

LAMPIRAN-LAMPIRAN



UNIVERSITAS GALUH FAKULTAS EKONOMI

PROGRAM STUDI MANAJEMEN : TERAKREDITASI "B" SK. NO. 5278/SK/BAN-PT/Akred/S/IX/2020
PROGRAM STUDI AKUNTANSI : TERAKREDITASI "B" SK. NO. 4682/SK/BAN-PT/Akred/S/VIII/2020
Jl. RE. Martadinata No. 150 Telp/Fax. (0265) 772060 - 778374 Ciamis 46251

SURAT TUGAS MEMBIMBING SKRIPSI

2448/34/ST/AK/D/X/2025

Dekan Fakultas Ekonomi Universitas Galuh, dengan ini memberikan tugas membimbing skripsi kepada:

Nama : Dr. H. Sukomo, Drs., M.Si.
Sebagai : Pembimbing I

Nama : Hj. Elis Badriah, S.E., M.Ak.
Sebagai : Pembimbing II

Dalam penulisan/penyusunan skripsi mahasiswa untuk dan atas:

Nama : Salma Salsabila
NIM : 3403220053
Program Studi : Akuntansi
Judul Skripsi : Pengaruh Manajemen Risiko Kredit Terhadap Tingkat Non Performing Loan

Surat tugas ini berlaku sampai dengan skripsi selesai paling lambat 1 (satu) tahun setelah penetapan surat tugas ini.

Demikian agar dilaksanakan sebagaimana mestinya.

Ciamis, 18 Oktober 2025
Dekan,

Dr. Nurdiana Mulyatini, S.E., M.M.
NIK 3112770079

Tembusan :

1. Yth. Ketua Program Studi;
2. Mahasiswa yang bersangkutan.



**GALERI INVESTASI BURSA EFEK INDONESIA
UNIVERSITAS GALUH**

JL. Laksamana (L) R.E. Martadinata No. 150 Tlp. (0265) 772060 Ciamis 46251



SURAT KETERANGAN PENELITIAN
No : 975/GIBEI/SK/K/XI/2025

Yang bertanda tangan di bawah ini :

Nama : Toto, S.E., M.M.
NIK : 3112770544
Jabatan : Koordinator Galeri Investasi Bursa Efek Indonesia Universitas Galuh
Fakultas : Ekonomi Universitas Galuh
Alamat : R.E.Martadinata No.150 Ciamis

Menerangkan dengan sebenarnya bahwa :

Nama : Salma Salsabila
NIM : 3403220053
Program Studi : AKUNTANSI
Semester : VII
Alamat : Dsn. Cilongok RT002/RW001 Ds. Talagasari Kec. Kawali Kab. Ciamis

Judul Penelitian : Pengaruh Manajemen Risiko Kredit terhadap Tingkat Non Performing Loan (Studi pada PT. Bank Rakyat Indonesia Tbk.)

Tempat Penelitian : Galeri Investasi Bursa Efek Indonesia Universitas Galuh Ciamis
Tahun Data : 2014-2024

Telah menyelesaikan penelitian dengan menggunakan data sekunder yang tersedia di Galeri Investasi Bursa Efek Indonesia Universitas Galuh :

Dimulai tanggal : 15 Oktober 2025
s.d Tanggal : 15 Oktober 2026

Demikian surat keterangan penelitian ini dibuat untuk digunakan sebagaimana mestinya.

Ciamis, 23 November 2025


Toto, S.E., M.M.
Koordinator Galeri Investasi Universitas Galuh Ciamis

BALANCE SHEETS
As of December 31, 2015 and 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2015	December 31, 2014	December 31, 2015	December 31, 2014
ASSETS					
1.	Cash	28,470,316	22,188,565	28,771,635	22,469,167
2.	Placements with Bank Indonesia	95,641,785	99,316,979	99,752,721	101,758,775
3.	Placements with other banks	20,612,062	22,363,331	20,911,021	22,208,024
4.	Spot and derivative receivables	-	536	-	536
5.	Securities				
a.	Measured at fair value through profit and loss	273,714	58,009	929,334	128,342
b.	Available for sale	49,427,382	26,520,928	52,359,270	27,031,186
c.	Held to maturity	59,347,119	43,139,662	63,880,149	45,428,157
d.	Loans and receivables	7,280,883	10,527,985	7,280,883	10,527,985
6.	Securities sold under repurchase agreement (repo)	11,538,498	15,884,371	11,538,498	15,884,371
7.	Securities purchased with agreement to resell (reverse repo)	845,125	39,003,595	845,125	39,003,595
8.	Acceptances receivables	5,138,671	6,503,269	5,163,471	6,525,688
9.	Loans				
a.	Measured at fair value through profit and loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	558,446,721	490,410,064	564,491,243	495,104,644
10.	Sharia financing	-	-	16,261,754	15,322,903
11.	Investments in shares	4,949,988	2,407,978	269,130	251,573
12.	Impairment on financial assets -/-				
a.	Securities	-	-	(17,746)	-
b.	Loans	(17,030,352)	(15,785,241)	(17,162,183)	(15,886,145)
c.	Others	-	-	-	-
13.	Intangible assets	-	-	394,868	86,322
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	13,982,469	11,085,865	14,687,468	11,583,301
	Accumulated depreciation on premises and equipment -/-	(6,231,273)	(5,369,443)	(6,648,188)	(5,665,831)
15.	Aset non produktif				
a.	Abandoned properties	9,191	10,096	9,191	10,096
b.	Foreclosed assets	29,780	27,214	84,191	27,553
c.	Suspense account	-	-	-	-
d.	Inter office assets				
a.	Operational activities conducted in Indonesia	393	442	393	442
b.	Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,806,780	1,663,539	1,983,774	1,688,872
19.	Other assets	11,459,127	8,088,341	12,662,052	8,516,376
	TOTAL ASSETS	845,998,379	778,046,085	878,426,312	801,984,190

