

## FINANCIAL STATEMENTS

STATEMENTS OF COMMITMENTS AND

STATEMENTS OF FINANCIAL POSITION As of 31 December 2023 and 2022			STATEMENTS OF PROFIT & LOSS AND OTHER COMPREHENSIVE INCOME For the period from 1 January to 31 December 2023 and 2022					
	(in IDR million) 31 Dec 2023 31 Dec 2022					(in I	DR million) 31 Dec 2022	
No.	ITEMS	(Audited)	(Audited)	No.	ITEMS	(Audited)	(Audited)	
$\vdash$	SETS .	1		$\vdash$	ERATING INCOME AND EXPENSES			
1.	Cash	603,540	717,402		nterest income and expenses			
2. 3.	Placement with Bank Indonesia Placement with other banks	11,746,774 1,379,072	13,687,685 2,137,821	1.	Interest income	9,538,923	7,157,181	
4.	Spot and derivative/forward receivables	844,856	1,330,703	2.	Interest expense	(4,341,911)	(2,211,549)	
5.	Securities	21,979,351	28,566,532		Net interest income (expenses)	5,197,012	4,945,632	
6.	Securities sold under repurchase agreements (repo)	13.725.753	-	В. С	Other Operating Income and Expenses			
7.	Securities purchased under resell agreements (reverse repo)	22,678,253	2,870,284	1.	Gain (loss) from positive (negative) mark to market on financial assets	(247,416)	38,636	
8.	Acceptance receivables	2,508,114	3,687,076	2.	Gain (loss) from positive (negative) mark to market on financial liabilities	(719)	6	
9.	Loans	84,022,605	85,534,522	3.	Gain (loss) from sale of financial assets	243,084	178,426	
10.	Sharia financing	-	-	4.	Gain (loss) from Spot and derivative/forward (realized)	528,278	342,643	
11.	Equity investment	26	26	5.	Gain (loss) from investment under equity method	020,210	042,040	
12.	Other financial assets	1,000,309	1,080,439	1		(072)	(1,048)	
13.	Impairment on financial assets -/-	//0.0/0	//0 =000	6.	Gain (loss) from foreign exchange translation	(973)		
	a. Securities b. Loans	(13,848) (4,110,763)	(19,598) (4,235,951)	7.	Dividend income	282	52	
	c. Others	(12,182)	(10,246)	8.	Commision/provision/fee and administration income	1,148,991	1,184,318	
14.	Intangible assets	1,133,973	-	9.	Other income	465,680	371,309	
	Accumulated amortization on intangible assets -/-	(3,667)	-	10	Impairment of financial assets	(796,740)	(1,600,071)	
15.	Fixed assets and equipment	4,887,324	3,338,036	11	Losses on operational risk	(2,103)	(100)	
	Accumulated depreciation on fixed assets and equipment -/-	(2,202,552)	(1,930,009)	12	Personnel expenses	(2,385,807)	(2,037,902)	
16.	Non Productive Asset a. Abandoned property	28,689	28,012	13	Promotion expenses	(212,482)	(185,661)	
	b. Foreclosed assets	157,602	174,021	14	Other expenses	(3,019,613)	(2,099,732)	
	c. Suspense accounts d. Interbranch assets	2,777	2,130		Other Operating Income (Expenses)	(4,279,538)	(3,809,124)	
17.	Other assets	2,190,300	1,317,222		OPERATING PROFIT (LOSS)	917,474	1,136,508	
	TOTAL ASSETS	162,546,306 138,276,107		NO.	N OPERATING INCOME	311,414	1,100,000	
	BILITIES AND EQUITY	102,010,000	100,210,101	HO	N OF EXAMING INCOME			
				1.	Gain (loss) on sale of fixed assets and equipment	3,019	10,683	
