

**STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)**  
**AS OF SEPTEMBER 30, 2022 AND DECEMBER 31, 2021**  
(In Million Rupiah)

NO.	ACCOUNT	SEP 30, 2022	DEC 31, 2021
<b>ASSETS</b>			
1.	Cash	47,405	54,888
2.	Placement to Bank Indonesia	1,209,176	1,324,156
3.	Interbank placement	24,343	46,836
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	122,364	122,298
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	1,980,506	2,230,450
8.	Acceptance claims	7,153	8,730
9.	Loans	3,978,576	3,970,764
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	50,978	44,271
13.	Impairment on financial assets -/-	112,238	76,233
	a. Securities	-	-
	b. Loans and sharia financing	103,874	76,176
	c. Others	8,364	57
14.	Intangible assets	32,219	28,370
	Accumulated amortization on intangible assets -/-	25,940	23,401
15.	Fixed assets and equipment	864,000	888,903
	Accumulated depreciation on fixed assets and equipment -/-	67,315	70,121
16.	Non Productive Asset	82,832	84,974
	a. Abandoned property	51,381	55,280
	b. Foreclosed assets	31,451	29,694
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	48,953	29,415
<b>TOTAL ASSETS</b>		<b>8,243,022</b>	<b>8,664,310</b>
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1.	Current account	1,004,593	1,424,008
2.	Saving account	428,849	489,796
3.	Time deposit	4,381,445	4,348,832
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	1,924	1,949
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	7,153	8,730
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	-	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	157,918	149,375
15.	Minority Interest	-	-
<b>TOTAL LIABILITIES</b>		<b>5,981,882</b>	<b>6,422,690</b>
<b>EQUITIES</b>			
16.	Paid in capital	277,200	277,200
	a. Capital	800,000	800,000
	b. Unpaid capital -/-	522,800	522,800
	c. Treasury stock -/-	-	-
17.	Additional paid in capital	583,045	583,045
	a. Agio	583,045	583,045
	b. Disagio -/-	-	-
	c. Fund for paid up capital	-	-
	d. Others	-	-
18.	Other comprehensive gain (loss)	699,351	712,445
	a. Gains	705,967	720,723
	b. Losses -/-	6,616	8,278
19.	Reserves	42,500	40,000
	a. General reserves	42,500	40,000
	b. Appropriated reserves	-	-
20.	Gain/loss	659,044	628,930
	a. Previous years	626,430	595,495
	b. Current year	44,395	42,675
	c. Dividends paid -/-	11,781	9,240
<b>TOTAL EQUITIES</b>		<b>2,261,140</b>	<b>2,241,620</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>8,243,022</b>	<b>8,664,310</b>

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**  
**FOR PERIOD ENDED SEPTEMBER 30, 2022 AND 2021**  
(In Million Rupiah)

