

**STATEMENTS OF FINANCIAL POSITION**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of June 30, 2025 and December 31, 2024

(in million rupiah)

| No.                           | DESCRIPTION   | INDIVIDUAL           |                      | CONSOLIDATED         |                      |
|-------------------------------|---|----------------------|----------------------|----------------------|----------------------|
|                               |   | June 30, 2025        | December 31, 2024    | June 30, 2025        | December 31, 2024    |
| <b>ASSETS</b>                 |   |                      |                      |                      |                      |
| 1.                            | Cash  | 26,325,652           | 29,709,278           | 26,438,079           | 29,783,642           |
| 2.                            | Placements with Bank Indonesia                                    | 134,202,374          | 122,468,713          | 135,428,286          | 123,910,402          |
| 3.                            | Placements with other banks                                       | 49,500,322           | 46,657,596           | 51,983,229           | 48,422,142           |
| 4.                            | Spot and derivative/forward receivables                           | 2,460,713            | 1,073,502            | 2,465,730            | 1,087,048            |
| 5.                            | Securities  | 355,861,253          | 310,948,291          | 385,843,325          | 341,195,064          |
| 6.                            | Securities sold under repurchase agreement (repo)                 | 21,103,428           | 25,696,014           | 21,414,378           | 25,997,458           |
| 7.                            | Securities purchased with agreement to resell (reverse repo)      | 3,626,119            | 16,647,882           | 3,626,119            | 16,845,690           |
| 8.                            | Acceptances receivables   | 11,506,967           | 10,105,373           | 11,506,967           | 10,105,373           |
| 9.                            | Loans   | 1,262,330,314        | 1,215,847,233        | 1,358,009,739        | 1,298,318,089        |
| 10.                           | Sharia Loans  | -                    | -                    | 53,121,971           | 49,889,082           |
| 11.                           | Finance receivables   | -                    | -                    | 5,487,433            | 6,433,608            |
| 12.                           | Investments in shares   | 50,536,322           | 50,241,445           | 8,377,686            | 8,076,567            |
| 13.                           | Other financial assets  | 16,074,305           | 9,088,758            | 22,192,091           | 16,090,284           |
| 14.                           | Impairment on financial assets -/-                                |                      |                      |                      |                      |
| a.                            | Securities  | (1,207,458)          | (1,121,215)          | (1,226,570)          | (1,134,382)          |
| b.                            | Loans   | (72,253,257)         | (71,161,833)         | (81,170,052)         | (80,897,921)         |
| c.                            | Others  | (46,708)             | (329,978)            | (417,635)            | (682,894)            |
| 15.                           | Intangible assets   | -                    | -                    | 806,416              | 806,416              |
|                               | Accumulated amortisation for intangible assets -/-                | -                    | -                    | -                    | -                    |
| 16.                           | Premises and equipment  | 66,743,729           | 65,168,929           | 90,728,955           | 88,479,818           |
|                               | Accumulated depreciation on premises and equipment -/-            | (21,395,360)         | (19,778,550)         | (28,245,991)         | (26,001,853)         |
| 17.                           | Non-productive assets   |                      |                      |                      |                      |
| a.                            | Abandoned property  | 17,311               | 17,311               | 17,311               | 17,311               |
| b.                            | Foreclosed assets   | 53,124               | 53,246               | 102,757              | 102,880              |
| c.                            | Suspense account  | -                    | -                    | -                    | -                    |
| d.                            | Inter office assets   | 177                  | 13,565               | 177                  | 13,565               |
| 18.                           | Other assets  | 28,284,742           | 29,049,501           | 39,880,546           | 36,126,058           |
|                               | <b>TOTAL ASSETS</b>   | <b>1,933,724,069</b> | <b>1,840,395,061</b> | <b>2,106,370,947</b> | <b>1,992,983,447</b> |
| <b>LIABILITIES AND EQUITY</b> |   |                      |                      |                      |                      |
| <b>LIABILITIES</b>            |   |                      |                      |                      |                      |
| 1.                            | Demand deposits   | 415,281,185          | 375,906,469          | 414,482,514          | 374,554,340          |
| 2.                            | Savings deposits  | 554,657,525          | 542,666,796          | 556,462,988          | 544,426,947          |
| 3.                            | Time deposits   | 506,090,967          | 441,561,126          | 511,174,475          | 446,468,817          |
| 4.                            | Electronic money  | 588,971              | 563,982              | 588,971              | 563,982              |
| 5.                            | Liabilities to Bank Indonesia                                     | 46,279               | 46,391               | 46,279               | 46,391               |
| 6.                            | Liabilities to other banks  | 10,718,718           | 14,434,237           | 10,961,672           | 14,679,482           |
| 7.                            | Spot and derivative/forward payable                               | 606,349              | 1,585,120            | 607,177              | 1,585,120            |
| 8.                            | Liabilities on securities sold under repurchase agreements (repo) | 20,705,071           | 24,753,034           | 21,011,028           | 25,043,717           |
| 9.                            | Acceptances payable   | 11,506,967           | 10,105,373           | 11,506,967           | 10,105,373           |
| 10.                           | Securities issued   | 20,274,368           | 17,060,073           | 40,012,484           | 32,502,499           |
| 11.                           | Fund borrowings   | 49,998,577           | 50,025,571           | 133,822,254          | 128,355,994          |
| 12.                           | Deposit guarantee   | 13,673               | 13,126               | 13,721               | 13,174               |
| 13.                           | Inter office liabilities  | -                    | -                    | -                    | -                    |
| 14.                           | Other liabilities   | 47,632,611           | 62,300,815           | 83,608,154           | 91,448,564           |
|                               | <b>TOTAL LIABILITIES</b>  | <b>1,638,121,261</b> | <b>1,541,022,113</b> | <b>1,784,298,684</b> | <b>1,669,794,400</b> |

STATEMENTS OF FINANCIAL POSITION  
PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of June 30, 2025 and December 31, 2024