Ы	LIABILITIES	00 704 500	04 400 700	2.	Other non operating income (expenses)	(8,804)	1,022	
1. 2.	Current account	23,701,502 37,486,376	24,166,700 38,647,870		NON OPERATING INCOME	(5,785)	11,705	
3.	Saving account Time deposits	58,094,663	51,102,701		CURRENT YEAR PROFIT (LOSS) BEFORE TAX	911,689	1,148,213	
4.	Electronic money		01,102,701		Income taxes			
5.	Liabilities to Bank Indonesia		_		a. Estimated current year tax	(204,237)	(315,073)	
6.	Liabilities to other banks	2,488,564	514,680		b. Deferred tax income (expenses)	(32,489)	118,421	
7.	Spot and derivative/forward payables	1,226,175	1,407,125		CURRENT YEAR NET PROFIT (LOSS)	674,963	951,561	
8.	Liabilities on securities sold under repurchase agreements (repo)	13,295,961	-			01 1,000	001,001	
9.	Acceptance payables	2,412,181	3,251,652		CURRENT YEAR PROFIT (LOSS) MINORITY INTEREST			
10.	Securities Issued	1,443,423	1,595,668	OT	HER COMPREHENSIVE INCOME			
11.	Borrowings	-	-	1.	Items that will not be reclassified to profit or loss			
12.	Margin deposit	175,268	154,891		Gain on fixed asset revaluation	-	-	
13.	Interbranch liabilities	-	-		b. Remeasurement on defined benefit plans	2,981	3,136	
14.	Other liabilities	4,620,764	2,073,478		c. Others	-	-	
15.	Minority interest	-	-	2.	Items that will be reclassified to profit or loss			
Н	TOTAL LIABILITIES	144,944,877	122,914,765	1	a. Gain (loss) on translation adjusment from foreign currency	_		
	EQUITY				b. Gain (loss) on value changes of financial assets measured at fair value			
16.	Paid in capital a. Authorized capital	9,000,000	9,000,000	1	through other compherensive income	61,856	(270,449)	
	b. Unpaid capital -/-	(5,943,102)	(6,203,339)		c. Others	283	(910)	
	c. Treasury stock -/-	-	-		OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR AFTER TAX	65 120	(268,223)	
17.	Additional paid in capital a. Share premium	4,933,950	3,694,183			65,120	, , ,	
	b. Share discount -/-	+,500,500			CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	740,083	683,338	
	c. Fund for paid up capital d. Others	4,576	4,576		Current year net profit (loss) attributable to :			
18.	Other comprehensive income	4,010	4,570		- Owner	674,963	951,561	
	a. Gain	-			- Minority interest			
ایرا	b. Losses -/-	(107,463)	(172,583)		CURRENT YEAR TOTAL PROFIT	674,963	951,561	
19.	Reserves a. General reserves	145,225	135,710		Current year total comprehensive profit (loss) attributable to :			
	b. Appropriated reserves	-	-	1	- Owner	740,083	683,338	
20.	Gain/loss	0.000			- Minority interest			
	a. Previous years b. Current year	8,893,280 674,963	7,951,234 951,561	1	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT (LOSS)	740,083	683,338	
	c. Paid dividends -/-		-		TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE			
	TOTAL EQUITY ATTRIBUTABLE TO OWNERS	17,601,429	15,361,342					
	TOTAL EQUITY	17,601,429	15,361,342		DIVIDEND			
L	TOTAL LIABILITIES AND EQUITY	NET EARNINGS (LOSS) PER SHARE (in unit Rupiah)	60	85				
	EARNING		QUALITY of 31 Decemb		O OTHER INFORMATION 23 and 2022			

