

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)
AS OF MARCH 31, 2023 AND DECEMBER 31, 2022
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2023	DEC 31, 2022
<u>ASSETS</u>			
1.	Cash	55,896	50,413
2.	Placement to Bank Indonesia	713,655	1,041,361
3.	Interbank placement	35,965	30,921
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	122,411	122,388
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	2,152,216	2,255,712
8.	Acceptance claims	6,876	5,518
9.	Loans	3,948,027	3,845,625
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	54,573	51,859
13.	Impairment on financial assets -/-	151,161	127,598
	a. Securities	-	-
	b. Loans and sharia financing	121,923	113,788
	c. Others	29,238	13,810
14.	Intangible assets	43,574	43,574
	Accumulated amortization on intangible assets -/-	32,023	30,505
15.	Fixed assets and equipment	870,459	870,050
	Accumulated depreciation on fixed assets and equipment -/-	73,246	70,461
16.	Non Productive Asset	79,891	79,891
	a. Abandoned property	49,262	49,262
	b. Foreclosed assets	30,629	30,629
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	49,341	42,534
TOTAL ASSETS		7,876,464	8,211,292
<u>LIABILITIES AND EQUITIES</u>			
<u>LIABILITIES</u>			
1.	Current account	496,989	753,825
2.	Saving account	385,243	405,472
3.	Time deposit	3,743,281	3,813,070
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	1,943	1,982
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	6,876	5,518
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	2,181	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	155,170	154,652
15.	Minority Interest	-	-
TOTAL LIABILITIES		4,791,683	5,134,519
<u>EQUITIES</u>			
16.	Paid in capital	338,800	338,800
	a. Capital	800,000	800,000
	b. Unpaid capital -/-	461,200	461,200
	c. Treasury stock -/-	-	-
17.	Additional paid in capital	1,344,852	1,344,852
	a. Agio	1,344,852	1,344,852
	b. Disagio -/-	-	-
	c. Fund for paid up capital	-	-
	d. Others	-	-
18.	Other comprehensive gain (loss)	687,961	687,961
	a. Gains	696,894	696,894
	b. Losses -/-	8,933	8,933
19.	Reserves	42,500	42,500
	a. General reserves	42,500	42,500
	b. Appropriated reserves	-	-
20.	Gain/loss	670,668	662,660
	a. Previous years	662,660	635,502
	b. Current year	8,008	38,939
	c. Dividends paid -/-	-	11,781
TOTAL EQUITIES		3,084,781	3,076,773
TOTAL LIABILITIES AND EQUITIES		7,876,464	8,211,292

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
FOR PERIOD ENDED MARCH 31, 2023 AND 2022
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2023	MAR 31, 2022
OPERATIONAL INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	135,002	137,942
2.	Interest Expenses	40,101	44,914
	Net Interest Income (Expenses)	94,901	93,028
B. Operational Income and Expenses Other than Interest			
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	(916)	51
7.	Dividend income	-	-
8.	Commission / provision / fee and administration	3,014	3,001
9.	Others income	1,769	1,828
10.	Impairment losses on financial assets	23,513	12,820
11.	Losses on operational risk	2	1
12.	Personnel expenses	39,875	37,316
13.	Promotion expenses	71	276
14.	Other expenses	25,432	24,727
	Other Operating Income (Expenses)	(85,026)	(70,260)
	OPERATIONAL PROFIT (LOSS)	9,875	22,768
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipment	392	433
2.	Other non operational income (expenses)	-	-
	NON OPERATIONAL PROFIT (LOSS)	392	433
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		10,267	23,201
	Income taxes	2,259	5,104
a.	Estimated current period tax -/-	2,259	5,104
b.	Deferred tax income (expenses)	-	-
	NET PROFIT (LOSS) AFTER TAX	8,008	18,097
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit and Loss	-	(512)
a.	Reserves of fixed asset revaluation	-	(632)
b.	Gain (loss) on defined benefit actuarial program	-	-
c.	Others	-	120
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	-	-
	OTHER COMPREHENSIVE PROFIT FOR THE YEAR AFTER TAX	-	(512)
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	8,008	17,585
Profit (Loss) attributable to :			
	- Owner	8,008	18,097
	- Minority Interest	-	-
	CURRENT PERIOD TOTAL PROFIT	8,008	18,097
Total comprehensive profit attributable to :			
	- Owner	8,008	17,585
	- Minority Interest	-	-
	CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	8,008	17,585
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE			
DIVIDEND			
		-	-
	NET EARNINGS (LOSS) PER SHARE	2.36	6.53