(in million rupiah)

| No. | DESCRIPTION                                 | INDIVIDUAL           |                      | CONSOLIDATED         |                      |
|-----|---|----------------------|----------------------|----------------------|----------------------|
|     |   | June 30, 2025        | December 31, 2024    | June 30, 2025        | December 31, 2024    |
|     | <b>EQUITY</b>                               |                      |                      |                      |                      |
| 15. | Share capital                               |                      |                      |                      |                      |
|     | a. Authorised capital                       | 15,000,000           | 15,000,000           | 15,000,000           | 15,000,000           |
|     | b. Unpaid-in capital -/-                    | (7,422,050)          | (7,422,050)          | (7,422,050)          | (7,422,050)          |
|     | c. Treasury stock -/-                       | (4,575,839)          | (4,349,007)          | (4,575,839)          | (4,349,007)          |
| 16. | Additional Paid-in Capital                  |                      |                      |                      |                      |
|     | a. Agio                                     | 76,284,193           | 76,273,050           | 75,891,366           | 75,880,223           |
|     | b. Disagio -/-                              | -                    | -                    | -                    | -                    |
|     | c. Funds for paid up capital                | -                    | -                    | -                    | -                    |
|     | d. Others                                   | 756,611              | 765,435              | 2,515,191            | 2,524,015            |
| 17. | Other comprehensive                         |                      |                      |                      |                      |
|     | a. Gain                                     | 20,542,797           | 19,901,284           | 20,705,942           | 20,274,310           |
|     | b. Loss -/-                                 | (330,856)            | (2,745,731)          | -                    | (2,906,479)          |
| 18. | Reserve                                     |                      |                      |                      |                      |
|     | a. General reserve                          | 3,022,685            | 3,022,685            | 3,022,685            | 3,022,685            |
|     | b. Appropriated reserves                    | -                    | -                    | -                    | -                    |
| 19. | Retained Earning                            |                      |                      |                      |                      |
|     | a. Previous years                           | 219,264,914          | 192,188,097          | 235,821,847          | 203,017,537          |
|     | b. Current year                             | 24,794,861           | 54,841,468           | 26,276,701           | 60,154,887           |
|     | c. Dividends paid out -/-                   | (51,734,508)         | (48,102,283)         | (51,734,508)         | (48,102,283)         |
|     | <b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b> | <b>295,602,808</b>   | <b>299,372,948</b>   | <b>315,501,335</b>   | <b>317,093,838</b>   |
| 20. | Minority interest                           | -                    | -                    | 6,570,928            | 6,095,209            |
|     | <b>TOTAL EQUITIES</b>                       | <b>295,602,808</b>   | <b>299,372,948</b>   | <b>322,072,263</b>   | <b>323,189,047</b>   |
|     | <b>TOTAL LIABILITIES AND EQUITIES</b>       | <b>1,933,724,069</b> | <b>1,840,395,061</b> | <b>2,106,370,947</b> | <b>1,992,983,447</b> |

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE  
PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
For the Period Ended June 30, 2025 and 2024**

(in million rupiah)