	As of 31 December 2023 and 2022 (in IDR million											nillion)	
No.	ITEMS		_	31 Dec 202	3 (Audited)	_		_	_	31 Dec 202	2 (Audited)	(III IDICI	illilloll,
NO.		С	SM	SS	D	L	TOTAL	С	SM	SS	D	L	TOTAL
1. 1.	RELATED PARTIES  Placement with other banks												
1.	a. Rupiah	-	_	-	-			-	-	_	-		_
	b. Foreign currency	41,530	-	-	-	-	41,530	94,469	-	-	-	-	94,469
2.	Spot dan derivative receivables												
	a. Rupiah	240 500	-	-	-	-	- 040 500	201,962	-	-	-	-	201,962
3.	b. Foreign currency Securities	240,509	-	-	-	-	240,509	201,902	-	-	-	-	201,902
"	a. Rupiah	-	_	-	-	-	-	-	-	_	-	-	_
	b. Foreign currency	56,999	-	-	-	-	56,999	96,459	-	-	-	-	96,459
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreements (reverse repo)					-			_	_			_
	a. Rupiah	-	_	-	-	-		-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-		-	-	-
7.	Loans and financing provided												
	Micro, small and medium enterprises     Rupiah	-						-	-				
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	Non micro, small and medium enterprises     Rupiah	<b>47,568</b> 47,568	<b>4,468</b> 4,468		•		<b>52,036</b> 52,036	38,402 38,402	<b>120</b> 120			:	<b>38,522</b> 38,522
	ii. Foreign currency	-		-	-	-	-	-	-	-	-	-	-
	c. Restructured loans i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	_	-	-	-		-	-	-	-	-	-
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah b. Foreign currency	243,321 28,233,232	422	-	-	-	243,743 28,233,232	235,353 22,712,971	-	-	-	-	235,353 22,712,971
II.	NON-RELATED PARTIES	., .,					., .,	, ,					, ,
1.	Placement with other banks												
	a. Rupiah	145,718	-	-	-	-	145,718	1,050	-	-	-	-	1,050
	b. Foreign currency	1,191,824	-	-	-	-	1,191,824	2,042,302	-	-	-	-	2,042,302
2.	Spot dan derivative receivables												
	a. Rupiah b. Foreign currency	502 603,845	-	-	-	-	502 603,845	2,154 1,126,587	-	-	-	-	2,154 1,126,587
3.	Securities												
	a. Rupiah	18,119,184	-	-	-	-	18,119,184	24,549,679	-	-	-	-	24,549,679
	b. Foreign currency	3,803,168	-	-	-	-	3,803,168	3,920,394	-	-	-	-	3,920,394
4.	Securities sold under repurchase agreement (repo)	13,725,753					13,725,753						
	a. Rupiah b. Foreign currency	10,120,100		-	-	_	10,120,100	-	-	-	_		] -
5.	Securities purchased under resell agreements (reverse repo)												
	a. Rupiah	21,096,176	-	-	-		21,096,176	1,306,539	-	-	-	-	1,306,539
	b. Foreign currency	1,582,077	-	-	-	-	1,582,077	1,563,745	-	-	-	-	1,563,745
6.	Acceptance receivables	2,508,114	-	-	-	-	2,508,114	3,687,076	-	-	-	-	3,687,076
7.	Loans and financing provided a. Micro, small and medium enterprises	10,078,475	335,761	62,335	62,624	515,628	11,054,823	9,480,460	400,640	186,946	72,647	523,331	10.664.024
	i. Rupiah	9,579,152	334,593	62,335	62,624	487,478	10,526,182	9,158,779	400,640	165,866	72,647	519,439	10,317,371
	Foreign currency     Non micro, small and medium enterprises	499,323 <b>67,360,070</b>	1,168 <b>4,047,237</b>	364 504	300.000	28,150 <b>836,953</b>	528,641 <b>72,915,746</b>	321,681 <b>69,877,323</b>	3 256 622	21,080 <b>228,334</b>	114,271	3,892 <b>1,355,426</b>	346,653 <b>74,831,976</b>
	Non micro, small and medium enterprises     Rupiah	49,001,234	2,693,208	<b>364,501</b> 364,501	<b>306,985</b> 306,985	795,145	53,161,073	50,764,089	<b>3,256,622</b> 1,853,601	185,524	114,271 110,846	1,184,690	54,098,750
	ii. Foreign currency	18,358,836	1,354,029	-	-	41,808	19,754,673	19,113,234	1,403,021	42,810	3,425	170,736	20,733,226
	c. Restructured loans i. Rupiah	<b>2,466,814</b> 2,112,766	<b>2,516,440</b> 1,162,410	<b>304,895</b> 304,895	<b>51,825</b> 51,825	1,101,009 1,035,576	<b>6,440,983</b> 4,667,472	<b>4,788,728</b> 4,269,962	3,007,224 1,619,519	<b>354,855</b> 292,124	<b>128,144</b> 128,144	1,706,269 1,531,641	9,985,220 7,841,390
	ii. Foreign currency	354,048	1,354,030	- ,	- ,	65,433	1,773,511	518,766	1,387,705	62,731	-	174,628	2,143,830
8.	Equity investment	26	-	-	-	-	26	26	-	-	-	-	26
9.	Other receivables	10,069	-	-	-	-	10,069	-	-	-	-	-	-
10.	Commitments and contingencies	64 600 004	1 000 005			500	66 600 000	4E 10E 700	256 750				45 550 470
	a. Rupiah b. Foreign currency	64,692,834 52,848,640	1,986,895 16,937		-	500	66,680,229 52,865,577	45,195,722 53,357,485	356,750 6,071	-	_		45,552,472 53,363,556
III.	OTHER INFORMATION	,- 10,0 70	.0,001				,-30,017	,-5,,,00	0,0.1				12,230,000
4	Assets abdeed as collected :												