STATEMENT OF COMMITMENTS AND CONTINGENCIES
AS OF MARCH 31, 2023 AND DECEMBER 31, 2022
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2023	DEC 31, 2022
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		1,714,770	1,753,562
1.	Undisbursed loan / financing facilities to debtors	1,689,617	1,734,150
	a. Committed	1,689,617	1,734,150
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	25,153	19,412
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		104,652	126,275
1.	Issued guarantees	104,652	116,102
2.	Others	-	10,173

FINANCIAL RATIO STATEMENTS
FOR PERIOD ENDED MARCH 31, 2023 AND 2022
(In %)

RATIO		MAR 31, 2023	MAR 31, 2022
Performance Ratio			
1.	Minimum Capital Adequacy Requirement (CAR)	72.91%	42.06%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.62%	1.67%
3.	Non performing earning assets to total earning assets	2.16%	1.26%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	2.17%	1.17%
5.	NPL Gross	4.82%	2.90%
6.	NPL Net	3.20%	1.97%
7.	Return on Asset (ROA)	0.51%	1.07%
8.	Return on Equity (ROE)	1.05%	3.25%
9.	Net Interest Margin (NIM)	5.32%	4.85%
10.	Operating Expenses to Operating Income (BOPO)	92.94%	84.06%
11.	Cost to Income Ratio (CIR)	66.51%	63.94%
12.	Loan to Deposit Ratio (LDR)	85.35%	67.28%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	345.76%	-
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	37.18%	24.79%
	b. Leverage Ratio value consolidation	-	-
Compliance			
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%	3.00%
	- Average	9.68%	5.00%
	b. GWM in Foreign Exchange (daily)	10.44%	8.80%
3.	Overall Net Open Position (NOP)	0.30%	0.56%

STATEMENT OF CASH FLOW
FOR PERIOD ENDED MARCH 31, 2023 AND 2022
(In Million Rupiah)

Pos-pos	MAR 31, 2023	MAR 31, 2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	133,751	130,663
Interest, Commissions and fees paid	(41,076)	(46,346)
Other operating revenues received	4,047	3,183
Personnel expenses paid	(33,389)	(28,546)
General and administrative expenses paid	(27,076)	(24,345)
Non-operating income (expense) received (paid)	-	-
Payments of corporate income tax	(13,473)	(4,071)
Operating Cash Flows Before Changes in Operating Activities	22,784	30,538
Decrease (increase) in operating assets:		
Loans	(102,418)	(115,528)
Other assets	(3,978)	(7,038)
Increase (decrease) in operating liabilities:		
Deposits	(346,854)	(189,067)
Deposits from other banks	(39)	(868)
Other liabilities	11,832	70,050
Net Cash Provided by Operating Activities	(418,673)	(211,913)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in securities purchase under resale arrangement	(2,152,216)	(2,166,369)
Proceeds from securities purchase under resale arrangement	2,255,712	2,230,450
Proceeds from sale of premises and equipment	479	439
Payment to right-of-use of assets	-	-
Acquisition of fixed assets	(1,546)	(1,733)
Acquisitions of intangible assets	-	(732)
Net Cash Used in investing Activities	102,429	62,055
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	-	-
Payment of lease liabilities	(148)	(112)
Proceeds from issuance of new stocks	-	-
Payments of stock issuance costs	-	-
Net Cash Used for Financing Activities	(148)	(112)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(316,392)	(149,970)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,122,695	1,425,880
Effect of foreign exchange rate changes	(787)	416
CASH AND CASH EQUIVALENTS AT END OF PERIOD	805,516	1,276,326
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	55,896	51,596
Demand deposits with Bank Indonesia	468,723	509,572
Demand deposits with other banks	35,965	26,658
Placement with Bank Indonesia	244,932	688,500
Total Cash and Cash Equivalents	805,516	1,276,326

