

**STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)**  
**AS OF JUNE 30, 2023 AND DECEMBER 31, 2022**  
(In Million Rupiah)

| NO.                                   | ACCOUNT  | JUN 30, 2023     | DEC 31, 2022     |
|---------------------------------------|--|------------------|------------------|
| <b>ASSETS</b>                         |  |                  |                  |
| 1.                                    | Cash   | 50,165           | 50,413           |
| 2.                                    | Placement to Bank Indonesia                                      | 957,835          | 1,041,361        |
| 3.                                    | Interbank placement  | 48,343           | 30,921           |
| 4.                                    | Spot and derivatives / forward receivables                       | -                | -                |
| 5.                                    | Securities   | 122,435          | 122,388          |
| 6.                                    | Securities sold under repurchase agreement (repo)                | -                | -                |
| 7.                                    | Claims on securities bought under reverse repo                   | 2,153,446        | 2,255,712        |
| 8.                                    | Acceptance claims  | 6,534            | 5,518            |
| 9.                                    | Loans  | 4,017,417        | 3,845,625        |
| 10.                                   | Sharia financing   | -                | -                |
| 11.                                   | Equity investment  | 10               | 10               |
| 12.                                   | Other financial assets   | 58,820           | 51,859           |
| 13.                                   | Impairment on financial assets -/-                               | 174,142          | 127,598          |
|                                       | a. Securities  | -                | -                |
|                                       | b. Loans and sharia financing                                    | 142,724          | 113,788          |
|                                       | c. Others  | 31,418           | 13,810           |
| 14.                                   | Intangible assets  | 44,046           | 43,574           |
|                                       | Accumulated amortization on intangible assets -/-                | 33,686           | 30,505           |
| 15.                                   | Fixed assets and equipment                                       | 869,572          | 870,050          |
|                                       | Accumulated depreciation on fixed assets and equipment -/-       | 75,487           | 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   | 50,225           | 42,534           |
| <b>TOTAL ASSETS</b>                   |  | <b>8,175,424</b> | <b>8,211,292</b> |
| <b>LIABILITIES AND EQUITIES</b>       |  |                  |                  |
| <b>LIABILITIES</b>                    |  |                  |                  |
| 1.                                    | Current account  | 466,879          | 753,825          |
| 2.                                    | Saving account   | 375,660          | 405,472          |
| 3.                                    | Time deposit   | 4,033,634        | 3,813,070        |
| 4.                                    | Electronic money   | -                | -                |
| 5.                                    | Liabilities to Bank Indonesia                                    | -                | -                |
| 6.                                    | Interbank liabilities  | 1,492            | 1,982            |
| 7.                                    | Spot and derivative / forward liabilities                        | -                | -                |
| 8.                                    | Liabilities on securities sold under repurchase agreement (repo) | -                | -                |
| 9.                                    | Acceptance liabilities   | 6,534            | 5,518            |
| 10.                                   | Issued securities  | -                | -                |
| 11.                                   | Loans / financing received                                       | -                | -                |
| 12.                                   | Margin deposit   | -                | -                |
| 13.                                   | Interbranch liabilities  | -                | -                |
| 14.                                   | Other liabilities  | 201,955          | 154,652          |
| 15.                                   | Minority Interest  | -                | -                |
| <b>TOTAL LIABILITIES</b>              |  | <b>5,086,154</b> | <b>5,134,519</b> |
| <b>EQUITIES</b>                       |  |                  |                  |
| 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   | 45,000           | 42,500           |
|                                       | a. General reserves  | 45,000           | 42,500           |
|                                       | b. Appropriated reserves   | -                | -                |
| 20.                                   | Gain/loss  | 672,657          | 662,660          |
|                                       | a. Previous years  | 660,160          | 635,502          |
|                                       | b. Current year  | 12,497           | 38,939           |
|                                       | c. Dividends paid -/-  | -                | 11,781           |
| <b>TOTAL EQUITIES</b>                 |  | <b>3,089,270</b> | <b>3,076,773</b> |
| <b>TOTAL LIABILITIES AND EQUITIES</b> |  | <b>8,175,424</b> | <b>8,211,292</b> |