			IDR million
No.	ITEMS	31 Dec 2023 (Audited)	31 Dec 2023 (Audited)
I.	COMMITMENT RECEIVABLES		
1.	Unused borrowings	-	
2.	Foreign currency positions to be received from spot and derivative/forward transactions	66.088.153	60.640.46
3.	Others	85,307	62,642,46 162,51
II.	COMMITMENT LIABILITIES	00,007	102,51
1.	Unused loan facilities		
	a. Committed	3,919,107	3,071,62
	b. Uncommitted	83,849,688	58,017,14
2.	Outstanding irrevocable L/C	1,502,308	2,191,54
3.	Foreign currency positions to be submitted for spot and		
,	derivative/forward transactions	54,472,820	54,428,64
4. III.	Others	96,973	31,19
1.	CONTINGENT RECEIVABLES  Guarantees received		
2.	Others		
IV.	CONTINGENT LIABILITIES		
1.	Guarantees issued	4,181,885	4,124,20
2.	Others	4,101,000	7,127,20
	FINANCIAL RATIO		
	As of 31 December 2023 and 2022		
No.	RATIO	31 Dec 2023	31 Dec 202
	formance	(Audited)	(Audited)
1.	Capital Adequacy Ratio (CAR)	18.32%	16.57
2.	Non performing earning assets and non earning assets to total earning		
3.	assets and non earning assets  Non performing earning assets to total earning assets	0.80% 0.73%	1.10
4.	Allowance for impairment losses for financial assets to earning assets	2.81%	3.44
5.	Gross NPL	2.58%	2.98
6. 7.	Net NPL Return on Asset (ROA)	1.39% 0.61%	1.73 0.84
8.	Return on Equity (ROE)	4.44%	6.70
9. 10.	Net Interest Margin (NIM) Operating Expenses to Operating Income (BOPO)	3.85% 92.31%	3.98 87.74
11.	Cost to Income Ratio (CIR)	77.39%	61.24
12.	Loan to Deposit Ratio (LDR)	69.92%	73.18
_	mpliance		
1.	Percentage Violation of Legal Lending Limit     i. Related parties	0.00%	0.00
	ii. Non related parties b. Percentage Lending in Excess of The Legal Lending Limit	0.00%	0.00
	i. Related parties	0.00%	0.00
2.	ii. Non related parties Reserve Requirement	0.00%	0.00
-	a. Reserve Requirement Primary (rupiah)		
	- Daily - Average	9.42% 10.34%	9.47 10.57
	b. Reserve Requirement (foreign currency)	4.67%	4.10
3.	Net Open Position	4.16%	1.52
	STATEMENTS OF CASH FLO	ows	
	For the period from 1 January to 31 December 2		2
		(in	IDR million
No.	ITEMS	31 Dec 2023 (Audited)	31 Dec 202 (Audited)
CA	SH FLOWS FROM OPERATING ACTIVITIES		
1.	Receipts from interest income	10,029,354	7,278,59
2.	Receipts from other operating income  Receipts from sale of foreclosed assets	2,210,331 14,577	1,094,71 12,66
<ol> <li>4.</li> </ol>	Receipts from sale of foreclosed assets  Recovery from loans previously written-off	384,191	266,17
5.	Receipts from sale of loans	141,346	230,05
6.	Payment of interest expenses	(4,518,552)	(2,421,89
7. 8.	Payment of operating expenses Payment of income tax	(4,571,454) (289,382)	(3,564,77
9.	Payments of non-operating transaction - net	(209,302)	(000,17
10.	Changes in operating assets and liabilities :		
	Decrease (increase) in operating assets :     a. Trading securities	(2,164,458)	975,15
	b. Loans	7,118,935	(12,187,48
	c. Acceptance receivables     d. Securities purchased with agreements to resell	1,178,962 (19,807,969)	(883,82 12,676,02
	e. Other assets	(924,663)	(79,66
	Increase (decrease) in operating liabilities :     a. Current liabilities	282,516	17,16
	b. Deposits from customers :		
	i. Demand deposits ii. Saving deposits	(676,328) (6,355,419)	2,584,95 6,920,88
	iii. Time deposits	805,401	4,379,09
	c. Deposits from other banks d. Tax payables	1,192,611 60,057	131,82 32,95
	e. Acceptance payables	(839,471)	940,37
	f. Securities sold under repurchase agreements	13.295.961	574.00
	g. Other liabilities	2,703,182	574,88