| No.   | DESCRIPTION   | INDIVIDUAL          |                     | CONSOLIDATED        |                     |
|---|---|---------------------|---------------------|---------------------|---------------------|
|   |   | June 30, 2025       | June 30, 2024       | June 30, 2025       | June 30, 2024       |
| <b>OPERATING INCOME AND EXPENSES</b>  |   |                     |                     |                     |                     |
| <b>A. Interest Income and Interest Expenses, Premium Income and Claim Expenses and Insurance Services Income and Expenses</b> |   |                     |                     |                     |                     |
| 1.  | Interest income   | 81,849,258          | 82,168,262          | 102,376,278         | 99,790,320          |
| 2.  | Interest expenses   | 25,689,560          | 25,730,508          | 29,101,706          | 28,512,471          |
|   | <b>Net Interest Income (Expenses)</b>   | <b>56,159,698</b>   | <b>56,437,754</b>   | <b>73,274,572</b>   | <b>71,277,849</b>   |
| 3.  | Premium Income  | -                   | -                   | 22,244              | 3,976,610           |
| 4.  | Expense Claims  | -                   | -                   | 27                  | 2,518,317           |
|   | <b>Net Premium Income (Claim Expenses)</b>  | <b>-</b>            | <b>-</b>            | <b>22,217</b>       | <b>1,458,293</b>    |
| 4.  | Insurance Services Income   | -                   | -                   | 4,466,709           | -                   |
| 5.  | Insurance Services Expense  | -                   | -                   | 4,051,819           | -                   |
|   | <b>Net Insurance Services Income (Expenses)</b>   | <b>-</b>            | <b>-</b>            | <b>414,890</b>      | <b>-</b>            |
|   | <b>Net Interest, Net Premium Income (Claim Expenses) and Net Insurance Services</b>       | <b>56,159,698</b>   | <b>56,437,754</b>   | <b>73,711,679</b>   | <b>72,736,142</b>   |
| <b>B. Other Operating Income and Expenses</b>   |   |                     |                     |                     |                     |
| 1.  | Gain (Loss) from increase (decrease) in fair value of financial assets                    | 3,180,472           | 2,304,356           | 3,555,624           | 2,259,189           |
| 2.  | Gain (Loss) from decrease (increase) in fair value of financial liabilities               | -                   | -                   | -                   | -                   |
| 3.  | Gain (Loss) from sale of financial assets   | 1,194,542           | 855,138             | 1,240,437           | 931,222             |
| 4.  | Gain (Loss) from spot and derivative transaction/foward (realised)                        | (1,871,770)         | (1,720,145)         | (1,868,442)         | (1,689,324)         |
| 5.  | Gain (Loss) from investment in shares under equity method                                 | 454,435             | 450,888             | 589,743             | 493,828             |
| 6.  | Gain (Loss) from foreign currencies translation   | -                   | -                   | -                   | -                   |
| 7.  | Dividend income   | 3,155,538           | 2,576,878           | 2,858               | 12                  |
| 8.  | Comissions/provisions/fees and administrative   | 9,990,182           | 9,829,016           | 10,392,891          | 10,117,120          |
| 9.  | Other income  | 10,981,976          | 10,923,846          | 39,129,897          | 18,093,373          |
| 10.   | Impairment for financial assets   | 21,081,021          | 16,412,570          | 23,271,787          | 18,498,337          |
| 11.   | Losses related to operational risk  | 701,209             | 61,809              | 686,726             | 63,889              |
| 12.   | Salaries and employee benefits  | 15,287,123          | 14,987,911          | 21,735,052          | 20,632,739          |
| 13.   | Promotion expenses  | 993,321             | 1,154,463           | 1,120,148           | 1,268,799           |
| 14.   | Other expenses  | 13,931,930          | 13,446,268          | 44,940,086          | 23,930,133          |
|   | <b>Other Operating Income (Expenses)</b>  | <b>(24,909,229)</b> | <b>(20,843,044)</b> | <b>(38,710,791)</b> | <b>(34,188,477)</b> |
|   | <b>PROFIT (LOSS) FROM OPERATIONS</b>  | <b>31,250,469</b>   | <b>35,594,710</b>   | <b>35,000,888</b>   | <b>38,547,665</b>   |
| <b>NON OPERATING INCOME AND EXPENSES</b>  |   |                     |                     |                     |                     |
| 1.  | Gain (Loss) from sale of premises and equipment   | 10,418              | 13,948              | 11,766              | 17,514              |
| 2.  | Other non operating income (expenses)   | (284,092)           | (127,423)           | (268,458)           | (115,647)           |
|   | <b>PROFIT FROM NON OPERATING</b>  | <b>(273,674)</b>    | <b>(113,475)</b>    | <b>(256,692)</b>    | <b>(98,133)</b>     |
|   | <b>PROFIT CURRENT PERIOD BEFORE TAX</b>   | <b>30,976,795</b>   | <b>35,481,235</b>   | <b>34,744,196</b>   | <b>38,449,532</b>   |
|   | Income tax expenses   |                     |                     |                     |                     |
|   | a. Estimated current tax -/-  | 5,399,995           | 5,413,468           | 6,771,142           | 7,133,716           |
|   | b. Deferred tax income (expenses)   | (781,939)           | (1,820,442)         | (1,439,907)         | (1,419,705)         |
|   | <b>PROFIT (LOSS) CURRENT PERIOD</b>   | <b>24,794,861</b>   | <b>28,247,325</b>   | <b>26,533,147</b>   | <b>29,896,111</b>   |
|   | <b>PROFIT (LOSS) MINORITY INTEREST</b>  | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>-</b>            |
| <b>OTHER COMPREHENSIVE INCOME</b>   |   |                     |                     |                     |                     |
| 1.  | <b>Unreclassified to profit (loss)</b>  |                     |                     |                     |                     |
|   | a. Premises and equipment revaluation increment   | -                   | (2,458)             | -                   | (3,766)             |
|   | b. Remeasurement from actuarial benefit program   | 1,023,441           | 1,090,155           | 1,030,666           | 1,038,500           |
|   | c. Others   | (194,454)           | (207,129)           | (196,043)           | (195,765)           |
| 2.  | <b>Reclassified to profit (loss)</b>  |                     |                     |                     |                     |
|   | a. Gain (loss) from adjustments arising resulting from translation of financial statement | 238,092             | (26,107)            | 236,447             | (23,695)            |
|   | b. Gain (Loss) from changes of financial assets on available for sale                     | 2,470,850           | (542,461)           | 3,123,050           | (877,966)           |
|   | c. Others   | (481,541)           | 92,167              | (617,394)           | 166,035             |
|   | <b>OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET</b>                   | <b>3,056,388</b>    | <b>404,167</b>      | <b>3,576,726</b>    | <b>103,343</b>      |
|   | <b>TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD</b>                                    | <b>27,851,249</b>   | <b>28,651,492</b>   | <b>30,109,873</b>   | <b>29,999,454</b>   |
|   | <b>Profit (loss) current period attributable to :</b>                                     |                     |                     |                     |                     |
|   | - Parent company  | 24,794,861          | 28,247,325          | 26,276,701          | 29,701,853          |
|   | - Non controlling interest  | -                   | -                   | 256,446             | 194,258             |
|   | <b>TOTAL PROFIT (LOSS) CURRENT PERIOD</b>   | <b>24,794,861</b>   | <b>28,247,325</b>   | <b>26,533,147</b>   | <b>29,896,111</b>   |
|   | <b>Total comprehensive profit (loss) current period attributable to:</b>                  |                     |                     |                     |                     |
|   | - Parent company  | 27,851,249          | 28,651,492          | 29,618,429          | 29,927,138          |
|   | - Non controlling interest  | -                   | -                   | 491,444             | 72,316              |
|   | <b>TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD</b>                                   | <b>27,851,249</b>   | <b>28,651,492</b>   | <b>30,109,873</b>   | <b>29,999,454</b>   |
|   | <b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>  | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>-</b>            |
|   | <b>DIVIDEND</b>   | <b>-</b>            | <b>-</b>            | <b>-</b>            | <b>-</b>            |
|   | <b>EARNING PER SHARE (In Rupiah)</b>  | <b>165</b>          | <b>187</b>          | <b>174</b>          | <b>197</b>          |

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of June 30, 2025 and December 31, 2024

(in million rupiah)