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**  
**FOR PERIOD ENDED JUNE 30, 2023 AND 2022**  
(In Million Rupiah)

| NO.   | ACCOUNT   | JUN 30, 2023     | JUN 30, 2022     |
|---|---|------------------|------------------|
| <b>OPERATIONAL INCOME AND EXPENSES</b>                        |   |                  |                  |
| <b>A. Interest Income and Expenses</b>                        |   |                  |                  |
| 1.  | Interest Income   | 270,696          | 270,491          |
| 2.  | Interest Expenses   | 82,565           | 88,470           |
|   | <b>Net Interest Income (Expenses)</b>   | <b>188,131</b>   | <b>182,021</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   | (948)            | 571              |
| 7.  | Dividend income   | -                | 21               |
| 8.  | Commission / provision / fee and administration   | 5,269            | 5,668            |
| 9.  | Others income   | 2,671            | 3,542            |
| 10.   | Impairment losses on financial assets   | 46,593           | 36,168           |
| 11.   | Losses on operational risk  | 5                | 1                |
| 12.   | Personnel expenses  | 80,876           | 70,242           |
| 13.   | Promotion expenses  | 133              | 333              |
| 14.   | Other expenses  | 51,990           | 52,032           |
|   | <b>Other Operating Income (Expenses)</b>  | <b>(172,605)</b> | <b>(148,974)</b> |
|   | <b>OPERATIONAL PROFIT (LOSS)</b>  | <b>15,526</b>    | <b>33,047</b>    |
| <b>NON OPERATIONAL INCOME (EXPENSES)</b>                      |   |                  |                  |
| 1.  | Gain (loss) on sale of fixed assets and equipment   | 496              | 1,099            |
| 2.  | Other non operational income (expenses)   | -                | 79               |
|   | <b>NON OPERATIONAL PROFIT (LOSS)</b>  | <b>496</b>       | <b>1,178</b>     |
| <b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>                |   | <b>16,022</b>    | <b>34,225</b>    |
|   | Income taxes  | 3,525            | 7,824            |
| a.  | Estimated current period tax -/-  | 3,525            | 14,982           |
| b.  | Deferred tax income (expenses)  | -                | 7,158            |
| <b>NET PROFIT (LOSS) AFTER TAX</b>                            |   | <b>12,497</b>    | <b>26,401</b>    |
| <b>OTHER COMPREHENSIVE INCOME</b>                             |   |                  |                  |
| 1.  | Items that will not be reclassified to profit and Loss  | -                | (13,095)         |
| a.  | Reserves of fixed asset revaluation   | -                | (16,371)         |
| b.  | Gain (loss) on defined benefit actuarial program  | -                | 2,131            |
| c.  | Others  | -                | 1,145            |
| 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>-</b>         | <b>(13,095)</b>  |
| <b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>         |   | <b>12,497</b>    | <b>13,306</b>    |
| <b>Profit (Loss) attributable to :</b>                        |   |                  |                  |
|   | - Owner   | 12,497           | 26,401           |
|   | - Minority Interest   | -                | -                |
| <b>CURRENT PERIOD TOTAL PROFIT</b>                            |   | <b>12,497</b>    | <b>26,401</b>    |
| <b>Total comprehensive profit attributable to :</b>           |   |                  |                  |
|   | - Owner   | 12,497           | 13,306           |
|   | - Minority Interest   | -                | -                |
| <b>CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT</b>              |   | <b>12,497</b>    | <b>13,306</b>    |
| <b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>               |   |                  |                  |
| <b>DIVIDEND</b>   |   |                  |                  |
|   |   | -                | 11,781           |
| <b>NET EARNINGS (LOSS) PER SHARE</b>                          |   | <b>3.69</b>      | <b>9.52</b>      |