No.		31 Dec 202 (Audited)		31 Dec 2022 (Audited)			
-	ore Capital (Tier 1)	15,639,9		14,542,529			
1.	1.1 Paid in Capital		15,639,9° 3,056,89	_	14,542,529 2,796,661		
l	1.2 Reserve Additi		14,446,88		12,492,886		
l	1.2.1 Additiona	I Factors Other comprehens	ive income				
l		ment on					
l	1	ease of fair value of		-	-		
l		it fair value through ome		_	_		
l	1.2.1.1.3 Fixed asset revaluation surplus 1.2.1.2 Other disclosed reserves						-
l	1	.2.1.2.1 Share p	remium		4,933,95		3,694,183
l		.2.1.2.2 General .2.1.2.3 Previous			145,22 8,893,28		135,710 7,951,234
l		.2.1.2.4 Current .2.1.2.5 Fund for			674,96	33	951,561
l	1	.2.1.2.6 Others	paid in capital			-	-
l	1.2.2 Deduction 1.2.2.1 (						
l	1		_	_			
l	1	.2.2.1.2 Potentia		ease of fair value of			
l			asset measure a mprehensive inco	it fair value through ome	(92,4	18)	(154,274
l		Other disclosed re .2.2.2.1 Share d				_	_
l	1	.2.2.2.2 Previous	s years losses			-	-
l		.2.2.2.3 Current .2.2.2.4 Negative		reen regulatory		-	-
l	1	provision .2.2.2.5 Negative		of productive asset -/-		-	-
l		value on	financial instrum	ent in the Trading Book		-	-
l	1	.2.2.2.6 Require non pro	d regulatory prov ductive asset-/-	SION ON	(108,1	18)	(85,528
l	1.3 Minority Interes	.2.2.2.7 Others	ntod			-	-
l	1.4 Deduction Fac		ileu		(1,863,86	66)	(747,018
l	1.4.1 Deferred 1.4.2 Goodwill	Tax			(733,56 (913,9)		(747,018)
l	1.4.3 Other into				(216,33		-
l	1.4.4 Equity inv 1.4.5 Shortfall	restment on the capital of ir	surance subsidia	ıry		-	-
l		of Securitization duction factors of	CET 1			-	-
l	1.4.7.1 li	nvestment on AT1		trument with			
l		ther bank Cross-ownership v	vith another entity	acquired by the		-	-
l		ransition due to the		grants will isk due to failure in		-	-
l	s	ettlement (settlem					
l	1.4.7.4 E	ersus Payment Exposures in Subs				-	-
2.	Additional Tier 1 (A	usiness activities	based on sharia	principles (if any)		-	-
-	2.1 Instrument which	h comply with AT	1 regulations			-	] :
l	2.2 Share premium 2.3 Deduction Factor						-
l	2.3.1 Investme 2.3.2 Cross-ow		-	-			
		e law, a grant or g		u by the transition		-	-
_	Supplementary Capit				1,478,0		1,804,906
1. 2.	Capital Instrument Share premium/Share		ares or other el	gible Tier 2	608,22	27	874,663
3.	General provision	of earning assets					
4.	(maximum 1.25% o Deduction Factor o		Risk)		869,83	30	930,243
-	4.1 Sinking Fund	•				-	] :
l	4.2 Investment on T 4.3 Cross-ownershi			e transition due to		-	-
	the law, a grant	or grants will				-	-
To	tal Capital	31 Dec 2023	31 Dec 2022		17,117,97 31 Dec 202		16,347,435 31 Dec 2022
		(Audited)	(Audited)		(Audited)		(Audited)
RISI	K WEIGHTED ASSET	(RWA)		CAR			
RW/	A FOR CREDIT RISK	80,840,210	86,391,709	CET1 Ratio (%)	16.7	3%	14.74%
RW/ RISH	A FOR MARKET	4,875,344	1,892,538	Tier 1 Ratio (%)	16.7	3%	14.74%
RW/	FOR	7,747,054	10,344,473	Tier 2 Ratio (%)	1.5	8%	1.83%
	RATIONAL RISK A TOTAL						
_	A ACCORDING TO	93,462,608	98,628,720	057.4.5	18.3		16.57%
	K PROFILE (%)	9.00%	9.00%	BUFFER (%)	9.3	2%	7.57%
CAR	R FULFILLMENT ALO	CATION OF RISE	C PROFILE	BUFFER WHICH MUST BE	2.5	0%	2.50%
				FULFILLED BY BANK (%)			
From CET1 (%) 7.42%			7.17%	Capital Conservation	2.5	0%	2.50%
				Buffer (%)			
From AT1 (%) 0.00%			0.00%	Buffer (%)	0.0	0%	0.00%
١.	om Tier 2 /9/.\	1.58%	1.83%	Capital Surcharge	0.0	IO0/	0.00%
"	rom Tier 2 (%)	1.50%	1.03%	untuk D-SIB (%)	0.0	J /0	0.00%
		T AND	)EDUME	N/F	A 0.710	,	
	SPC			IVE TRANS 2023 (Audited		N	
		A3 01 3		o_o (Addited		(i-	IDR million
				_	Deriv	ativ	IDR million) es Receivable
No.	TRANSAC	TION	Notional Amount	Purpose		Payable	
				Totalina 11 11	- D	400	Davids