QUALITY OF ASSETS AND OTHER INFORMATION

As of December 31, 2015 and 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		December 31, 2015					December 31, 2014						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
III. OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral :						-						-
	a. To Bank Indonesia						-						-
2.	Total allowance for impairment of financial assets to earning assets						17,030,362						15,785,241
3.	Total required allowance for possible losses on earning assets						15,735,708						13,274,293
4.	Percentage of UMKM loans to total loans						44.32%						43.75%
5.	Percentage of UMKM loans to total assets						38.79%						36.58%
6.	Percentage of UMKM debtors to total debtors						77.51%						74.21%
7.	Percentage of UMKM debtors to total debtors						76.89%						73.43%
8.	Others						24,727,329						22,380,539
	a. Channelling of loans						-						-
	b. Multigrade financing						7,741,007						5,579,087
	c. Written off on earning assets						2,333,066						2,087,416
	d. Recovery of written off on earning assets						-						-
	e. Written off on earning assets with elimination of right to collect						-						-

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	December 31, 2015				December 31, 2014			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning		Allowance for Impairment		Required Allowance for Possible Losses on Earning	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	-	206,121	-	-	223,633	-	
2.	Spot and derivative receivables	-	-	-	-	-	5	-	
3.	Securities	-	-	177,028	-	-	154,890	-	
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	
6.	Acceptances receivables	-	-	51,387	-	-	65,033	-	
7.	Loans	4,074,445	12,955,907	5,203,330	9,705,009	2,355,974	13,429,267	4,512,329	
8.	Investments in shares	-	-	2,645	-	-	-	2,513	
9.	Temporary investment	-	-	460	-	-	-	300	
10.	Other receivables	-	-	389,730	-	-	-	279,192	
11.	Administrative account transactions	-	-	-	-	-	-	-	

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CALCULATION OF FINANCIAL RATIOS
As of December 31, 2015 and 2014

(In %)

Rasio	December 31, 2015	December 31, 2014
Performance Ratios		
1. Capital Adequacy Ratio	20.59	18.31
2. Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.33	1.09
3. Non performing earning assets to total earning assets	1.57	1.26
4. Allowance for impairment of financial assets to earning assets	2.37	2.40
5. NPL gross	2.02	1.69
6. NPL net	0.52	0.36
7. Return on Asset (ROA)	4.19	4.73
8. Return on Equity (ROE)	29.89	31.19
9. Net Interest Margin (NIM)	8.13	8.51
10. Operating Expenses to Operating Income (BOPO)	67.96	65.42
11. Loan to Deposit Ratio (LDR)	86.88	81.68
Compliance		
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 lending in excess of the Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
2. Reserve requirement		
a. Reserve requirement - Rupiah	9.31	8.07
b. Reserve requirement - Foreign currencies	8.43	8.00
3. Net Open Position (overall)	2.33	3.86

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2016 and 2015

(In Millions of Rupiah)

		(In Millions of Rupiah)			
No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2016	December 31, 2015	December 31, 2016	December 31, 2015
ASSETS					
1.	Cash	24,865,133	28,470,316	25,212,024	28,771,635
2.	Placements with Bank Indonesia	124,851,387	95,641,785	128,429,011	99,752,721
3.	Placements with other banks	16,442,192	20,612,062	15,900,916	20,911,021
4.	Spot and derivative receivables	93,649	-	91,657	-
5.	Securities				
	a. Measured at fair value through profit and loss	-	273,714	666,169	929,334
	b. Available for sale	64,816,396	49,427,382	68,855,281	52,359,270
	c. Held to maturity	50,646,872	59,347,119	57,922,276	63,880,149
	d. Loans and receivables	9,345,472	7,280,883	9,345,472	7,280,883
6.	Securities sold under repurchase agreement (repo)	7,358,032	11,538,498	7,358,032	11,538,498
7.	Securities purchased with agreement to resell (reverse repo)	1,557,370	845,125	1,557,370	845,125
8.	Acceptances receivables	5,602,843	5,138,671	5,692,583	5,163,471
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	635,304,499	558,446,721	643,484,253	564,491,243
10.	Sharia financing	-	-	17,256,787	16,261,754
11.	Finance lease receivables	-	-	2,070,300	-
12.	Investments in shares	5,783,220	4,949,988	2,439	269,130
13.	Impairment on financial assets -/-				
	a. Securities	-	-	(758)	(758)
	b. Loans	(21,944,371)	(17,030,352)	(22,184,296)	(17,162,183)
	c. Others	-	-	-	-
14.	Intangible assets	-	-	491,128	394,868
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	31,232,047	13,982,469	32,262,349	14,687,468
	Accumulated depreciation on premises and equipment -/-	(7,255,098)	(6,231,273)	(7,747,290)	(6,648,188)
16.	Aset non produktif				
	a. Abandoned properties	26,314	9,191	26,314	9,191
	b. Foreclosed assets	31,890	29,780	269,138	84,191
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	457	393	457	393
	b. Operational activities conducted outside Indonesia	-	-	-	-
17.	Impairment on non financial assets -/-	-	-	-	-
18.	Finance leased	-	-	-	-
19.	Deferred tax assets	2,328,530	1,806,780	2,520,932	1,983,774
20.	Other assets	12,913,856	11,459,127	14,183,624	12,645,064
	TOTAL ASSETS	964,000,690	845,998,379	1,003,644,426	878,426,312