**MINIMUM CAPITAL REQUIREMENTS (KPMM)
FOR PERIOD ENDED MARCH 31, 2023 AND 2022
(In Million Rupiah)**

CAPITAL COMPONENTS		MAR 31, 2023	MAR 31, 2022
I	Core Capital (Tier 1)	3,055,198	2,236,191
1	CET 1	3,055,198	2,236,191
	1.1 Pain-in Capital (After the deduction of treasury stock)	338,800	277,200
	1.2 Disclosed Reserves	2,745,002	1,975,521
	1.2.1 Addition Factor	2,754,914	1,984,559
	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	696,894	667,462
	1.2.1.2 Other disclosed reserves		
	1.2.1.2.1 Agio	1,344,852	583,045
	1.2.1.2.2 General Reserves	42,500	40,000
	1.2.1.2.3 Previous year's profit	662,660	675,955
	1.2.1.2.4 Current year's profit	8,008	18,097
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(9,912)	(9,038)
	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	-	-
	1.2.2.2.6 PPKA non-productive	(9,912)	(9,038)
	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	(28,604)	(16,530)
	1.4.1 Deferred tax	(28,604)	(16,530)
	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)	50,004	58,909
	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)	50,004	58,909
	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	-	-
TOTAL CAPITAL		3,105,202	2,295,100
RISK-WEIGHTED ASSETS (RWAs)			
	RWAs CONSIDERING CREDIT RISK	3,993,586	4,868,078
	RWAs CONSIDERING MARKET RISK	-	-
	RWAs CONSIDERING OPERATIONAL RISK	265,637	588,076
	TOTAL RISK-WEIGHTED ASSETS	4,259,223	5,456,154
	Min. Capital Requirement based on Risk Profile	9.82%	9.90%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION			
	From CET 1 (%)	9.82%	9.90%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	0.00%	0.00%
CAR RATIO			
	CET 1 Ratio (%)	71.73%	40.98%
	Tier 1 Ratio (%)	71.73%	40.98%
	Tier 2 Ratio (%)	1.18%	1.08%
	CAR Ratio (%)	72.91%	42.06%
	CET 1 For BUFFER (%)	61.91%	31.08%
REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK			
	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 MARCH 31, 2023 AND 2022
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2023					MAR 31, 2022						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I.	RELATED PARTIES												
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	49,678	-	-	-	-	49,678	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	36,234	-	-	-	-	36,234	88,058	-	-	-	-	88,058
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment												
9.	Other Receivables												
10.	Commitment and contingencies												
	a. Rupiah	74,792	-	-	-	-	74,792	55,083	-	-	-	-	55,083
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	22,404	-	-	-	-	22,404	9,710	-	-	-	-	9,710
	b. Foreign currency	13,561	-	-	-	-	13,561	16,948	-	-	-	-	16,948
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	122,411	-	-	-	-	122,411	122,320	-	-	-	-	122,320
	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	2,152,216	-	-	-	-	2,152,216	2,166,369	-	-	-	-	2,166,369
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	6,876	-	-	-	-	6,876	9,460	-	-	-	-	9,460
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	692,456	46,134	13,782	4,236	78,953	835,561	1,325,567	50,149	1,027	4,822	76,296	1,457,861
	ii. Foreign currency	27,555	-	-	-	-	27,555	37,572	-	-	-	-	37,572
	b. Non UMKM												
	i. Rupiah	2,836,895	24,033	8,448	15,625	69,279	2,954,280	2,415,006	17,262	999	2,354	32,985	2,468,606
	ii. Foreign currency	44,719	-	-	-	-	44,719	33,901	-	-	-	-	33,901

NO.	ACCOUNT	MAR 31, 2023						MAR 31, 2022					
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	c. Restructured loans												
	i. Rupiah	139,343	45,144	14,611	1,750	92,019	292,867	369,887	39,459	1,027	5,095	52,941	468,409
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	1,727,600	2,706	-	-	-	1,730,306	1,715,921	10	-	-	-	1,715,931
	b. Foreign currency	14,324	-	-	-	-	14,324	42,146	-	-	-	-	42,146
	III. OTHER INFORMATION												
1.	Assets pledged as collateral												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						30,629						29,694