NO.	ACCOUNT	SEP 30, 2022	SEP 30, 2021
<b>OPERATIONAL INCOME AND EXPENSES</b>			
<b>A. Interest Income and Expenses</b>			
1.	Interest Income	395,189	400,811
2.	Interest Expenses	135,568	182,540
	<b>Net Interest Income (Expenses)</b>	<b>259,621</b>	<b>218,271</b>
<b>B. Operational Income and Expenses Other than Interest</b>			
1.	Gain (loss) from increase (decrease) in fair value of financial assets	-	-
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) from sale of financial assets	-	-
4.	Gain (loss) from spot and derivative / forward transactions (realized)	-	-
5.	Gain (loss) from investment using the equity method	-	-
6.	Gain (loss) from translation of foreign currency transactions	1,061	181
7.	Dividend income	21	7
8.	Commission / provision / fee and administration	8,339	8,456
9.	Others income	4,545	7,979
10.	Impairment losses on financial assets	36,769	21,643
11.	Losses on operational risk	59	6
12.	Personnel expenses	111,765	91,104
13.	Promotion expenses	389	282
14.	Other expenses	79,776	75,854
	<b>Other Operating Income (Expenses)</b>	<b>(214,792)</b>	<b>(172,266)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>44,829</b>	<b>46,005</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>			
1.	Gain (loss) on sale of fixed assets and equipment	1,405	838
2.	Other non operational income (expenses)	1,507	273
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>2,912</b>	<b>1,111</b>
	<b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>	<b>47,741</b>	<b>47,116</b>
	Income taxes	3,346	13,580
a.	Estimated current period tax -/-	10,504	10,775
b.	Deferred tax income (expenses)	7,158	(2,805)
	<b>NET PROFIT (LOSS) AFTER TAX</b>	<b>44,395</b>	<b>33,536</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
1.	Items that will not be reclassified to profit and Loss	(13,095)	79,101
a.	Reserves of fixed asset revaluation	(16,371)	82,707
b.	Gain (loss) on defined benefit actuarial program	2,131	2,948
c.	Others	1,145	(6,554)
2.	Items that will be reclassified to profit and Loss	-	-
a.	Gain (loss) arising from adjustments resulting from translation of financial statements in foreign currency	-	-
b.	Gain (loss) from changes in fair value of financial assets of debt instruments at fair value through other comprehensive income	-	-
c.	Others	-	-
	<b>OTHER COMPREHENSIVE PROFIT FOR THE YEAR AFTER TAX</b>	<b>(13,095)</b>	<b>79,101</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>31,300</b>	<b>112,637</b>
<b>Profit (Loss) attributable to :</b>			
	- Owner	44,395	33,536
	- Minority Interest	-	-
	<b>CURRENT PERIOD TOTAL PROFIT</b>	<b>44,395</b>	<b>33,536</b>
<b>Total comprehensive profit attributable to :</b>			
	- Owner	31,300	112,637
	- Minority Interest	-	-
	<b>CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT</b>	<b>31,300</b>	<b>112,637</b>
<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>			
<b>DIVIDEND</b>			
		<b>11,781</b>	<b>9,240</b>
<b>NET EARNINGS (LOSS) PER SHARE</b>			
		<b>16.02</b>	<b>14.52</b>

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**  
**AS OF SEPTEMBER 30, 2022 AND DECEMBER 31, 2021**  
(In Million Rupiah)

NO.	ACCOUNT	SEP 30, 2022	DEC 31, 2021
I. COMMITTED RECEIVABLES		-	-
1.	Unused loan / financing facilities	-	-
2.	Foreign currency positions to be received from spot and derivative / forward purchase transactions	-	-
3.	Others	-	-
II. COMMITTED LIABILITIES		1,675,179	1,937,764
1.	Undisbursed loan / financing facilities to debtors	1,665,978	1,922,493
	a. Committed	1,665,978	1,922,493
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	9,201	15,271
3.	Foreign currency positions to be submitted for spot and derivative / forward transactions	-	-
4.	Others	-	-
III. CONTINGENT RECEIVABLES		-	-
1.	Received guarantees	-	-
2.	Others	-	-
IV. CONTINGENT LIABILITIES		152,087	154,689
1.	Issued guarantees	130,698	139,318
2.	Others	21,389	15,371

**FINANCIAL RATIO STATEMENTS  
FOR PERIOD ENDED SEPTEMBER 30, 2022 AND 2021**

(In %)

RATIO		SEP 30, 2022	SEP 30, 2021
<b>Performance Ratio</b>			
1.	Minimum Capital Adequacy Requirement (CAR)	42.59%	29.06%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.52%	2.04%
3.	Non performing earning assets to total earning assets	2.12%	2.16%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	1.53%	1.29%
5.	NPL Gross	4.86%	3.17%
6.	NPL Net	3.23%	2.10%
7.	Return on Asset (ROA)	0.74%	0.83%
8.	Return on Equity (ROE)	2.65%	2.96%
9.	Net Interest Margin (NIM)	4.55%	4.42%
10.	Operating Expenses to Operating Income (BOPO)	89.04%	88.98%
11.	Cost to Income Ratio (CIR)	70.19%	72.44%
12.	Loan to Deposit Ratio (LDR)	68.42%	78.32%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	-	-
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	25,74%	20,80%
	b. Leverage Ratio value consolidation	-	-
<b>Compliance</b>			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	-	-
	ii. Non related parties	-	-
	b. Percentage Lending in Excess of The Legal Lending Limit		
	i. Related parties	-	-
	ii. Non related parties	-	-
2.	GWM		
	a. Main GWM in rupiah		
	- Daily	0.00%	2.04%
	- Average	12.38%	3.00%
	b. GWM in Foreign Exchange (daily)	9.95%	11.01%
3.	Overall Net Open Position (NOP)	0.96%	0.74%