| No.                                | DESCRIPTION  | INDIVIDUAL    |                   | CONSOLIDATED  |                   |
|------------------------------------|--|---------------|-------------------|---------------|-------------------|
|                                    |  | June 30, 2025 | December 31, 2024 | June 30, 2025 | December 31, 2024 |
| <b>I. COMMITMENT RECEIVABLES</b>   |  |               |                   |               |                   |
| 1.                                 | Unused fund borrowings/financing facilities          | -             | -                 | -             | -                 |
| 2.                                 | Outstanding purchase position on spot and derivative | 63,962,673    | 49,309,688        | 63,962,673    | 49,309,688        |
| 3.                                 | Others   | -             | -                 | -             | -                 |
| <b>II. COMMITMENT PAYABLES</b>     |  |               |                   |               |                   |
| 1.                                 | Unused loan facilities granted to customer           |               |                   |               |                   |
| a.                                 | Committed  | -             | -                 | 253,481       | 123,580           |
| b.                                 | Uncommitted  | 140,067,570   | 123,368,994       | 140,067,570   | 123,368,994       |
| 2.                                 | Outstanding irrevocable letters of credit            | 14,047,908    | 11,775,920        | 14,047,908    | 11,775,920        |
| 3.                                 | Outstanding sales position on spot and derivative    | 100,122,426   | 94,874,355        | 100,122,426   | 94,874,355        |
| 4.                                 | Others   | -             | -                 | -             | -                 |
| <b>III. CONTINGENT RECEIVABLES</b> |  |               |                   |               |                   |
| 1.                                 | Guarantees received                                  | -             | -                 | -             | -                 |
| 2.                                 | Others   | -             | -                 | -             | -                 |
| <b>IV. CONTINGENT PAYABLES</b>     |  |               |                   |               |                   |
| 1.                                 | Guarantees issued                                    | 57,771,915    | 66,855,187        | 57,771,915    | 66,855,236        |
| 2.                                 | Others   | -             | -                 | -             | -                 |

**STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of June 30, 2025

(in million rupiah)

| NO.                             | TRANSACTION  | INDIVIDUAL         |                    |          |                                   |                |
|---------------------------------|--------------|--------------------|--------------------|----------|-----------------------------------|----------------|
|                                 |              | Notional Amount    | Type               |          | Derivative Receivables & Payables |                |
|                                 |              |                    | Trading            | Hedging  | Receivables                       | Payables       |
| <b>A. Exchange Rate Related</b> |              |                    |                    |          |                                   |                |
| 1                               | Spot         | 6,852,782          | 6,852,782          | -        | 4,985                             | 2,632          |
| 2                               | Forward      | 87,755,372         | 87,755,372         | -        | 1,288,443                         | 91,861         |
| 3                               | Option       |                    |                    |          |                                   |                |
|                                 | a. Written   | 2,290,419          | 2,290,419          | -        | -                                 | -              |
|                                 | b. Purchased | -                  | -                  | -        | -                                 | -              |
| 4                               | Future       | -                  | -                  | -        | -                                 | -              |
| 5                               | Swap         | 64,623,151         | 64,623,151         | -        | 951,477                           | 266,240        |
| 6                               | Others       | -                  | -                  | -        | -                                 | -              |
| <b>B. Interest Rate Related</b> |              |                    |                    |          |                                   |                |
| 1                               | Spot         | -                  | -                  | -        | -                                 | -              |
| 2                               | Forward      | -                  | -                  | -        | -                                 | -              |
| 3                               | Option       |                    |                    |          |                                   |                |
|                                 | a. Written   | -                  | -                  | -        | -                                 | -              |
|                                 | b. Purchased | -                  | -                  | -        | -                                 | -              |
| 4                               | Future       | -                  | -                  | -        | -                                 | -              |
| 5                               | Swap         | 8,106,879          | 8,106,879          | -        | 158,356                           | 165,186        |
| 6                               | Others       | -                  | -                  | -        | -                                 | -              |
| <b>C. Others</b>                |              |                    |                    |          |                                   |                |
|                                 |              | 5,894,491          | 5,894,491          | -        | 57,452                            | 80,429         |
| <b>TOTAL</b>                    |              | <b>175,523,094</b> | <b>175,523,094</b> | <b>-</b> | <b>2,460,713</b>                  | <b>606,348</b> |



**STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of June 30, 2025 and 2024

(in million rupiah)