STATEMENT OF ALLOWANCE FOR LOSSES
FOR PERIOD ENDED MARCH 31, 2023 AND 2022
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2023					MAR 31, 2022				
		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	14	-	-	360	-	23	-	-	267	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	21,522	-	-	-	-	21,664	-
6.	Acceptance claims	-	-	-	69	-	-	-	-	95	-
7.	Loans	37,642	20,943	63,338	33,512	26,353	22,577	28,115	38,011	35,519	29,155
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	2,150	1	-	1,269	-	1,504	-	-	1,365	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
FOR PERIOD ENDED MARCH 31, 2023
(In Million Rupiah)**

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

BOARD OF COMMISSIONERS	SHAREHOLDERS
<ul style="list-style-type: none"> - President Commissioner : Ir. Rachmat M.S., MBA - Vice President Commissioner : Daniel Budi Dharma - Commissioner : R.M. Sjariffudin (Mohammad Sjariffudin) - Commissioner : I Gst Agung Rai Wirajaya 	Ownership arrangement <ul style="list-style-type: none"> - PT. Surya Husada Investment : 29.53% - PT. Takjub Finansial Teknologi : 33.45% - PT. Dana Graha Agung : 17.72% - PT. Budiman Kencana Lestari : 10.95% - Masyarakat : 8.35%
DIRECTORS	Controlling Shareholders (PSP):
<ul style="list-style-type: none"> - President Director : Wikan Aryono S. - Credit and Marketing Director : Hendrik Atraja - Compliance Director : John Engelen - Director of Business Development and Finance : Edwin Suryahusada - Director of Digital Banking : Aditya Putra Utama 	Ultimate shareholder : 1. Ir. Rachmat M.S., MBA through <ul style="list-style-type: none"> - PT. Surya Husada Investment : 6.82% - PT. Dana Graha Agung : 16.83% Non-Controlling Shareholders (PSP) shareholders do not go through the capital market (≥ 5%) <ul style="list-style-type: none"> - PT. Budiman Kencana Lestari : 10.95%

Catatan:

1. The presentation of financial information in the published reports on March 31, 2023 and December 31, 2022 and for the three-month periods ended March 31, 2023 and 2022 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 March 31, 2023 and December 31, 2022 and for the three-month periods ended March 31, 2023 and 2022 is unaudited, as stated in our report dated April 28, 2023, which is not included in this publication. Because the above interim financial information is taken from the Interim Financial Statements, thus the information is not a complete presentation of the Interim Financial Statements.

The presentation of financial information in the published reports as of and for the years ended December 31, 2022 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, 2022 have been audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (member firms of PwC Global) with the signing partner in charge is Jimmy Pangestu, SE. (2022) 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 08, 2023 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.

2. Financial Statements presented in accordance with the Bank on matters as follows:
 - a. Financial Services Authority Regulation No. 37/POJK.03/2020 on "Transparency and Publication of Bank Reports.
 - b. Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 concerning "Transparency and Publication of Conventional
 - c. Financial Services Authority Regulation No. 14/POJK.04/2022 dated August 18, 2022, concerning "Submission of Periodic Financial Reports of Issuers or Public Companies", replacing Regulation No. X.K.2 with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Decree of the Chairman of the Capital Market and Financial Institution Supervisory Agency No. Kep-346/BL/2011 dated July 05, 2011
 - d. Bapepam-LK 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, 2012 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
3. PT. Takjub Finansial Teknologi is the Controlling Shareholder and Mr. Anderson Sumarli as the Ultimate Shareholder in accordance with the Decree of Members of the Board of Commissioners of the Financial Services Authority Number KEP-47/D.03/2022 concerning the Results of the Capability Assessment and Decision of PT. Takjub Finansial Teknologi as the Prospective Controlling Shareholder and Mr. Anderson Sumarli as the Prospective Ultimate Shareholder of PT. Bank Bumi Arta Tbk.
4. Foreign currency exchange rate of 1 USD of March 31, 2023, March 31, 2022 and December 31, 2022 respectively amounted to 14,994.50, 14,369.00 and 15,567.50

Jakarta, April 28, 2023
Board of Director of PT. Bank Bumi Arta Tbk.



Wikan Aryono S.
Presiden Direktur



Edwin Suryahusada
Direktur