As of December 31, 2016 and 2015

As of December 31, 2016 and 2015

As of December 31, 2016 and 2015

(In Millions of Rupee)

No.	DESCRIPTION	INDIVIDUAL												
		December 31, 2016						December 31, 2015						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	
III.	OTHER INFORMATIONS:													
1.	Value of bank's assets pledge as collateral:													-
a.	To Bank Indonesia						21,984,371							-
b.	To BPRs						-							-
2.	Total allowance for impairment of financial assets to earning assets													-
3.	Total required allowance for possible losses on earning assets													-
4.	Percentage of UMLK loans to total loans						17,187,421					15,735,709		-
5.	Percentage of UMLK loans to total loans						44.48%					44.32%		-
6.	Percentage of UMLK debtors to total debtors						39.25%					38.79%		-
7.	Percentage of UMLK debtors to total debtors						80.18%					77.51%		-
8.	Others						79.51%					76.89%		-
a.	Controlling of loans													-
b.	Mismanagement of funds													-
c.	Mismanagement of liquidity financing						24,726,704					24,727,529		-
d.	Recovery of written off on earning assets						8,446,345					7,741,007		-
e.	Recovery of written off on earning assets													-
f.	Written off on earning assets with elimination of rights to collect						4,461,473					3,760,409		-

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	December 31, 2016				December 31, 2015			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning		Allowance for Impairment		Required Allowance for Possible Losses on Earning	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	-	164,422	-	-	206,121	-	
2.	Spot and derivative receivables	-	-	936	-	-	-	-	
3.	Securities	-	-	213,721	-	-	177,028	-	
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	
5.	Securities purchased with agreement to resell	-	-	-	-	-	-	-	
6.	(reverse repo)	-	-	-	-	-	-	-	
7.	Marketable securities receivables	-	-	56,028	-	-	61,387	-	
8.	Loans	7,400,235	14,538,136	10,556,209	4,077,445	12,995,007	5,203,330	8,705,008	
9.	Investments in shares	-	-	16	-	-	2,645	-	
10.	Temporary investment	-	-	14,163	-	-	460	-	
11.	Other receivables	-	-	-	-	-	389,730	-	
	Administrative account transactions	-	-	329,736	-	-	-	-	



CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2016 and 2015

Rasio		(In %)	
		December 31, 2016	December 31, 2015
Performance Ratios			
1.	Capital Adequacy Ratio	22.91	20.59
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.46	1.33
3.	Non performing earning assets to total earning assets	1.61	1.57
4.	Allowance for impairment of financial assets to earning assets	2.75	2.37
5.	NPL gross	2.03	2.02
6.	NPL net	1.09	1.22
7.	Return on Asset (ROA)	3.84	4.19
8.	Return on Equity (ROE)	23.08	29.89
9.	Net Interest Margin (NIM)	8.27	8.13
10.	Operating Expenses to Operating Income (BOPO)	68.93	67.96
11.	Loan to Deposit Ratio (LDR)	87.77	86.88
Compliance			
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 lending in excess of the Legal Lending Limit		
	i. Related parties	0.00	0.00
	ii. Third parties	0.00	0.00
2.	Reserve requirement		
	a. Reserve requirement - Rupiah	6.94	9.31
	b. Reserve requirement - Foreign currencies	8.03	8.43
3.	Net Open Position (overall)	6.67	2.33

These consolidated financial statements are originally issued in the Indonesian language.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
As of December 31, 2017 and for the Year Then Ended
(Expressed in millions of Rupiah, unless otherwise stated)

48. OTHER DISCLOSURES (continued)

b. Non-Performing Loans (NPL) Ratio

CAR BRI (Parent Entity) as of December 31, 2017 and 2016 are calculated as follows:

(i) Consolidated (including Sharia receivables and financing)

	December 31, 2017	December 31, 2016
NPL ratio - gross	2.22%	2.11%
NPL ratio - net	0.98	1.15

(ii) BRI (Parent Entity)

	December 31, 2017	December 31, 2016
NPL ratio - gross	2.10%	2.03%
NPL ratio - net	0.88	1.09

Net NPL ratio is calculated based on NPL less the minimum allowance for impairment losses in accordance with Bank Indonesia regulations divided by the total loans.

c. Custodian Operations

BRI rendered custodian services since 1996 based on its operating license through Bapepam Chairman Decision Letter No. 91/PM/1996 dated April 11, 1996 and was also selected as the Sub-Registry in conducting Government bonds transactions and administration of Scriptless Certificates of Bank Indonesia by Bank Indonesia.

The custodian services business is a part of the Investment Services Division, which provides services such as:

- Safekeeping services and portfolio valuation;
- Settlement handling services;
- Income collection services, including the related tax payments;
- Corporate actions and proxy services;
- Information and reporting services;
- Custody Unit Link services and DPLK;
- Online Brokerage services of BRI's shares;
- Custodian for asset securitization; and
- Global custodian for securities issued abroad,

BRI has 258 (two hundred fifty eight) and 210 (two hundred and ten) customers (unaudited) as of December 31, 2017 and 2016, respectively, which mainly consist of pension funds, financial institutions, insurance companies, securities companies, mutual funds and other companies.

Customers' assets deposited at BRI Custodian (unaudited) amounted to Rp298,786,806 and Rp320,285,896 as of December 31, 2017 and 2016, respectively. While the number of custodian fees earned (unaudited) amounted to Rp71,513 and Rp56,058 for the year ended December 31, 2017 and 2016, respectively.