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**  
**AS OF JUNE 30, 2023 AND DECEMBER 31, 2022**  
(In Million Rupiah)

| NO.                         | ACCOUNT  | JUN 30, 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   |  | 1,594,783    | 1,753,562    |
| 1.                          | Undisbursed loan / financing facilities to debtors   | 1,574,586    | 1,734,150    |
|                             | a. Committed   | 1,574,586    | 1,734,150    |
|                             | b. Uncommitted   | -            | -            |
| 2.                          | Outstanding irrevocable L/C  | 20,197       | 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  |  | 102,802      | 126,275      |
| 1.                          | Issued guarantees  | 102,802      | 116,102      |
| 2.                          | Others   | -            | 10,173       |

**FINANCIAL RATIO STATEMENTS  
FOR PERIOD ENDED JUNE 30, 2023 AND 2022**

(In %)

| RATIO                    |   | JUN 30, 2023 | JUN 30, 2022 |
|--------------------------|---|--------------|--------------|
| <b>Performance Ratio</b> |   |              |              |
| 1.                       | Minimum Capital Adequacy Requirement (CAR)  | 73.48%       | 42.00%       |
| 2.                       | Non performing earning assets and non earning assets to total earning assets and non earning assets | 2.82%        | 1.94%        |
| 3.                       | Non performing earning assets to total earning assets   | 1.94%        | 1.55%        |
| 4.                       | Allowance for impairment losses (CKPN) of financial assets against productive assets                | 2.38%        | 1.43%        |
| 5.                       | NPL Gross   | 4.35%        | 3.69%        |
| 6.                       | NPL Net   | 2.69%        | 2.52%        |
| 7.                       | Return on Asset (ROA)   | 0.40%        | 0.80%        |
| 8.                       | Return on Equity (ROE)  | 0.82%        | 2.37%        |
| 9.                       | Net Interest Margin (NIM)   | 5.27%        | 4.76%        |
| 10.                      | Operating Expenses to Operating Income (BOPO)   | 94.44%       | 88.21%       |
| 11.                      | Cost to Income Ratio (CIR)  | 68.32%       | 63.93%       |
| 12.                      | Loan to Deposit Ratio (LDR)   | 82.39%       | 63.92%       |
| 13.                      | Liquidity Coverage Ratio (LCR)  |              |              |
|                          | a. LCR individual   | 337.38%      | -            |
|                          | b. LCR consolidation  | -            | -            |
| 14.                      | Leverage Ratio  |              |              |
|                          | a. Leverage Ratio value individually  | 36.03%       | 24.01%       |
|                          | 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%        | 0.00%        |
|                          | - Average   | 10.31%       | 9.18%        |
|                          | b. GWM in Foreign Exchange (daily)  | 10.67%       | 9.98%        |
| 3.                       | Overall Net Open Position (NOP)   | 0.48%        | 0.62%        |