**STATEMENT OF CASH FLOW**  
**FOR PERIOD ENDED SEPTEMBER 30, 2022 AND 2021**  
(In Million Rupiah)

Pos-pos	SEP 30, 2022	SEP 30, 2021
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest, Commissions and fees received	390,376	403,700
Interest, Commissions and fees paid	(137,785)	(189,762)
Other operating revenues received	7,872	10,184
Personnel expenses paid	(99,800)	(95,782)
General and administrative expenses paid	(68,465)	(73,517)
Non-operating income (expense) received (paid)	2,938	577
Payments of corporate income tax	(10,557)	(16,226)
<b>Operating Cash Flows Before Changes in Operating Activities</b>	<b>84,579</b>	<b>39,174</b>
Decrease (increase) in operating assets:		
Loans	(8,539)	304,151
Other assets	(4,970)	(6,669)
Increase (decrease) in operating liabilities:		
Deposits	(447,749)	(463,609)
Deposits from other banks	(25)	1,005
Other liabilities	427	(1,555)
<b>Net Cash Provided by Operating Activities</b>	<b>(376,277)</b>	<b>(127,503)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Placements in held-to-maturity securities	-	-
Maturity of in held-to-maturity securities	-	-
Placements in securities purchase under resale arrangement	249,944	8,349
Proceeds from sale of premises and equipment	1,434	7,927
Payment to right-of-use of assets	(203)	(202)
Acquisition of fixed assets	(6,956)	(9,229)
Acquisitions of intangible assets	(3,849)	(2,000)
<b>Net Cash Used in investing Activities</b>	<b>240,370</b>	<b>4,845</b>
<b>CASH FLOWS FROM FINANCING ACTIVITY</b>		
Cash dividends paid	(11,781)	(9,240)
Payment of lease liabilities	(365)	(1,253)
Proceeds from issuance of new stocks	-	-
Payments of stock issuance costs	-	-
<b>Net Cash Used for Financing Activities</b>	<b>(12,146)</b>	<b>(10,493)</b>
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>(148,053)</b>	<b>(133,151)</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>	<b>1,425,880</b>	<b>790,384</b>
Effect of foreign exchange rate changes	3,097	580
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>	<b>1,280,924</b>	<b>657,813</b>
<b>SUPPLEMENTAL DISCLOSURE</b>		
Cash and cash equivalents consist of:		
Cash	47,405	51,482
Demand deposits with Bank Indonesia	789,258	304,870
Demand deposits with other banks	24,343	47,961
Placement with Bank Indonesia	419,918	253,500
<b>Total Cash and Cash Equivalents</b>	<b>1,280,924</b>	<b>657,813</b>