These consolidated financial statements are originally issued in the Indonesian language.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As of December 31, 2018
(Expressed in millions of Rupiah, unless otherwise stated)

		December 31,		
	Notes	2018	2017 ¹⁾	2016 ¹⁾
ASSETS				
Cash	2a,2c,3	27,421,625	24,798,037	25,212,226
Current Accounts with Bank Indonesia	2a,2c,2f,4	71,159,442	58,155,479	55,635,946
Current Accounts with Other Banks	2a,2c,2d,2e,2f,5,44	12,677,355	6,132,512	11,280,795
Placements with Bank Indonesia and Other Banks	2a,2c,2d,2e,2g,6,44	87,018,051	55,156,762	78,248,833
Securities	2a,2c,2d,2e,2h,7,44	184,284,810	186,939,596	132,086,758
Allowance for impairment losses		(758)	(758)	(758)
		184,284,052	186,938,838	132,086,000
Export Bills and Notes Receivable	2c,2d,2e,2i,8,44	27,442,690	10,654,353	11,580,175
Government Recapitalization Bonds	2c,2d,2h,9,44	1,505,273	3,317,840	3,318,434
Securities Purchased Under Agreement to Resell	2c,2d,2u,10,44	9,396,553	18,011,026	1,557,370
Derivatives Receivable	2c,2e,2ak,11	485,810	162,912	103,907
Loans	2c,2d,2e,2j,12,44	820,010,157	718,982,668	643,470,975
Allowance for impairment losses		(35,017,982)	(29,423,380)	(22,184,296)
		784,992,175	689,559,288	621,286,679
Sharia Receivables and Financing	2c,2d,2e,2k,13,44	20,178,401	17,864,869	17,748,943
Allowance for impairment losses		(497,141)	(577,257)	(492,156)
		19,681,260	17,287,612	17,256,787

¹⁾ As restated (Note 50)

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

These consolidated financial statements are originally issued in the Indonesian language.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As of December 31, 2018
(Expressed in millions of Rupiah, unless otherwise stated)

		December 31,		
	Notes	2018	2017 ¹⁾	2016 ¹⁾
ASSETS				
Cash	2a,2c,3	27,421,625	24,798,037	25,212,226
Current Accounts with Bank Indonesia	2a,2c,2f,4	71,159,442	58,155,479	55,635,946
Current Accounts with Other Banks	2a,2c,2d,2e,2f,5,44	12,677,355	6,132,512	11,280,795
Placements with Bank Indonesia and Other Banks	2a,2c,2d,2e,2g,6,44	87,018,051	55,156,762	78,248,833
Securities	2a,2c,2d,2e,2h,7,44	184,284,810	186,939,596	132,086,758
Allowance for impairment losses		(758)	(758)	(758)
		184,284,052	186,938,838	132,086,000
Export Bills and Notes Receivable	2c,2d,2e,2i,8,44	27,442,690	10,654,353	11,580,175
Government Recapitalization Bonds	2c,2d,2h,9,44	1,505,273	3,317,840	3,318,434
Securities Purchased Under Agreement to Resell	2c,2d,2u,10,44	9,396,553	18,011,026	1,557,370
Derivatives Receivable	2c,2e,2ak,11	485,810	162,912	103,907
Loans	2c,2d,2e,2j,12,44	820,010,157	718,982,668	643,470,975
Allowance for impairment losses		(35,017,982)	(29,423,380)	(22,184,296)
		784,992,175	689,559,288	621,286,679
Sharia Receivables and Financing	2c,2d,2e,2k,13,44	20,178,401	17,864,869	17,748,943
Allowance for impairment losses		(497,141)	(577,257)	(492,156)
		19,681,260	17,287,612	17,256,787

¹⁾ As restated (Note 50)

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

These consolidated financial statements are originally issued in the Indonesian language.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
As of December 31, 2018 and for the Year Then Ended
(Expressed in millions of Rupiah, unless otherwise stated)

48. OTHER DISCLOSURES (continued)

b. Non-Performing Loans (NPL) Ratio

As of December 31, 2018, 2017 and 2016, the NPL ratio of BRI are as follows:

(i) Consolidated (including Sharia receivables and financing)

	December 31,		
	2018	2017	2016
NPL ratio - gross	2.27%	2.22%	2.11%
NPL ratio - net	1.04	0.98	1.15

(ii) BRI (Parent Entity)

	December 31,		
	2018	2017	2016
NPL ratio - gross	2.14%	2.10%	2.03%
NPL ratio - net	0.92	0.88	1.09

NPL ratio - net is calculated based on NPL less the minimum allowance for impairment losses in accordance with Bank Indonesia Regulations divided by the total loans.

c. Custodian Service Activities

BRI conducted custodian services (custodian bank) since 1996 based on its operating license through Bapepam's Chairman Decree No. 91/PM/1996 dated April 11, 1996 and was appointed as the Sub-Registry in conducting Government bonds transactions and administration of Scriptless Bank Indonesia Certificates by Bank Indonesia.

These custodian services are part of the Investment Services Division Activities, which include the following services:

- Safekeeping services and portfolio valuation;
- Settlement handling services;
- Income collection services, including the related tax payments;
- Corporate actions and proxy services;
- Information and reporting services;
- Custody Unit Link and DPLK services;
- Custodian services for asset securitization; and
- Global custodian services for securities issued abroad.

BRI has 287 (two hundred and eighty seven), 258 (two hundred and fifty eight) and 210 (two hundred and ten) customers (unaudited) as of December 31, 2018, 2017 and 2016, respectively, which mainly consist of pension funds, financial institutions, insurance institutions and companies, securities companies, mutual funds and other institutions.