**STATEMENT OF CASH FLOW**  
**FOR PERIOD ENDED JUNE 30, 2023 AND 2022**  
(In Million Rupiah)

| Pos-pos  | JUN 30, 2023     | JUN 30, 2022     |
|--|------------------|------------------|
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                        |                  |                  |
| Interest, Commissions and fees received                            | 265,201          | 262,748          |
| Interest, Commissions and fees paid                                | (80,567)         | (89,502)         |
| Other operating revenues received                                  | 6,917            | 5,029            |
| Personnel expenses paid  | (71,078)         | (62,823)         |
| General and administrative expenses paid                           | (44,374)         | (45,458)         |
| Non-operating income (expense) received (paid)                     | -                | 867              |
| Payments of corporate income tax                                   | (14,809)         | (8,747)          |
| <b>Operating Cash Flows Before Changes in Operating Activities</b> | <b>61,290</b>    | <b>62,114</b>    |
| Decrease (increase) in operating assets:                           |                  |                  |
| Loans  | (171,791)        | (86,816)         |
| Other assets   | (8,753)          | (6,993)          |
| Increase (decrease) in operating liabilities:                      |                  |                  |
| Deposits   | (96,193)         | 84,699           |
| Deposits from other banks  | (491)            | 45               |
| Other liabilities  | 50,670           | 31,694           |
| <b>Net Cash Provided by Operating Activities</b>                   | <b>(165,268)</b> | <b>84,743</b>    |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                        |                  |                  |
| Placements in securities purchase under resale arrangement         | (2,153,446)      | (1,620,948)      |
| Proceeds from securities purchase under resale arrangement         | 2,255,712        | 2,230,450        |
| Proceeds from sale of premises and equipment                       | 583              | 1,128            |
| Payment to right-of-use of assets                                  | (375)            | -                |
| Acquisition of fixed assets  | (1,941)          | (3,091)          |
| Acquisitions of intangible assets                                  | (472)            | (1,006)          |
| <b>Net Cash Used in investing Activities</b>                       | <b>100,061</b>   | <b>606,533</b>   |
| <b>CASH FLOWS FROM FINANCING ACTIVITY</b>                          |                  |                  |
| Cash dividends paid  | -                | (11,781)         |
| Payment of lease liabilities                                       | (296)            | (246)            |
| Proceeds from issuance of new stocks                               | -                | -                |
| Payments of stock issuance costs                                   | -                | -                |
| <b>Net Cash Used for Financing Activities</b>                      | <b>(296)</b>     | <b>(12,027)</b>  |
| <b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>        | <b>(65,503)</b>  | <b>679,249</b>   |
| <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>            | <b>1,122,695</b> | <b>1,425,880</b> |
| Effect of foreign exchange rate changes                            | (849)            | 2,076            |
| <b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>                  | <b>1,056,343</b> | <b>2,107,205</b> |
| <b>SUPPLEMENTAL DISCLOSURE</b>                                     |                  |                  |
| Cash and cash equivalents consist of:                              |                  |                  |
| Cash   | 50,165           | 49,669           |
| Demand deposits with Bank Indonesia                                | 490,465          | 563,066          |
| Demand deposits with other banks                                   | 48,343           | 26,970           |
| Placement with Bank Indonesia                                      | 467,370          | 1,467,500        |
| <b>Total Cash and Cash Equivalents</b>                             | <b>1,056,343</b> | <b>2,107,205</b> |

**MINIMUM CAPITAL REQUIREMENTS (KPMM)  
FOR PERIOD ENDED JUNE 30, 2023 AND 2022  
(In Million Rupiah)**

| <b>CAPITAL COMPONENTS</b> |  | <b>JUN 30, 2023</b> | <b>JUN 30, 2022</b> |
|---------------------------|--|---------------------|---------------------|
| I                         | <b>Core Capital (Tier 1)</b>   | 3,029,688           | 2,218,325           |
|                           | 1 CET 1  | 3,029,688           | 2,218,325           |
|                           | 1.1 Paid-in Capital (After the deduction of treasury stock)  | 338,800             | 277,200             |
|                           | 1.2 Disclosed Reserves   | 2,719,492           | 1,963,622           |
|                           | 1.2.1 Addition Factor  | 2,759,403           | 1,972,562           |
|                           | 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             | 705,967             |
|                           | 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   | 45,000              | 42,500              |
|                           | 1.2.1.2.3 Previous year's profit   | 660,160             | 614,649             |
|                           | 1.2.1.2.4 Current year's profit  | 12,497              | 26,401              |
|                           | 1.2.1.2.5 Fund for paid-in-capital   | -                   | -                   |
|                           | 1.2.1.2.6 Others   | -                   | -                   |
|                           | 1.2.2 Deduction Factor   | (39,911)            | (8,940)             |
|                           | 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  | (39,911)            | (8,940)             |
|                           | 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)            | (22,497)            |
|                           | 1.4.1 Deferred tax   | (28,604)            | (22,497)            |
|                           | 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                        | <b>Supplementary Capital (Tier 2)</b>  | 49,145              | 52,714              |
|                           | 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)   | 49,145              | 52,714              |
|                           | 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>3,078,833</b>    | <b>2,271,039</b>    |
|                           | <b>RISK-WEIGHTED ASSETS (RWAs)</b>   |                     |                     |
|                           | RWAs CONSIDERING CREDIT RISK   | 3,924,405           | 4,819,638           |
|                           | RWAs CONSIDERING MARKET RISK   | -                   | -                   |
|                           | RWAs CONSIDERING OPERATIONAL RISK  | 265,637             | 588,076             |
|                           | <b>TOTAL RISK-WEIGHTED ASSETS</b>  | <b>4,190,042</b>    | <b>5,407,714</b>    |
|                           | Min. Capital Requirement based on Risk Profile   | 9.82%               | 9.90%               |
|                           | <b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION</b>   |                     |                     |
|                           | From CET 1 (%)   | 9.82%               | 9.90%               |
|                           | From AT 1 (%)  | 0.00%               | 0.00%               |
|                           | From Tier 2 (%)  | 0.00%               | 0.00%               |
|                           | <b>CAR RATIO</b>   |                     |                     |
|                           | CET 1 Ratio (%)  | 72.31%              | 41.02%              |
|                           | Tier 1 Ratio (%)   | 72.31%              | 41.02%              |
|                           | Tier 2 Ratio (%)   | 1.17%               | 0.98%               |
|                           | CAR Ratio (%)  | 73.48%              | 42.00%              |
|                           | CET 1 For BUFFER (%)   | 62.49%              | 31.12%              |
|                           | <b>REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK</b>   |                     |                     |
|                           | 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 JUNE 30, 2023 AND 2022**  
(In Million Rupiah)