| No.        | DESCRIPTION  | INDIVIDUAL    |                 |              |           |            |               |             |                 |              |           |            |             |
|------------|--|---------------|-----------------|--------------|-----------|------------|---------------|-------------|-----------------|--------------|-----------|------------|-------------|
|            |  | June 30, 2025 |                 |              |           |            | June 30, 2024 |             |                 |              |           |            |             |
|            |  | Current       | Special Mention | Sub Standard | Doubtful  | Loss       | Total         | Current     | Special Mention | Sub Standard | Doubtful  | Loss       | Total       |
| <b>II</b>  | <b>THIRD PARTIES</b>   |               |                 |              |           |            |               |             |                 |              |           |            |             |
| 1.         | Placements with other banks                                  |               |                 |              |           |            |               |             |                 |              |           |            |             |
| a.         | Rupiah   | 792,470       | -               | -            | -         | -          | 792,470       | 839,102     | -               | -            | -         | -          | 839,102     |
| b.         | Foreign currencies   | 48,607,852    | -               | -            | -         | -          | 48,607,852    | 38,244,247  | -               | -            | -         | -          | 38,244,247  |
| 2.         | Spot and derivative receivables/forward                      |               |                 |              |           |            |               |             |                 |              |           |            |             |
| a.         | Rupiah   | 2,248,160     | -               | -            | -         | -          | 2,248,160     | 711,717     | -               | -            | -         | -          | 711,717     |
| b.         | Foreign currencies   | 212,553       | -               | -            | -         | -          | 212,553       | 45,862      | -               | -            | -         | -          | 45,862      |
| 3.         | Securities   |               |                 |              |           |            |               |             |                 |              |           |            |             |
| a.         | Rupiah   | 214,790,096   | 515             | -            | -         | -          | 214,790,611   | 212,329,630 | -               | -            | -         | -          | 212,329,630 |
| b.         | Foreign currencies   | 141,070,642   | -               | -            | -         | -          | 141,070,642   | 159,094,213 | 52,514          | -            | -         | -          | 159,146,727 |
| 4.         | Securities sold with agreement to repurchase (Repo)          |               |                 |              |           |            |               |             |                 |              |           |            |             |
| a.         | Rupiah   | 16,619,815    | -               | -            | -         | -          | 16,619,815    | 17,311,973  | -               | -            | -         | -          | 17,311,973  |
| b.         | Foreign currencies   | 4,483,613     | -               | -            | -         | -          | 4,483,613     | 6,253,025   | -               | -            | -         | -          | 6,253,025   |
| 5.         | Securities purchased with agreement to resell (Reverse Repo) |               |                 |              |           |            |               |             |                 |              |           |            |             |
| a.         | Rupiah   | 3,626,119     | -               | -            | -         | -          | 3,626,119     | 2,418,016   | -               | -            | -         | -          | 2,418,016   |
| b.         | Foreign currencies   | -             | -               | -            | -         | -          | -             | -           | -               | -            | -         | -          | -           |
| 6.         | Acceptances receivables                                      | 11,506,967    | -               | -            | -         | -          | 11,506,967    | 10,304,573  | -               | -            | -         | -          | 10,304,573  |
| 7.         | Loans *)   |               |                 |              |           |            |               |             |                 |              |           |            |             |
| a.         | Micro, Small and Medium loans (UMKM)                         |               |                 |              |           |            |               |             |                 |              |           |            |             |
| i.         | Rupiah   | 594,594,971   | 46,957,799      | 3,906,829    | 7,958,952 | 18,014,043 | 671,432,594   | 603,780,415 | 47,441,072      | 3,599,211    | 7,297,604 | 15,049,568 | 677,167,870 |
| ii.        | Foreign currencies   | 956,149       | 36,689          | -            | -         | -          | 992,838       | 701,263     | -               | -            | -         | -          | 701,263     |
| b.         | Non UMKM   |               |                 |              |           |            |               |             |                 |              |           |            |             |
| i.         | Rupiah   | 417,666,336   | 13,753,004      | 654,769      | 3,124,798 | 5,518,443  | 440,717,350   | 375,651,661 | 13,771,786      | 464,971      | 3,111,395 | 6,552,653  | 399,552,466 |
| ii.        | Foreign currencies   | 142,454,159   | 3,115,656       | 1,452        | 319,042   | 1,291,715  | 147,182,024   | 123,398,258 | 3,352,855       | 105,269      | 141,576   | 2,415,092  | 129,413,050 |
| c.         | Restructured loans   |               |                 |              |           |            |               |             |                 |              |           |            |             |
| i.         | Rupiah   | 31,876,924    | 26,161,218      | 1,697,498    | 5,289,672 | 8,266,844  | 73,292,156    | 37,704,956  | 28,553,055      | 1,681,815    | 5,539,054 | 8,621,632  | 82,100,512  |
| ii.        | Foreign currencies   | 3,974,494     | 3,673,426       | -            | 134,677   | -          | 7,782,597     | 5,212,006   | 2,984,076       | -            | 139,755   | 1,121,189  | 9,457,026   |
| 8.         | Investments in shares  | 50,536,322    | -               | -            | -         | -          | 50,536,322    | 49,574,095  | -               | -            | -         | -          | 49,574,095  |
| 9.         | Other receivable   | -             | -               | -            | -         | -          | -             | -           | -               | -            | -         | -          | -           |
| 10.        | Commitments and contingencies                                |               |                 |              |           |            |               |             |                 |              |           |            |             |
| a.         | Rupiah   | 128,465,409   | 290,513         | 29,229       | 47,981    | 402,470    | 129,235,602   | 108,978,885 | 757,541         | 34,958       | 52,220    | 759,156    | 110,582,760 |
| b.         | Foreign currencies   | 82,571,876    | 56,635          | 1,680        | 5,598     | 16,002     | 82,651,791    | 51,414,302  | 21,460          | -            | 526       | 13,763     | 51,450,051  |
| <b>III</b> | <b>OTHER INFORMATIONS</b>                                    |               |                 |              |           |            |               |             |                 |              |           |            |             |
| 1.         | Value of bank's assets pledge as collateral:                 |               |                 |              |           |            |               |             |                 |              |           |            |             |
| a.         | To Bank Indonesia  |               |                 |              |           |            | -             |             |                 |              |           |            | -           |
| b.         | To others  |               |                 |              |           |            | -             |             |                 |              |           |            | -           |
| 2.         | Repossessed assets   |               |                 |              |           |            | 53,124        |             |                 |              |           |            | 54,395      |

\*) Point a and b is included restructured loans.  
Point c is restructured loans for UMKM and non-UMKM borrowers

**STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK  
PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of June 30, 2025 and 2024**

(in million rupiah)