The customers' assets deposited in BRI's Custodian (unaudited) amounted to Rp363,679,331, Rp298,786,806 and Rp320,285,896 as of December 31, 2018, 2017 and 2016, respectively.

These consolidated financial statements are originally issued in the Indonesian language.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
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As of December 31, 2019
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	December 31, 2019	December 31, 2018 ¹⁾	January, 1 2018/ December 31, 2017 ¹⁾
ASSETS				
Cash	2a,2c,3	30,219,214	27,421,625	24,798,037
Current Accounts with Bank Indonesia	2a,2c,2f,4	71,416,449	71,159,442	58,155,479
Current Accounts with Other Banks	2a,2c,2d, 2e,2f,5,44	10,237,736	12,677,355	6,132,512
Placements with Bank Indonesia and Other Financial Institutions	2a,2c,2d, 2e,2g,6,44	116,854,727	87,018,051	55,156,762
Securities	2a,2c,2d, 2e,2h,7,44	195,840,931	184,284,810	186,939,596
Allowance for impairment losses		(758)	(758)	(758)
		195,840,173	184,284,052	186,938,838
Export Bills and Others Receivable	2c,2d,2e, 2i,8,44	33,876,763	32,900,080	16,260,854
Allowance for impairment losses		(132,241)	(91,932)	(94,130)
		33,744,522	32,808,148	16,166,724
Government Recapitalization Bonds	2c,2d,2h, 9,44	1,130,306	1,505,273	3,317,840
Securities Purchased Under Agreement to Resell	2c,2d,2u, 10,44	22,582,244	9,396,553	18,011,026
Derivatives Receivable	2c,2ak,11	210,396	485,810	162,912
Loans	2c,2d,2e, 2j,12,44	877,431,193	814,552,767	713,376,167
Allowance for impairment losses		(38,363,840)	(34,926,050)	(29,329,250)
		839,067,353	779,626,717	684,046,917
Sharia Receivables and Financing	2c,2d,2e, 2k,13,44	25,766,197	20,178,401	17,864,869
Allowance for impairment losses		(745,029)	(497,141)	(577,257)
		25,021,168	19,681,260	17,287,612

¹⁾ After account reclassification (Note 51)

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

These consolidated financial statements are originally issued in the Indonesian language.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
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48. OTHER DISCLOSURES (continued)

b. Non-Performing Loans (NPL) Ratio

As of December 31, 2019 and 2018, the NPL ratio of BRI is as follows:

(i) Consolidated (BRI, BRI Agro and BRISyariah)

	31 Desember	
	2019	2018
NPL ratio - gross	2.80%	2.27%
NPL ratio - net	1.18	1.04

NPL ratio - net is calculated based on NPL less the minimum allowance for impairment losses in accordance with Bank Indonesia Regulations divided by the total loans.

c. Custodian Service Activities

BRI conducted custodian services (custodian bank) since 1996 based on its operating license through Bapepam's Chairman Decree No. 91/PM/1996 dated April 11, 1996 and was appointed as the Sub-Registry in conducting Government bonds transactions and administration of Scriptless Bank Indonesia Certificates by Bank Indonesia.

These custodian services are part of the Investment Services Division Activities, which include the following services:

- Safekeeping services and portfolio valuation;
- Settlement handling services;
- Income collection services, including the related tax payments;
- Corporate actions and proxy services;
- Information and reporting services;
- Custody Unit Link and DPLK services;
- Custodian services for asset securitization; and
- Global custodian services for securities issued abroad.

BRI has 347 (three hundred forty seven) and 287 (two hundred and eighty seven) customers (unaudited) as of December 31, 2019 and 2018, respectively, which mainly consist of pension funds, financial institutions, insurance institutions and companies, securities companies, mutual funds and other institutions.

The customers' assets deposited in BRI's Custodian (unaudited) amounted to Rp385,432,544 and Rp363,679,331 as of December 31, 2019 and 2018, respectively.

d. Trustee Activities

BRI conducted trustee service activities since 1996. BRI's operating license as trustee was granted by the Minister of Finance based on its Decree No. 1554/KMK.013/1990 dated December 6, 1990 and registered in OJK in accordance with its Registered Certificate as Trustee No. 08/STTD-WA/PM/1996 dated June 11, 1996.

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PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As of December 31, 2020
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	December 31, 2020	December 31, 2019
ASSETS			
Cash	2a,2c,3	32,161,564	30,219,214
Current Accounts with Bank Indonesia	2a,2c,2f,4	51,530,969	71,416,449
Current Accounts with Other Banks	2a,2c,2d, 2e,2f,5,45	9,154,378	10,237,736
Allowance for impairment losses		(93,843)	-
		9,060,535	10,237,736
Placements with Bank Indonesia and Other Financial Institutions	2a,2c,2d, 2e,2g,6,45	66,539,685	116,854,727
Allowance for impairment losses		(18,070)	-
		66,521,615	116,854,727
Securities	2a,2c,2d, 2e,2h,7,45	327,615,655	195,840,931
Allowance for impairment losses		(348,941)	(758)
		327,266,714	195,840,173
Export Bills and Others Receivable	2c,2d,2e, 2i,8,45	27,573,004	34,317,499
Allowance for impairment losses		(1,326,190)	(132,241)
		26,246,814	34,185,258
Government Recapitalization Bonds	2c,2d,2h 9,45	-	1,130,306
Security Purchased Under Agreement to Resell	2c,2d,2u, 10,45	46,818,568	22,582,244
Derivative Receivables	2c,2ak,11	1,576,659	210,396
Loans	2c,2d,2e, 2j,12,45	899,458,207	877,431,193
Allowance for impairment losses		(65,165,002)	(38,363,840)
		834,293,205	839,067,353