| NO.                            | ACCOUNT   | JUN 30, 2023 |        |       |       |        | JUN 30, 2022 |           |        |        |       |        |           |
|--------------------------------|---|--------------|--------|-------|-------|--------|--------------|-----------|--------|--------|-------|--------|-----------|
|                                |   | 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   | 48,264       | -      | -     | -     | -      | 48,264       | 62,824    | -      | -      | -     | -      | 62,824    |
|                                | ii. Foreign currency                              | -            | -      | -     | -     | -      | -            | -         | -      | -      | -     | -      | -         |
|                                | b. Non UMKM                                       |              |        |       |       |        |              |           |        |        |       |        |           |
|                                | i. Rupiah   | 43,863       | -      | -     | -     | -      | 43,863       | 29,538    | -      | -      | -     | -      | 29,538    |
|                                | ii. Foreign currency                              | -            | -      | -     | -     | -      | -            | -         | -      | -      | -     | -      | -         |
|                                | c. Restructured loans                             |              |        |       |       |        |              |           |        |        |       |        |           |
|                                | i. Rupiah   | -            | -      | -     | -     | -      | -            | -         | -      | -      | -     | -      | -         |
|                                | ii. Foreign currency                              | -            | -      | -     | -     | -      | -            | -         | -      | -      | -     | -      | -         |
| 8.                             | Equity investment                                 |              |        |       |       |        |              |           |        |        |       |        |           |
| 9.                             | Other Receivables                                 |              |        |       |       |        |              |           |        |        |       |        |           |
| 10.                            | Commitment and contingencies                      |              |        |       |       |        |              |           |        |        |       |        |           |
|                                | a. Rupiah   | 67,804       | -      | -     | -     | -      | 67,804       | 50,096    | -      | -      | -     | -      | 50,096    |
|                                | b. Foreign currency                               | -            | -      | -     | -     | -      | -            | -         | -      | -      | -     | -      | -         |
| <b>II. NON-RELATED PARTIES</b> |   |              |        |       |       |        |              |           |        |        |       |        |           |
| 1.                             | Interbank placement                               |              |        |       |       |        |              |           |        |        |       |        |           |
|                                | a. Rupiah   | 39,319       | -      | -     | -     | -      | 39,319       | 9,198     | -      | -      | -     | -      | 9,198     |
|                                | b. Foreign currency                               | 9,024        | -      | -     | -     | -      | 9,024        | 17,772    | -      | -      | -     | -      | 17,772    |
| 2.                             | Spot dan derivative claims                        |              |        |       |       |        |              |           |        |        |       |        |           |
|                                | a. Rupiah   | -            | -      | -     | -     | -      | -            | -         | -      | -      | -     | -      | -         |
|                                | b. Foreign currency                               | -            | -      | -     | -     | -      | -            | -         | -      | -      | -     | -      | -         |
| 3.                             | Securities  |              |        |       |       |        |              |           |        |        |       |        |           |
|                                | a. Rupiah   | 122,435      | -      | -     | -     | -      | 122,435      | 122,342   | -      | -      | -     | -      | 122,342   |
|                                | 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   | 2,153,446    | -      | -     | -     | -      | 2,153,446    | 1,620,948 | -      | -      | -     | -      | 1,620,948 |
|                                | b. Foreign currency                               | -            | -      | -     | -     | -      | -            | -         | -      | -      | -     | -      | -         |
| 6.                             | Acceptance claims                                 | 6,534        | -      | -     | -     | -      | 6,534        | 4,498     | -      | -      | -     | -      | 4,498     |
| 7.                             | Loans   |              |        |       |       |        |              |           |        |        |       |        |           |
|                                | a. Micro, small and medium enterprises (UMKM)     |              |        |       |       |        |              |           |        |        |       |        |           |
|                                | i. Rupiah   | 703,891      | 89,855 | 146   | 7,355 | 82,378 | 883,625      | 967,149   | 23,170 | 15,305 | 6,538 | 91,617 | 1,103,779 |
|                                | ii. Foreign currency                              | 40,574       | -      | -     | -     | -      | 40,574       | 27,652    | -      | -      | -     | -      | 27,652    |
|                                | b. Non UMKM                                       |              |        |       |       |        |              |           |        |        |       |        |           |
|                                | i. Rupiah   | 2,852,365    | 32,384 | 1,100 | 715   | 82,980 | 2,969,544    | 2,718,111 | 33,062 | 1,024  | 2,773 | 32,377 | 2,787,347 |
|                                | ii. Foreign currency                              | 31,547       | -      | -     | -     | -      | 31,547       | 46,146    | -      | -      | -     | -      | 46,146    |