| COMPONENTS OF CAPITAL   | June 30, 2025      |                    | June 30, 2024      |                    |
|---|--------------------|--------------------|--------------------|--------------------|
|   | Individual         | Consolidated       | Individual         | Consolidated       |
| <b>I CORE CAPITAL (TIER 1)</b>  | <b>238,524,516</b> | <b>290,373,889</b> | <b>233,938,169</b> | <b>279,458,892</b> |
| <b>1 CET 1</b>  | <b>238,524,516</b> | <b>290,373,889</b> | <b>233,938,169</b> | <b>279,458,892</b> |
| 1.1 Paid-in Capital (net of Treasury Stock)   | 3,002,111          | 3,002,111          | 3,850,486          | 3,850,486          |
| 1.2 Disclosed Reserves  | <b>291,780,291</b> | <b>305,467,490</b> | <b>287,616,696</b> | <b>296,427,432</b> |
| 1.2.1 Additional Factor   | <b>292,119,232</b> | <b>305,883,331</b> | <b>291,811,188</b> | <b>300,941,030</b> |
| 1.2.1.1 Other comprehensive income  | <b>19,878,151</b>  | <b>20,155,745</b>  | <b>19,846,113</b>  | <b>20,117,334</b>  |
| 1.2.1.1.1 Excess differences arising from translation of financial statement                                  | 32,038             | 31,815             | -                  | -                  |
| 1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale             | -                  | -                  | -                  | -                  |
| 1.2.1.1.3 Surplus of fixed assets revaluation   | 19,846,113         | 20,123,930         | 19,846,113         | 20,117,334         |
| 1.2.1.2 Other disclosed reserves  | <b>272,241,081</b> | <b>285,727,586</b> | <b>271,965,075</b> | <b>280,823,696</b> |
| 1.2.1.2.1 Agio  | 76,284,193         | 75,891,367         | 76,271,620         | 75,878,794         |
| 1.2.1.2.2 General reserves  | 3,022,685          | 3,022,685          | 3,022,685          | 3,022,685          |
| 1.2.1.2.3 Previous year profit  | 167,530,406        | 180,085,993        | 164,423,445        | 172,547,747        |
| 1.2.1.2.4 Current year profit   | 24,794,861         | 26,398,576         | 28,247,325         | 29,374,470         |
| 1.2.1.2.5 Funds for paid-in capital   | -                  | -                  | -                  | -                  |
| 1.2.1.2.6 Others  | 608,936            | 328,965            | -                  | -                  |
| 1.2.2 Deduction Factor  | <b>338,941</b>     | <b>415,841</b>     | <b>4,194,492</b>   | <b>4,513,598</b>   |
| 1.2.2.1 Other comprehensive income  | <b>275,146</b>     | <b>350,839</b>     | <b>3,070,014</b>   | <b>3,166,463</b>   |
| 1.2.2.1.1 Negative differences arising from translation of financial statement                                | -                  | -                  | 279,692            | 277,439            |
| 1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale         | 275,146            | 350,839            | 2,790,322          | 2,889,024          |
| 1.2.2.2 Other disclosed reserves  | <b>63,795</b>      | <b>65,002</b>      | <b>1,124,478</b>   | <b>1,347,135</b>   |
| 1.2.2.2.1 Disagio   | -                  | -                  | -                  | -                  |
| 1.2.2.2.2 Previous year loss  | -                  | -                  | -                  | -                  |
| 1.2.2.2.3 Current year loss   | -                  | -                  | -                  | -                  |
| 1.2.2.2.4 Negative difference in allowance for possible losses and allowance for impairment on earning assets | -                  | -                  | -                  | -                  |
| 1.2.2.2.5 Negative difference in adjustment amounts from fair value of financial assets in trading book       | -                  | -                  | -                  | -                  |
| 1.2.2.2.6 Required allowance for non earning assets   | 63,795             | 65,002             | 55,889             | 57,096             |
| 1.2.2.2.7 Others  | -                  | -                  | 1,068,589          | 1,290,039          |
| 1.3 Non Controlling Interest  | -                  | <b>465,618</b>     | -                  | <b>454,929</b>     |
| 1.4 Deduction Factor of CET 1   | <b>56,257,886</b>  | <b>18,561,330</b>  | <b>57,529,013</b>  | <b>21,273,955</b>  |
| 1.4.1 Deffered tax calculation  | 8,434,452          | 10,574,012         | 10,204,556         | 13,783,074         |
| 1.4.2 Goodwill  | -                  | 806,416            | -                  | 806,415            |
| 1.4.3 Other intangible assets   | 4,128,852          | 4,513,259          | 3,629,875          | 4,016,823          |
| 1.4.4 Investments in share  | 43,694,582         | 2,667,643          | 43,694,582         | 2,667,643          |
| 1.4.5 Shortfall of capital on insurance subsidiaries  | -                  | -                  | -                  | -                  |
| 1.4.6 Securitisation exposure   | -                  | -                  | -                  | -                  |
| 1.4.7 Other deduction of CET 1  | -                  | -                  | -                  | -                  |
| <b>2 Additional Tier 1 (AT 1)</b>   | <b>-</b>           | <b>-</b>           | <b>-</b>           | <b>-</b>           |
| 2.1 Instrument which comply with AT 1 requirements  | -                  | -                  | -                  | -                  |
| 2.2 Agio/Disagio  | -                  | -                  | -                  | -                  |
| 2.3 Deduction Factor of AT 1  | -                  | -                  | -                  | -                  |
| 2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank                                       | -                  | -                  | -                  | -                  |
| 2.3.2 Cross ownership in anyother entity acquired by the transition due to law, grants or grants will         | -                  | -                  | -                  | -                  |

**STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK  
PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of June 30, 2025 and 2024**

(in million rupiah)

| COMPONENTS OF CAPITAL   |                      |                      |                      |                      | June 30, 2025   |                    | June 30, 2024      |                    |              |
|---|----------------------|----------------------|----------------------|----------------------|---|--------------------|--------------------|--------------------|--------------|
|   |                      |                      |                      |                      | Individual  | Consolidated       | Individual         | Consolidated       |              |
| <b>II SUPPLEMENTAL CAPITAL (TIER 2)</b>   |                      |                      |                      |                      | <b>12,511,202</b>                                       | <b>13,487,645</b>  | <b>12,043,269</b>  | <b>12,963,933</b>  |              |
| 1 Capital instrument in the form of stock or other which comply with Tier 2 requirements            |                      |                      |                      |                      | 308,333   | 308,333            | 408,333            | 408,333            |              |
| 2 Agio/Disagio  |                      |                      |                      |                      | -   | -                  | -                  | -                  |              |
| 3 General provision on earning assets (max. 1.25% credit risk - weighted assets)                    |                      |                      |                      |                      | 12,202,869  | 13,179,312         | 11,634,936         | 12,555,600         |              |
| 4 Deduction supplemental capital  |                      |                      |                      |                      | -   | -                  | -                  | -                  |              |
| 4.1 Sinking Fund  |                      |                      |                      |                      | -   | -                  | -                  | -                  |              |
| 4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank                                |                      |                      |                      |                      | -   | -                  | -                  | -                  |              |
| 4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will |                      |                      |                      |                      | -   | -                  | -                  | -                  |              |
| <b>TOTAL CAPITAL</b>  |                      |                      |                      |                      | <b>251,035,718</b>                                      | <b>303,861,534</b> | <b>245,981,438</b> | <b>292,422,825</b> |              |
|   | June 30, 2025        |                      | June 30, 2024        |                      |   | June 30, 2025      |                    | June 30, 2024      |              |
|   | Individual           | Consolidated         | Individual           | Consolidated         |   | Individual         | Consolidated       | Individual         | Consolidated |
| <b>RISK WEIGHTED ASSETS</b>   |                      |                      |                      |                      | <b>KPMM RATIO</b>                                       |                    |                    |                    |              |
| CREDIT RISK - WEIGHTED ASSETS   | 974,238,013          | 1,052,353,477        | 928,808,373          | 1,002,461,479        | CET 1 Rasio (%)   | 21.55%             | 23.90%             | 22.09%             | 24.02%       |
| MARKET RISK - WEIGHTED ASSETS   | 17,139,015           | 24,491,452           | 29,198,772           | 35,217,801           | Tier 1 Rasio (%)  | 21.55%             | 23.90%             | 22.09%             | 24.02%       |
| OPERATIONAL RISK - WEIGHTED ASSE  | 115,666,470          | 138,261,965          | 100,903,263          | 125,883,982          | Tier 2 Rasio (%)  | 1.13%              | 1.11%              | 1.14%              | 1.11%        |
| <b>TOTAL RISK WEIGHTED ASSETS</b>   | <b>1,107,043,498</b> | <b>1,215,106,894</b> | <b>1,058,910,408</b> | <b>1,163,563,262</b> | KPMM Rasio (%)  | 22.68%             | 25.01%             | 23.23%             | 25.13%       |
| CAR BASED ON RISK PROFILE (%)   | 9.66%                | 9.66%                | 9.42%                | 9.43%                | CET 1 for BUFFER (%)                                    | 13.02%             | 15.35%             | 13.81%             | 15.70%       |
| <b>CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE</b>   |                      |                      |                      |                      | <b>PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)</b> |                    |                    |                    |              |
| From CET 1 (%)  | 8.53%                | 8.55%                | 8.28%                | 8.32%                | Capital conservation buffer (%)                         | 2.500%             | 2.500%             | 2.500%             | 2.500%       |
| From AT 1 (%)   | 0.00%                | 0.00%                | 0.00%                | 0.00%                | Countercyclical Buffer (%)                              | 0.000%             | 0.000%             | 0.000%             | 0.000%       |
| From Tier 2 (%)   | 1.13%                | 1.11%                | 1.14%                | 1.11%                | Capital Surcharge for Systemic Bank (%)                 | 2.500%             | 2.500%             | 2.500%             | 2.500%       |