**MINIMUM CAPITAL REQUIREMENTS (KPMM)**  
**FOR PERIOD ENDED SEPTEMBER 30, 2022 AND 2021**  
**(In Million Rupiah)**

CAPITAL COMPONENTS		SEP 30, 2022	SEP 30, 2021
I	Core Capital (Tier 1)	2,236,442	1,612,217
1	CET 1	2,236,442	1,612,217
	1.1 Paid-in Capital (After the deduction of treasury stock)	277,200	231,000
	1.2 Disclosed Reserves	1,981,739	1,392,870
	1.2.1 Addition Factor	1,990,556	1,400,783
	1.2.1.1 Other comprehensive income		
	1.2.1.1.1 Difference in financial statement translation	-	-
	1.2.1.1.2 The potential gain from an increase in fair value of financial assets measured at fair value through other comprehensive income	-	-
	1.2.1.1.3 Fixed asset revaluation surplus balance	705,967	738,053
	1.2.1.2 Other disclosed reserves		
	1.2.1.2.1 Agio	583,045	10,990
	1.2.1.2.2 General Reserves	42,500	40,000
	1.2.1.2.3 Previous year's profit	614,649	578,204
	1.2.1.2.4 Current year's profit	44,395	33,536
	1.2.1.2.5 Fund for paid-in capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(8,817)	(7,913)
	1.2.2.1 Other comprehensive income		
	1.2.2.1.1 Difference in lack of financial statement translation	-	-
	1.2.2.1.2 Potential loss from impairment of fair value of financial assets measured at fair value through other comprehensive income	-	-
	1.2.2.2 Other disclosed reserves		
	1.2.2.2.1 Disagio	-	-
	1.2.2.2.2 Previous year's losses	-	-
	1.2.2.2.3 Current year's losses	-	-
	1.2.2.2.4 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (CKPN) on productive assets	-	-
	1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the Trading Book	-	-
	1.2.2.2.6 PPKA non-productive	(8,817)	(7,913)
	1.2.2.2.7 Others	-	-
	1.3 Non-Controlling Interests that can be taken into account	-	-
	1.4 Deduction Factors for Main Core Capital	(22,497)	(11,653)
	1.4.1 Deferred tax	(22,497)	(11,653)
	1.4.2 Goodwill	-	-
	1.4.3 Intangible assets	-	-
	1.4.4 Investment that is calculated as a deduction factor	-	-
	1.4.5 Lack of capital in the insurance subsidiary	-	-
	1.4.6 Securitization exposure	-	-
	1.4.7 Another major deduction factor for core capital		
	1.4.7.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks	-	-
	1.4.7.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant	-	-
	1.4.7.3 Exposures that give rise to Credit Risk due to settlement risk - Non Delivery Versus Payment	-	-
	1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharia principles (if any)	-	-
2	Additional Tier 1 (AT 1) Capital	-	-
	2.1 Instruments that meet the requirements of AT 1	-	-
	2.2 Agio/Disagio	-	-
	2.3 Deduction Factors for Additional Core Capital		
	2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks	-	-
	2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant	-	-
II	Supplementary Capital (Tier 2)	55,004	51,841
1	Capital instruments in the form of shares or others that meet Tier 2 requirements	-	-
2	Agio/Disagio	-	-
3	PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA)	55,664	51,841
4	Deduction Factors for Tier 2		
	4.1 Sinking Fund	-	-
	4.2 Placement of funds in Tier 2 instruments with other banks	-	-
	4.3 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant	-	-
<b>TOTAL CAPITAL</b>		<b>2,292,106</b>	<b>1,664,058</b>
RISK-WEIGHTED ASSETS (RWAs)			
	RWAs CONSIDERING CREDIT RISK	4,793,856	5,093,320
	RWAs CONSIDERING MARKET RISK	-	-
	RWAs CONSIDERING OPERATIONAL RISK	588,076	632,466
	<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>5,381,932</b>	<b>5,725,786</b>
	Min. Capital Requirement based on Risk Profile	9.75%	9.88%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION			
	From CET 1 (%)	9.75%	9.88%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	0.00%	0.00%
CAR RATIO			
	CET 1 Ratio (%)	41.56%	28.16%
	Tier 1 Ratio (%)	41.56%	28.16%
	Tier 2 Ratio (%)	1.03%	0.90%
	CAR Ratio (%)	42.59%	29.06%
	CET 1 For BUFFER (%)	31.81%	18.28%
REGULATORY			
	Capital Conservation Buffer (%)	0.00%	0.00%
	Countercyclical Buffer (%)	0.00%	0.00%
	Capital Surcharge for Systemic Bank (%)	0.00%	0.00%

**STATEMENT OF EARNING ASSETS QUALITY AND OTHER INFORMATION**  
**FOR PERIOD ENDED SEPTEMBER 30, 2022 AND 2021**  
(In Million Rupiah)

