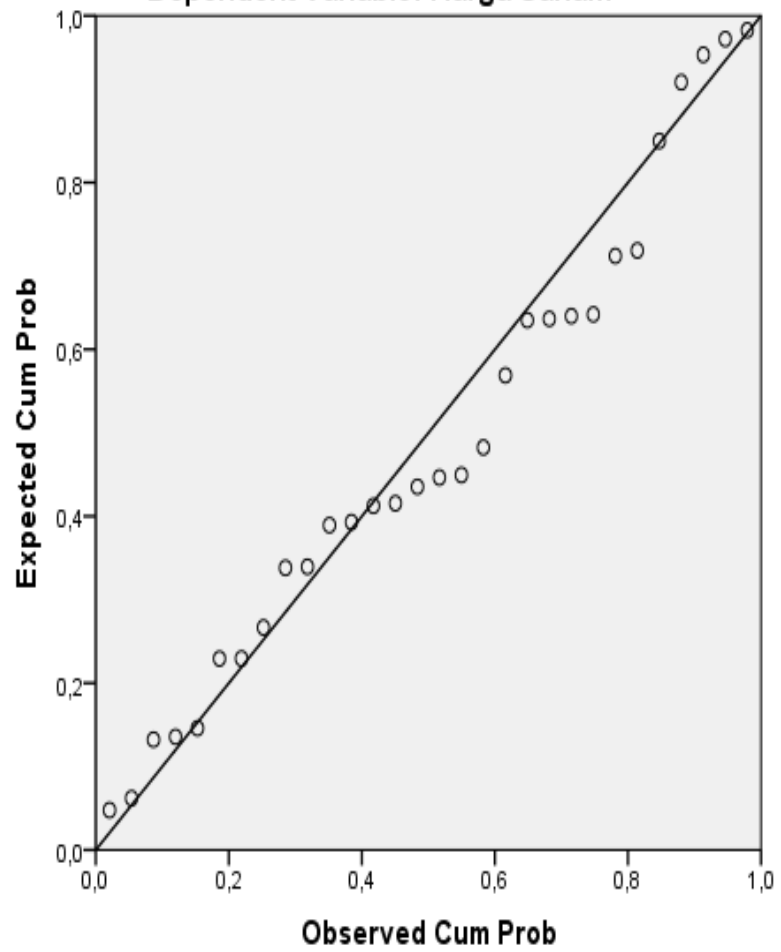
a. Dependent Variable: Harga Saham

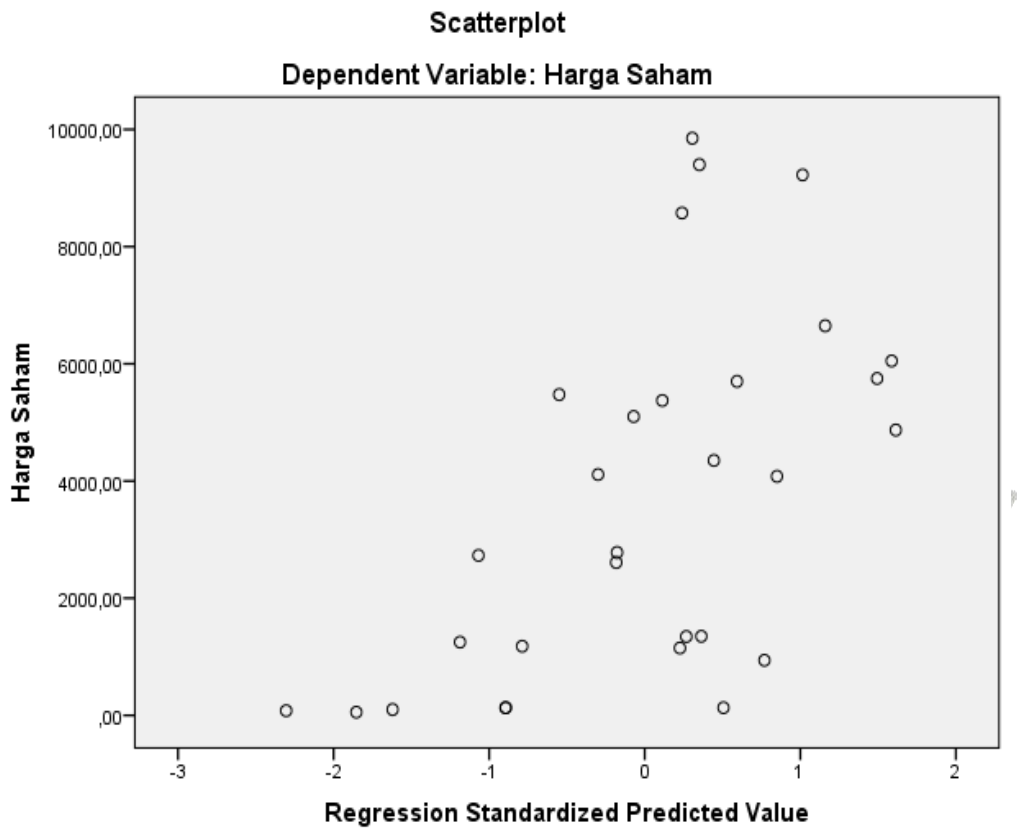
Charts



Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Harga Saham





Daftar Riwayat Hidup (CV)

Data Pribadi

Nama : Ilham Setiyawan
Tempat, Tanggal Lahir : Bekasi, 04 Juni 1998
Jenis Kelamin : Laki-laki
Kewarganegaraan /Agama : Indonesia / Islam
Alamat : Jl. Sawo No. 42 RT 003/RW 03 Kel. Jatiwaringin,
Kec. Pondok Gede, Kota Bekasi, Jawa Barat.
No. HP : 085715111154

Pendidikan Formal

Tahun 2004 – 2010: SDS Angkasa IX Jakarta Timur
Tahun 2010 – 2013: SMPN 81 Jakarta Timur
Tahun 2013 – 2016: SMAN 67 Jakarta Timur

Pengalaman Kerja

Nama Kantor : Kankemenag (Kantor Kementerian Agama) Kota Jakarta Timur.
Waktu : 04 September 2023 – 04 Oktober 2023
Bagian : Staff Bagian Umum & Perpustakaan.

(Melaksanakan pekerjaan dalam pengelolaan administrasi, pendistribusian persuratan sesuai disposisi dan pengarsipan/file berkas.

Tujuan : Persyaratan kelulusan mengikuti mata kuliah Praktek Kerja Lapangan Universitas Darma Persada.

Demikian Daftar Riwayat hidup ini saya buat dengan sebenarnya.

Jakarta, Oktober 2025

(Ilham Setiyawan)