**CALCULATION OF FINANCIAL RATIOS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of June 30, 2025 and 2024

(in %)

| Ratio   | June 30, 2025 | June 30, 2024 |
|---|---------------|---------------|
| <b>Performance Ratios</b>   |               |               |
| 1. Capital Adequacy Ratio (CAR)   | 22.68         | 23.23         |
| 2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets | 2.10          | 2.13          |
| 3. Non performing earning assets to total earning assets  | 2.10          | 2.12          |
| 4. Allowance for impairment on financial assets to earning assets   | 4.32          | 4.83          |
| 5. Gross NPL  | 3.23          | 3.21          |
| 6. Net NPL  | 0.99          | 0.86          |
| 7. Return on Asset (ROA) <sup>1)</sup>  | 3.29          | 3.84          |
| 8. Return on Asset (ROA) <sup>2)</sup>  | 2.63          | 3.06          |
| 9. Return on Equity (ROE) <sup>3)</sup>   | 21.09         | 24.32         |
| 10. Return on Equity (ROE) <sup>4)</sup>  | 16.95         | 19.40         |
| 11. Net Interest Margin (NIM)   | 6.58          | 6.81          |
| 12. Operating Expenses to Operating Income  | 71.80         | 67.38         |
| 13. Cost to Income Ratio (CIR)  | 38.52         | 37.12         |
| 14. Loan to Deposit Ratio (LDR)   | 85.52         | 87.19         |
| <b>Compliance</b>   |               |               |
| 1. a. Percentage violation of Legal Lending Limit   |               |               |
| i. Related parties  | 0.00          | 0.00          |
| ii. Third parties   | 0.00          | 0.00          |
| b. Percentage of excess of the Legal Lending Limit  |               |               |
| i. Related parties  | 0.00          | 0.00          |
| ii. Third parties   | 0.00          | 0.00          |
| 2. Reserve requirement  |               |               |
| a. Primary reserve requirement Rupiah   |               |               |
| - Daily   | 0.00          | 0.00          |
| - Average   | 4.15          | 5.60          |
| b. Reserve requirement Foreign currencies (daily)   | 2.00          | 2.00          |
| 3. Net Open Position - Overall  | 1.07          | 2.47          |

- 1) Calculation using profit before tax divided by average total assets.  
 2) Calculation using profit after tax divided by average total assets.  
 3) Calculation using profit after tax divided by average total Tier 1 equity.  
 4) Calculation using profit after tax divided by average total equity.

**STATEMENTS OF CASH FLOW**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the Period Ended June 30, 2025 and 2024

(in million rupiah)