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

These consolidated financial statements are originally issued in the Indonesian language.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
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49. OTHER DISCLOSURES (continued)

b. Non-Performing Loans (NPL) Ratio

As of December 31, 2020 and 2019, the NPL ratio of BRI is as follows:

(i) Consolidated (BRI, BRI Agro and BRISyariah)

	December 31, 2020	December 31, 2019
NPL ratio - gross	2.99%	2.80%
NPL ratio - net	0.87	1.19

NPL ratio - net is calculated based on NPL less the minimum allowance for impairment losses in accordance with Bank Indonesia Regulations divided by the total loans.

c. Custodian Service Activities

BRI conducted custodian services (custodian bank) since 1996 based on its operating license through Bapepam's Chairman Decree No. 91/PM/1996 dated April 11, 1996 and was appointed as the Sub-Registry in conducting Government bonds transactions and administration of Scriptless Bank Indonesia Certificates by Bank Indonesia.

These custodian services are part of the Investment Services Division Activities, which include the following services:

- Safekeeping services and portfolio valuation;
- Settlement handling services;
- Income collection services, including the related tax payments;
- Corporate actions and proxy services;
- Information and reporting services;
- Custody Unit Link and DPLK services;
- Custodian services for asset securitization; and
- Global custodian services for securities issued abroad.

BRI has 384 (three hundred eighty four) and 347 (three hundred forty seven) customers (unaudited) as of December 31, 2020 and 2019, respectively, which mainly consist of pension funds, financial institutions, insurance institutions and companies, securities companies, mutual funds and other institutions.

The customers' assets deposited in BRI's Custodian (unaudited) amounted to Rp440,482,007 and Rp385,432,544 as of December 31, 2020 and 2019, respectively.

d. Trustee Activities

BRI conducted trustee service activities since 1996. BRI's operating license as trustee was granted by the Minister of Finance based on its Decree No. 1554/KMK.013/1990 dated December 6, 1990 and registered in OJK in accordance with its Registered Certificate as Trustee No. 08/STTD-WA/PM/1996 dated June 11, 1996.

This trustee services are part of the Investment Services Division activities, which include the following services:

- Trustee
- Guarantee agent
- Monitoring agent

BRI has 49 (fourty nine) and 48 (fourty eight) customers (unaudited) as of December 31, 2020 and 2019, respectively. The total value of bonds in trust by BRI (unaudited) amounted to Rp83,480,339 and Rp81,987,158 as of December 31, 2020 and 2019, respectively.

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PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As of December 31, 2021
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	December 31, 2021	December 31, 2020 ^{*)}
ASSETS			
Cash	2a,2c,3	26,299,973	32,274,988
Current accounts with Bank Indonesia	2a,2c,2f,4	56,426,573	51,530,969
Current accounts with Other Banks	2a,2c,2d, 2e,2f,5,44	14,065,097	12,266,266
Allowance for impairment losses		(29,078)	(93,843)
		14,036,019	12,172,423
Placement with Bank Indonesia and Other Financial Institutions	2a,2c,2d, 2e,2g,6,44	58,982,842	67,851,406
Allowance for impairment losses		(6,177)	(18,070)
		58,976,665	67,883,336
Securities	2a,2c,2d, 2e,2h,7,44	372,048,648	327,305,619
Allowance for impairment losses		(311,120)	(348,941)
		371,737,528	326,956,678
Export Bills and Notes Receivable	2c,2d,2e, 2i,8,44	29,664,225	27,573,004
Allowance for impairment losses		(1,142,349)	(1,326,190)
		28,521,876	26,246,814
Securities Purchased Under Agreement to Resell	2c,2u, 9	54,915,498	46,818,568
Derivative Receivables	2c,2aj,10	730,083	1,576,659
Loans	2c,2d,2e, 2j,11,44	994,416,523	943,787,634
Allowance for impairment losses		(84,883,734)	(66,810,179)
		909,582,789	876,977,455

*) As restated regarding the implementation of SFAS No. 38 (see notes 1f, 2b and 51)

The accompanying notes to the consolidated financial statements form an integral part
of these consolidated financial statements taken as a whole

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PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
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48. OTHER DISCLOSURES (continued)

a. Capital Adequacy Ratio (CAR) (continued)

BRI's CAR (parent entity) as of December 31, 2021 and 2020 are calculated as follows (continued):

	December 31, 2021	December 31, 2020
CAR Ratio		
CET 1 Ratio	24.27%	19.59%
Tier 1 Ratio	24.27	19.59
Tier 2 Ratio	1.01	1.02
Total Ratio	25.28	20.61
Tier 1 Minimum Ratio	6.00%	6.00%
CET 1 Minimum Ratio	4.50	4.50
Minimum CAR Based on Risk Profile	9.00	9.00

b. Non-Performing Loans (NPL) Ratio

As of December 31, 2021 and 2020, the NPL ratio of BRI is as follows:

(i) Consolidated (BRI, Bank Raya, BRI Finance, Permodalan Nasional Madani, and Pegadaian)

	December 31, 2021	December 31, 2020
NPL ratio – gross ^{*)}	3.00%	2.88%
NPL ratio - net ^{*)}	0.70	0.87

NPL ratio - net is calculated based on NPL less the minimum allowance for impairment losses in accordance with Bank Indonesia Regulations divided by the total loans.