NO.	ACCOUNT	SEP 30, 2022					SEP 30, 2021						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
<b>I. RELATED PARTIES</b>													
1. Interbank placement													
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
2. Spot dan derivative claims													
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
3. Securities													
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreement (repo)													
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo													
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance claims													
7. Loans													
a. Micro, small and medium enterprises (UMKM)													
i. Rupiah		56,745	-	-	-	-	56,745	4,149	-	-	-	-	4,149
ii. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
b. Non-UMKM													
i. Rupiah		34,032	-	-	-	-	34,032	90,663	-	-	-	-	90,663
ii. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans													
i. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
8. Equity investment													
9. Other Receivables													
10. Commitment and contingencies													
a. Rupiah		51,031	-	-	-	-	51,031	57,153	-	-	-	-	57,153
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
<b>II. NON-RELATED PARTIES</b>													
1. Interbank placement													
a. Rupiah		10,841	-	-	-	-	10,841	10,487	-	-	-	-	10,487
b. Foreign currency		13,502	-	-	-	-	13,502	37,474	-	-	-	-	37,474
2. Spot dan derivative claims													
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
3. Securities													
a. Rupiah		122,364	-	-	-	-	122,364	122,277	-	-	-	-	122,277
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreement (repo)													
a. Rupiah		-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo													
a. Rupiah		1,980,506	-	-	-	-	1,980,506	1,261,792	-	-	-	-	1,261,792
b. Foreign currency		-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance claims		7,153	-	-	-	-	7,153	12,935	-	-	-	-	12,935
7. Loans													
a. Micro, small and medium enterprises (UMKM)													
i. Rupiah		867,808	11,682	25,653	7,360	102,889	1,015,392	1,540,550	15,639	14,133	11,190	70,117	1,651,629
ii. Foreign currency		28,326	-	-	-	-	28,326	40,369	-	-	-	-	40,369
b. Non-UMKM													
i. Rupiah		2,720,284	15,740	23,159	1,249	33,127	2,793,559	2,384,489	22,067	1,316	2,115	36,240	2,445,227
ii. Foreign currency		50,522	-	-	-	-	50,522	32,233	-	-	-	-	32,233

NO.	ACCOUNT	SEP 30, 2022						SEP 30, 2021					
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	c. Restructured loans												
	i. Rupiah	196,529	3,404	37,652	1,015	73,478	312,078	553,055	17,031	12,634	11,190	47,425	641,335
	ii. Foreign currency	-	-	-	-	-	-	4,091	-	-	-	-	4,091
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	1,714,224	20	-	-	-	1,714,244	1,855,565	-	-	-	-	1,855,565
	b. Foreign currency	40,602	-	-	-	-	40,602	45,183	-	-	-	-	45,183
	<b>III. OTHER INFORMATION</b>												
1.	Assets pledged as collateral												
	a. To Bank Indonesia												-
	b. To other parties												-
2.	Foreclosed assets						31,451						33,590



**STATEMENT OF ALLOWANCE FOR LOSSES  
FOR PERIOD ENDED SEPTEMBER 30, 2022 AND 2021  
(In Million Rupiah)**

NO.	ACCOUNT	SEP 30, 2022					SEP 30, 2021				
		Allowance For Impairment			Allowance required to be provided		Allowance For Impairment			Allowance required to be provided	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Interbank placement	19	-	-	243	-	59	-	-	480	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	19,805	-	-	-	-	12,618	-
6.	Acceptance claims	-	-	-	72	-	-	-	-	129	-
7.	Loans	23,068	16,111	64,695	34,185	29,210	28,299	10,986	41,693	37,304	26,091
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	1,729	-	-	1,359	-	1,328	-	-	1,310	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION  
FOR PERIOD ENDED SEPTEMBER 30, 2022  
(In Million Rupiah)**