| DESCRIPTION  | CONSOLIDATED        |                     |
|--|---------------------|---------------------|
|  | June 30, 2025       | June 30, 2024       |
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>  |                     |                     |
| Income received  |                     |                     |
| Interest and investment income   | 95,722,342          | 87,562,361          |
| Sharia income  | 6,851,543           | 6,677,767           |
| Premium Income   | 22,244              | 3,976,610           |
| Revenue from gold sold   | 27,245,007          | 6,338,467           |
| Insurance Services Income  | 4,466,709           | -                   |
| Expenses paid  |                     |                     |
| Interest expense   | (32,204,204)        | (28,919,327)        |
| Sharia expenses  | (626,841)           | (376,155)           |
| Expense claim  | (2,008,329)         | (2,150,451)         |
| Cost of revenue from gold sold   | (26,385,092)        | (6,095,871)         |
| Insurance Services Expense   | (4,051,819)         | -                   |
| Recoveries of written-off assets   | 10,183,753          | 10,082,409          |
| Other operating income   | 15,441,124          | 13,694,815          |
| Other operating expenses   | (43,023,617)        | (37,648,935)        |
| Non-operating (expense) income - net   | (280,017)           | (103,113)           |
| Payment of corporate income tax  | (6,480,756)         | (7,186,231)         |
| <b>Cash Flows Before Changes in Operating Assets and Liabilities</b>   | <b>44,872,047</b>   | <b>45,852,346</b>   |
| Changes in operating assets and liabilities:   |                     |                     |
| Decrease (Increase) in operating assets:   |                     |                     |
| Placements with Bank Indonesia and other financial institutions  | (287,328)           | 341,411             |
| Securities measured at fair value through profit or loss   | 1,738,248           | (12,511,817)        |
| Export bills and other receivables   | (17,774,589)        | (22,497,866)        |
| Securities purchased under agreement to resell   | 13,219,571          | 31,177,215          |
| Loans  | (80,051,328)        | (86,429,689)        |
| Sharia Loans   | (5,000,465)         | (1,789,259)         |
| Finance Receivables  | 946,175             | (1,716,522)         |
| Other assets   | 14,380,836          | 14,561,599          |
| Increase (Decrease) in operating liabilities:  |                     |                     |
| Liabilities due immediately  | (8,389,300)         | (12,097,550)        |
| Deposits:  |                     |                     |
| Demand deposits  | 39,928,174          | 10,730,248          |
| Savings deposits   | 12,036,041          | (6,905,010)         |
| Time deposits  | 64,705,658          | 27,507,844          |
| Deposits from other banks and other financial institutions   | (3,717,810)         | (3,036,354)         |
| Securities sold under agreements to repurchase   | (4,032,689)         | 4,546,032           |
| Other liabilities  | 3,776,360           | (8,973,002)         |
| <b>Net Cash Provided by (Used in) Operating Activities</b>   | <b>76,349,601</b>   | <b>(21,240,374)</b> |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>  |                     |                     |
| Proceeds from sale of premises and equipments  | 19,245              | 7,590               |
| Dividend income  | 159,610             | 131,611             |
| Acquisition of premises and equipments   | (4,585,479)         | (3,692,144)         |
| Decrease in marketable securities classified as fair value through other comprehensive income and amortized cost | (7,840,824)         | 1,573,402           |
| <b>Net Cash (Used In) Activities</b>   | <b>(12,247,448)</b> | <b>(1,979,541)</b>  |

**STATEMENTS OF CASH FLOW**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the Period Ended June 30, 2025 and 2024

(in million rupiah)

| DESCRIPTION   | CONSOLIDATED        |                     |
|---|---------------------|---------------------|
|   | June 30, 2025       | June 30, 2024       |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>   |                     |                     |
| Proceeds of fund borrowings   | 27,689,093          | 24,049,097          |
| Payment of fund borrowings  | (22,319,386)        | (9,346,117)         |
| Treasury stock  | (248,936)           | (113,143)           |
| Distribution of income for dividends  | (51,734,508)        | (48,102,283)        |
| Proceeds from marketable securities issued  | 13,426,357          | 5,034,005           |
| Payments of marketable securities matured   | (5,507,831)         | (14,389,954)        |
| <b>Net Cash (Used in) Financing Activities</b>  | <b>(38,695,211)</b> | <b>(42,868,395)</b> |
| <b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>   | <b>25,406,942</b>   | <b>(66,088,310)</b> |
| <b>EFFECT OF EXCHANGE RATE CHANGES ON FOREIGN CURRENCIES</b>  | <b>(22,597)</b>     | <b>4,331</b>        |
| <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD</b>   | <b>205,328,380</b>  | <b>218,677,734</b>  |
| <b>CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD</b>   | <b>230,712,725</b>  | <b>152,593,755</b>  |
| <b>Cash and cash equivalents at the end of period consist of:</b>   |                     |                     |
| Cash  | 26,438,079          | 22,865,685          |
| Current accounts with Bank Indonesia  | 64,358,693          | 79,136,277          |
| Current accounts with other banks   | 38,334,030          | 23,844,159          |
| Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date | 83,181,455          | 21,016,384          |
| Certificates of Bank Indonesia - maturing within three months or less since the acquisition date                                  | 18,400,468          | 5,731,250           |
| <b>Total Cash and Cash Equivalents</b>  | <b>230,712,725</b>  | <b>152,593,755</b>  |

**ALLOWANCES FOR IMPAIRMENT**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of June 30, 2025 and 2024

(In million rupiah)

| No. | DESCRIPTION  | June 30, 2025            |            |            |   |            | June 30, 2024            |            |            |   |            |
|-----|--|--------------------------|------------|------------|---|------------|--------------------------|------------|------------|---|------------|
|     |  | Allowance for Impairment |            |            | Minimum Required Allowance for Asset Quality Assessment |            | Allowance for Impairment |            |            | Minimum Required Allowance for Asset Quality Assessment |            |
|     |  | Stage 1                  | Stage 2    | Stage 3    | General   | Specific   | Stage 1                  | Stage 2    | Stage 3    | General   | Specific   |
| 1.  | Placements with other banks                                  | 10,376                   | -          | -          | 495,003   | -          | 10,266                   | -          | -          | 390,833   | -          |
| 2.  | Spot and derivative receivables/forward                      | -                        | -          | -          | 24,607  | -          | -                        | -          | -          | 7,576   | -          |
| 3.  | Securities   | 1,206,783                | 515        | -          | 985,243   | 26         | 946,774                  | 32,458     | -          | 1,074,092   | 2,626      |
| 4.  | Securities sold with agreement to repurchase (Repo)          | 160                      | -          | -          | 211,034   | -          | 167                      | -          | -          | 235,650   | -          |
| 5.  | Securities purchased with agreement to resell (Reverse Repo) | -                        | -          | -          | -   | -          | -                        | -          | -          | -   | -          |
| 6.  | Acceptances receivables                                      | 36,331                   | -          | -          | 115,070   | -          | 331,722                  | 2,883      | -          | 103,046   | -          |
| 7.  | Loans  | 17,231,737               | 26,222,619 | 28,798,901 | 11,576,771  | 34,403,212 | 19,711,312               | 28,822,513 | 29,144,006 | 11,037,438  | 33,146,304 |
| 8.  | Investments in shares  | -                        | -          | -          | 68,417  | -          | -                        | -          | -          | 58,795  | -          |
| 9.  | Other receivable   | -                        | -          | -          | -   | -          | -                        | -          | -          | -   | -          |
| 10. | Commitments and contingencies                                | 1,048,649                | 1,298,085  | -          | 718,198   | 467,254    | 1,173,144                | 2,093,101  | -          | 714,017   | 843,488    |