^{*)} Consolidated as of December 31, 2020 (BRI, Bank Raya, BRI Finance, Permodalan Nasional Madani, Pegadaian, dan BRI Syariah).

c. Custodian Service Activities

BRI conducted custodian services (custodian bank) since 1996 based on its operating license through Bapepam's Chairman Decree No. 91/PM/1996 dated April 11, 1996 and was appointed as the Sub-Registry in conducting Government bonds transactions and administration of Scriptless Bank Indonesia Certificates by Bank Indonesia.

These custodian services are part of the Investment Services Division Activities, which include the following services:

- Safekeeping services and portfolio valuation;
- Settlement handling services;
- Income collection services, including the related tax payments;
- Corporate actions and proxy services;
- Information and reporting services;
- Custody Unit Link and DPLK services;
- Custodian services for asset securitization; and
- Global custodian services for securities issued abroad.

These consolidated financial statements are originally issued in the Indonesian language

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
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As of December 31, 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	December 31, 2022	December 31, 2021
ASSETS			
Cash	2a,2c,3	27,407,478	26,299,973
Current accounts with Bank Indonesia	2a,2c,2f,4	150,935,150	56,426,573
Current accounts with Other Banks	2a,2c,2d, 2e,2f,5,44	21,488,434	14,065,097
Allowance for impairment losses		(18,577)	(29,078)
		21,469,857	14,036,019
Placement with Bank Indonesia and Other Financial Institutions	2a,2c,2d, 2e,2g,6,44	70,401,901	58,982,842
Allowance for impairment losses		(1,981)	(6,177)
		70,399,920	58,976,665
Securities	2a,2c,2d, 2e,2h,7,44	330,324,818	372,048,648
Allowance for impairment losses		(82,835)	(311,120)
		330,241,983	371,737,528
Export Bills and Other Receivables	2c,2d,2e, 2i,8,44	39,067,375	29,664,225
Allowance for impairment losses		(1,638,929)	(1,142,349)
		37,428,446	28,521,876
Securities Purchased Under Agreement to Resell	2c,2u, 9	51,014,678	54,915,498
Derivative Receivables	2c,2aj,10	911,405	730,083
Loans	2c,2d,2e, 2j,11,44	1,079,274,819	994,416,523
Allowance for impairment losses		(88,323,830)	(84,833,734)
		990,950,989	909,582,789

The accompanying notes to the consolidated financial statements form an integral part
of these consolidated financial statements taken as a whole

These consolidated financial statements are originally issued in the Indonesian language

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
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As of December 31, 2022 and for the Year then Ended
(Expressed in millions of Rupiah, unless otherwise stated)

48. OTHER DISCLOSURES (continued)

b. Non-Performing Loans (NPL) Ratio

As of December 31, 2022 and 2021, the NPL ratio of BRI consolidated (loans, sharia loans and finance receivables) is as follows:

	<u>December 31, 2022</u>	<u>December 31, 2021</u>
NPL ratio – gross	2.67%	3.00%
NPL ratio - net	0.69	0.70

NPL ratio - net is calculated based on NPL less the minimum allowance for impairment losses in accordance with Bank Indonesia Regulations divided by the total loans, finance receivables, and sharia loans.

c. Custodian Service Activities

BRI conducted custodian services (custodian bank) since 1996 based on its operating license through Bapepam's Chairman Decree No. 91/PM/1996 dated April 11, 1996 and was appointed as the Sub-Registry in conducting Government bonds transactions and administration of Scriptless Bank Indonesia Certificates by Bank Indonesia.

These custodian services are part of the Investment Services Division Activities, which include the following services:

- Safekeeping services and portfolio valuation;
- Settlement handling services;
- Income collection services, including the related tax payments;
- Corporate actions and proxy services;
- Information and reporting services;
- Custody Unit Link and DPLK services;
- Custodian services for asset securitization; and
- Global custodian services for securities issued abroad.

BRI has 488 (four hundred and eighty eight) and 438 (four hundred thirty eight) customers (unaudited) as of December 31, 2022 and 2021 which mainly consist of pension funds, financial institutions, insurance institutions and companies, securities companies, mutual funds and other institutions.

The customers' assets deposited in BRI's Custodian (unaudited) amounted to Rp555,527,157 and Rp523,266,664 as of December 31, 2022 and 2021, respectively. Assets held in custodian services activities are not included in the consolidated financial position statements of BRI and its Subsidiaries.

d. Trustee Activities

BRI conducted trustee service activities since 1996. BRI's operating license as trustee was granted by the Minister of Finance based on its Decree No. 1554/KMK.013/1990 dated December 6, 1990 and registered in OJK in accordance with its Registered Certificate as Trustee No. 08/STTD-WA/PM/1996 dated June 11, 1996.