**CALCULATION OF CAPITAL ADEQUACY RATIO** 

1	Α.	Exchange Rate Related								
ı	1.	Spot	4,1	22,652	4,122,652	2 -	4,162	3,575		
ı	2.	Forward	5,5	32,101	5,532,10	ı -	27,633	32,711		
l	3.	Option a. Sold b. Bought		353,262 353,262	3,853,262 3,853,262		7 64,894	62,845		
l	4.	Future		-			-	-		
1	5.	Swap	25,1	92,184	25,192,184	. ا	61,721	192,239		
1	6.	Other		-			-	-		
ı	B.	Interest Rate Related								
1	1.	Forward		-			-	-		
ł	2.	Option a. Sold b. Bought		106,967 106,967	406,96 406,96		13,078	12,174		
ı	3.	Future		92,382	92,382	2 -	-	2,313		
ı	4.	Swap	14,6	640,771	14,640,77	ı -	42,343	127,369		
ı	5.	Other		-			-	-		
1	C.	Others	44,7	55,745	44,755,74	5 -	631,018	792,949		
ı		TOTAL	102,8	356,293	102,856,293	-	844,856	1,226,175		
CE AND REGULATORY PROVISION nber 2023 and 2022 (in IDR million)										
ud	lited)					2022 (Audited				
		Regulatory Provision Seneral Spesific	Stage 1	Impairment e 1 Stage 2		Stage 3	Regulatory Provision General Spesific			
	-	13,791 - 8,449 -	6,369	Stat	-	- -	21,378 13,307			

Notes:

1. The financial information above was taken from the financial statements of PT Bank UOB Indonesia ("Bank") as of 31 December 2023 and 31 December 2022 (audited), prepared by Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by Purwantono, Sungkoro & Surja ("PSS") Public Accountant Firm, member firm of Ernst & Young Global Limited, an independent auditor with the partner in charge Yovita, based on Auditing Standards established by the Indonesian Institute of Public Accountant, an unmodified audit opinion, as stated in its report dated 28 February 2024 that are not included in this publication. This above financial information does not include the note to the financial statements.

2. The information of financial statements as above has been prepared and presented in accordance with the following matters:

a. Financial Services Authority Regulation No. 37/POJK.03/2019 dated 19 December 2019 regarding "Transparency and Publication of Bank Reports."
b. Transparency and Publication of Bank Reports.
c. Circular letter Of Financial Services Authority No.34/SEOK.03/2021 dated 31 December 2021 regarding "Conventional Commercial Bank Reports."
c. Circular letter Of Financial Services Authority No.34/SEOK.03/2021 dated 31 December 2021 regarding "Conventional Commercial Bank Financial Accounting Handhook."

