

## Reasonable Transaction and Reasons for the Transaction

Related party transactions occur due to the Company's business needs. All transactions were carried out normally and fairly (arm's length transactions) as transactions with other parties. The Company guarantees that all transactions are free from conflicts of interest and comply with applicable laws and regulations.

## Realization of Related Party Transactions

The following are details of the realization of related party transactions due to ownership relationships with the Government of the Republic of Indonesia and related party transactions with Key Management.

**Table of Related Party Transactions Due to Ownership Relationships with the Government of the Republic of Indonesia**

(in IDR million)

Description	2023	2022
<b>Asset</b>		
Current Account in other banks	1,049,449	508,322
Placements with BI and other banks - net	61	61
Securities	3,851,105	850,059
Government Bonds	35,893,929	51,964,973
Loans and Sharia financing/receivables	27,678,581	19,594,018
Acceptance receivable	68,746	131,356
Other Bills	106,385	61,169
<b>Total assets for related parties</b>	<b>68,648,256</b>	<b>73,109,958</b>
CKPN from related parties	(1,227,528)	(900,235)
<b>Total assets for net related parties</b>	<b>67,420,728</b>	<b>72,209,723</b>
<b>Percentage of total assets of related parties to total assets</b>	<b>15,37%</b>	<b>17,96%</b>
<b>Liabilities</b>		
Deposits from customers	196,674,002	173,906,896
Acceptances payable	224,045	118,525
Securities issued	5,868,525	4,355,008
Loan received	22,453,290	17,455,685
Subordinated Loan and Subordinated Effects	4,499,997	4,499,977
<b>Total liabilities for related parties</b>	<b>229,719,859</b>	<b>200,336,091</b>
<b>Percentage of total related party liabilities to total liabilities</b>	<b>60,27%</b>	<b>57,01%</b>
<b>Temporary Syirkah Fund</b>		
Mudharabah Current Account	11,271	11,897
Mudharabah Savings	133,630	83,465
Mudharabah Deposits	8,899,072	7,631,970
<b>Total temporary syirkah funds for related parties</b>	<b>9,043,973</b>	<b>7,727,332</b>
<b>The percentage of total temporary syirkah funds related to temporary syirkah funds</b>	<b>33,37%</b>	<b>31,08%</b>
<b>Interest Income and Profit Sharing</b>		
Placements with BI and other banks	490,484	282,311
Securities	299,741	216,020
Government Bonds	1,220,648	1,518,936
Loans and Sharia financing/receivables	1,195,910	1,081,237
<b>Total interest income and profit sharing from related parties</b>	<b>3,206,783</b>	<b>3,098,504</b>
<b>Percentage of total interest income and profit sharing</b>	<b>11,34%</b>	<b>11,96%</b>
<b>Interest expense, profit sharing and bonuses</b>		
Deposits from customers	3,137,470	2,642,731
Deposits from other banks	2,647	781
Securities issued	433,269	455,401
Loans received	965,111	843,147
Securities sold under repurchase agreements	34,593	4,894
Subordinated loan and securities	381,770	381,760