This trustee services are part of the Investment Services Division activities, which include the following services:

- Trustee
- Guarantee agent
- Monitoring agent

These consolidated financial statements are originally issued in the Indonesian language

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As of December 31, 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	December 31, 2023	December 31, 2022
ASSETS			
Cash	2a,2c,3	31,603,784	27,407,478
Current accounts with Bank Indonesia	2a,2c,2f,4	101,909,121	150,935,150
Current accounts with Other Banks	2a,2c,2d, 2e,2f,5,44	22,331,919	21,488,434
Allowance for impairment losses		(9,984)	(18,577)
		22,321,935	21,469,857
Placement with Bank Indonesia and Other Financial Institutions	2a,2c,2d, 2e,2g,6,44	65,225,260	70,401,901
Allowance for impairment losses		(1,860)	(1,981)
		65,223,400	70,399,920
Securities	2a,2c,2d, 2e,2h,7,44	331,091,304	330,324,818
Allowance for impairment losses		(81,510)	(82,835)
		331,009,794	330,241,983
Export Bills and Other Receivables	2c,2d,2e, 2i,8,44	53,895,404	39,067,375
Allowance for impairment losses		(2,323,916)	(1,638,929)
		51,571,488	37,428,446
Securities Purchased Under Agreement to Resell	2c,2u, 9	33,595,231	51,014,678
Derivative Receivables	2c,2aj,10	911,683	911,405
Loans	2c,2d,2e, 2j,11,44	1,197,752,706	1,079,274,819
Allowance for impairment losses		(79,924,211)	(88,323,830)
		1,117,828,495	990,950,989

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole

These consolidated financial statements are originally issued in the Indonesian language

PT BANK RAKYAT INDONESIA (PERSERO) Tbk AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
As of December 31, 2023 and for the Year Then Ended
(Expressed in millions of Rupiah, unless otherwise stated)

48. ADDITIONAL INFORMATION (continued)

a. Capital Adequacy Ratio (CAR) (continued)

As of December 31, 2023 and 2022 BRI has fulfilled the ratio as required by Bank Indonesia (BI) and Financial Service Authority for capital adequacy ratio.

BRI's CAR (parent entity) as of December 31, 2023 and 2022 are calculated as follows:

	December 31, 2023	December 31, 2022
Core Capital (Tier 1)		
Common Equity (CET 1)	238,956,599	234,727,964
Supplementary Capital (Tier 2)	11,612,168	10,564,211
Total Capital	250,568,767	245,292,175
Risk Weighted Asset (RWA)		
RWA for Credit Risk ^{*)}	890,512,335	839,721,640
RWA for Market Risk ^{**)}	3,617,404	3,118,189
RWA for Operational Risk ^{***)}	99,021,545	209,879,369
Total ATMR	993,151,284	1,052,719,198
	December 31, 2023	December 31, 2022
CAR Ratio		
CET 1 Ratio	24.06%	22.30%
Tier 1 Ratio	24.06	22.30
Tier 2 Ratio	1.17	1.00
Total Ratio	25.23	23.30
Tier 1 Minimum Ratio	6.00%	6.00%
CET 1 Minimum Ratio	4.50	4.50
Minimum CAR Based on Risk Profile	9.00	9.00

^{*)} Credit risk is calculated based on SE OJK No. 24/SEOJK.03/2021 dated October 7, 2021.

^{**)} Market risk is calculated based on SE OJK No. 38/SEOJK.03/2016 dated September 8, 2016.

^{***)} Operational risk is calculated based on SE OJK No. 6/SEOJK.03/2020 dated April 29, 2020.

b. Non-Performing Loans (NPL) Ratio

As of December 31, 2023 and 2022, the NPL ratio of BRI consolidated (loans, sharia loans and finance receivables) is as follows:

	December 31, 2023	December 31, 2022
NPL ratio - gross	2.95%	2.67%
NPL ratio - net	0.72	0.69

NPL ratio - net is calculated based on NPL less the minimum allowance for impairment losses in accordance with Bank Indonesia Regulations divided by the total loans, finance receivables, and sharia loans.

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAKNYA
LAPORAN POSISI
KEUANGAN KONSOLIDASIAN
Tanggal 31 Desember 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION
As of December 31, 2024
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/ December 31,			
		2024	2023 ^{*)}	2022 ^{*)}	
ASET					ASSETS
Kas	3	29.783.642	31.603.784	27.407.478	Cash
Giro pada Bank Indonesia	4	88.878.969	101.909.121	150.935.150	Current accounts with Bank Indonesia
Giro pada Bank Lain	5,44	25.582.825	22.331.919	21.488.434	Current accounts with Other Banks
Cadangan kerugian penurunan nilai		(8.378)	(9.984)	(18.577)	Allowance for impairment losses
		25.574.447	22.321.935	21.469.857	
Penempatan pada Bank Indonesia dan Lembaga Keuangan Lain	6,44	57.874.335	65.225.260	70.401.901	Placement with Bank Indonesia and Other Financial Institutions
Cadangan kerugian penurunan nilai		(767)	(1.860)	(1.981)	Allowance for impairment losses
		57.873.568	65.223.400	70.399.920	
Efek-efek	7,44	326.535.700	331.091.304	330.324.818	Securities
Cadangan kerugian penurunan nilai		(58.823)	(81.510)	(82.835)	Allowance for impairment losses
		326.476.877	331.009.794	330.241.983	
Wesel Ekspor dan Tagihan Lainnya	8,44	40.656.822	54.130.097	39.114.415	Export Bills and Other Receivables
Cadangan kerugian penurunan nilai		(1.075.559)	(2.323.916)	(1.638.929)	Allowance for impairment losses
		39.581.263	51.806.181	37.475.486	
Efek-efek yang Dibeli dengan Janji Dijual Kembali	9,44	16.845.690	33.595.231	51.014.678	Securities Purchased Under Agreement to Resell
Tagihan Derivatif	10	1.087.048	911.683	911.405	Derivative Receivables
Kredit yang Diberikan	11,44	1.298.318.089	1.212.578.086	1.094.277.547	Loans
Cadangan kerugian penurunan nilai		(76.902.889)	(81.924.402)	(90.711.448)	Allowance for impairment losses
		1.221.415.200	1.130.653.684	1.003.566.099	

^{*)} Setelah Reklasifikasi (Catatan 52)

^{*)} After Reclassification (Note 52)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.