Circlial retail of Prancial Getwice Practices (Paramy Indicated Paramy Ind

S.E. & O

3. Middle rates of the USD foreign currencies of 31 December 2023 and 31 December 2022 are Rp15.397 dan Rp15.567,50.

## IMPAIRMENT LOSS ALLOWAND Placement with other banks 47,214 Securities sold under repurchase agreements (repo) Securities purchased under resell agreements (reverse repo 36.552 989,282 712,504 450,630 2,744,753 1,040,568 730,353 546,671 751,451 Equity investment Other receivables Commitments and contigencies 278,755 101.105 54,050 100,213 198.334 67.653 60.341 18,141

(730,316) 18,584,699

3,015,300

(4,675,886)

(1,464,983)

(3,120,643)

1,500,004

1,284,917

(2,566,042)

16,542,908

13,946,100

9.901.077

984,482

2,457,001

15,834

(11,805,956 (432,783)

(12,222,905)

100.000

(5,360)

(12,981)

29,117

325.575

9,826,422

16,542,908

8.869.574 1,100,247

5,855,685

MANAGEMENT
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ARD OF COMMISSIONERS	
resident Commissioner	

Wee Ee Cheong Deputy President Commissione Chin Voon Fat : Chan Kok Seong : Wayan Alit Antara Independent Commissioner VJH Boentaran Lesmana

President Director

Hendra Gunawar : Teh Han Yi : Paul Rafiuly

Net cash (Used in) Provided by Operating Activities CASH FLOWS FROM INVESTING ACTIVITIES

let proceed from consumer business acquisition

Payment of securities sold under repurchase agreements

(Purchase) of financial investments - net

Net Cash Used in Investing Activities

CASH FLOWS FROM FINANCING ACTIVITIES Proceeds from debt securities issued

Payment of debt transaction costs

Proceeds from capital injection

Net Cash Provided by Financing Activities

Net (decrease)/increase in Cash and Cash Equivalent

Cash and Cash Equivalents at Beginning of Year

Cash and Cash Equivalents at The End of Year

Components of Cash and Cash Equivalents Current accounts with Bank Indonesia

Current accounts with other banks

Net effect on exchange rate on Cash and Cash Equivalents

Placements with Bank Indonesia and other banks - maturing within 3 months from the date of acquisition

Acquisitions of fixed assets

Director

Harapman Kasan : Sonny Samuel : Choi Yau Chi Director Henry Santoso

## **SHAREHOLDERS**

a. United Overseas Bank Limited, Singapore through : UOB International Investment Private Limited, Singapore b. United Overseas Bank Limited, Singapore 30.056% 3. Others 0.001% Total 100.000%

Johanes Susilo has been appointed as Independent Commissioner based on the res-olution of the Extraordinary General Meeting of Shareholders dated 26 October 2023 and has obtained approval from Financial Services Authority (Otoritas Jasa Keuangan) therefore has effectively served since 30 January 2024.



Jakarta, 29 February 2024 PT Bank UOB Indonesia



a. To Bank Indonesia

b. To other parties

Foreclosed Assets

**UOB AWARDS** 

POWERED BY STATISTA

Forbes and Statista:

· The World's Best Bank 2023 The World's Best Bank 2022

CNBC Indonesia Awards 2023 Best Regional Bank for Foreign Direct

Bisnis Indonesia Financial Awards 2023

Best CEO

Best Performance Bank KBMI 3

The Asset Triple A 2023 · Country Awards for Sustainable Finance

· Best Solutions Awards Treasurise Awards

Investortrust Digital Banking Awards 2023 Winner in Data Dimension KBMI 3

Infobank 12th Digital Brand Awards 2023 The Best Bank with Digital Service

PR Indonesia Awards 2023 CSR Program: Sustainability Business - UOB

Indonesia Region

HR Asia Awards 2023 • Best Companies to Work for in Asia 2023 -

HR Star Awards - Chief of Staff Asia 2023 · Best CEO with HR Focus

Best COVID Management Strategy

Diversity, Equity, and Inclusion Awards 2023.