NO.	TRANSACTION	INDIVIDUAL				
		Notional Value	Objectives		Derivative Receivables and Liabilities	
			Trading	Hedging	Receivables	Liabilities
<b>A.</b>	<b>Related to Exchange Rate</b>					
1.	<i>Spot</i>					
2.	<i>Forward</i>					
3.	<i>Option</i>					
	a. Purchased					
	b. Written					
4.	<i>Future</i>					
5.	<i>Swap</i>					
6.	Others					
<b>B.</b>	<b>Related to Interest Rate</b>					
1.	<i>Forward</i>					
2.	<i>Option</i>					
	a. Purchased					
	b. Written					
3.	<i>Future</i>					
4.	<i>Swap</i>					
5.	Others					
<b>C.</b>	<b>Others</b>					
	<b>TOTAL</b>					

BOARD OF COMMISSIONERS		SHAREHOLDERS	
- President Commissioner	: Ir. Rachmat M.S.,MBA	<b>Ownership arrangement</b>	
- Vice President Commissioner	: Daniel Budi Dharma	- PT. Surya Husada Investment	: 25.45%
- Commissioner	: R.M. Sjariffudin (Mohammad Sjariffudin)	- PT. Takjub Finansial Teknologi	: 40.00%
- Commissioner	: A.B.S Hidayana	- PT. Dana Graha Agung	: 15.27%
		- PT. Budiman Kencana Lestari	: 10.18%
		- Masyarakat	: 9.10%
DIRECTORS		Controlling Shareholders (PSP):	
- President Director	: Wikan Aryono S.	<i>Ultimate shareholder</i>	: 1. Ir. Rachmat M.S.,MBA
- Credit and Marketing Director	: Hendrik Atmaja	through	- PT. Surya Husada Investment : 5.88%
- Compliance Director	: T. Hendra Jonathan		- PT. Dana Graha Agung : 14.51%
- Director of Business Development and Finance	: Edwin Suryahusada		
- Director of Digital Banking	: Henry Koenafi		
		<b>Non-Controlling Shareholders (PSP) shareholders do not go through the capital market (≥ 5%)</b>	
		- PT. Budiman Kencana Lestari	: 10.18%

Catatan:

- The presentation of financial information in the published reports on and for the nine month periods ended September 30, 2022 and 2021 is taken from the Interim Financial Statements of PT Bank Bumi Arta, Tbk. prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards where the Interim Financial Statements as of and for the nine month period ended September 30, 2022 unaudited, as stated in our report dated October 28, 2022, which is not included in this publication. Because the above interim financial information is taken from the Audited Interim Financial Statements, thus the information is not a complete presentation of the Audited Interim Financial Statements.

The presentation of financial information in the published reports as of and for the years ended December 31, 2021 are taken from the Financial Statements of PT Bank Bumi Arta, Tbk. prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards where the Financial Statements as of and for the years ended December 31, 2021 have been audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (member of PwC Global Network firms) with the signing partner in charge is Lucy Luciana Suhenda, SE, Ak., CPA, independent auditor, based on the Auditing Standards set by the Indonesian Institute of Certified Public Accountants, with an unmodified opinion, as stated in its reports dated March 21, 2022 which are not included in this publication. Because the above financial information is taken from the Audited Financial Statements, thus the information is not a complete presentation of the Audited Financial Statements.

- Financial Statements presented in accordance with the Bank on matters as follows:

- Financial Services Authority Regulation No. 37/POJK.03/2020 on "Transparency and Publication of Bank Reports.
- Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 concerning "Transparency and Publication of Conventional Commercial Bank Reports
- Regulation No. X.K.2 with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-346/BL/2011 of July 5, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
- Regulation No. VIII.G.7, with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-347/BL/2012 of June 25, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company".

- Foreign currency exchange rate of 1 USD of September 30, 2022, September 30, 2021 and December 31, 2021 respectively amounted to 15,227.50, 14,312.50 and 14,252.50

Jakarta, October 28, 2022  
Direksi P.T. Bank Bumi Arta Tbk.

Wikan Aryono S.  
Presiden Direktur

Edwin Suryahusada  
Direktur