| NO.         | ACCOUNT                      | JUN 30, 2023 |        |    |       |        |           | JUN 30, 2022 |        |       |       |        |           |  |
|-------------|------------------------------|--------------|--------|----|-------|--------|-----------|--------------|--------|-------|-------|--------|-----------|--|
|             |                              | L            | DPK    | KL | D     | M      | Jumlah    | L            | DPK    | KL    | D     | M      | Jumlah    |  |
|             | c. Restructured loans        |              |        |    |       |        |           |              |        |       |       |        |           |  |
|             | i. Rupiah                    | 109,090      | 59,639 | -  | 7,355 | 91,959 | 268,043   | 266,724      | 16,964 | 9,802 | 3,666 | 66,463 | 363,619   |  |
|             | ii. Foreign currency         | -            | -      | -  | -     | -      | -         | -            | -      | -     | -     | -      | -         |  |
| 8.          | Equity investment            | 10           | -      | -  | -     | -      | 10        | 10           | -      | -     | -     | -      | 10        |  |
| 9.          | Other Receivables            | -            | -      | -  | -     | -      | -         | -            | -      | -     | -     | -      | -         |  |
| 10.         | Commitment and contingencies |              |        |    |       |        |           |              |        |       |       |        |           |  |
|             | a. Rupiah                    | 1,613,427    | 1,912  | -  | -     | -      | 1,615,339 | 1,707,307    | 13,045 | -     | -     | -      | 1,720,352 |  |
|             | b. Foreign currency          | 14,442       | -      | -  | -     | -      | 14,442    | 41,957       | -      | -     | -     | -      | 41,957    |  |
| <b>III.</b> | <b>OTHER INFORMATION</b>     |              |        |    |       |        |           |              |        |       |       |        |           |  |
| 1.          | Assets pledged as collateral |              |        |    |       |        |           |              |        |       |       |        |           |  |
|             | a. To Bank Indonesia         |              |        |    |       |        | -         |              |        |       |       |        | -         |  |
|             | b. To other parties          |              |        |    |       |        | -         |              |        |       |       |        | -         |  |
| 2.          | Foreclosed assets            |              |        |    |       |        | 30,629    |              |        |       |       |        | 30,361    |  |



**STATEMENT OF ALLOWANCE FOR LOSSES  
FOR PERIOD ENDED JUNE 30, 2023 AND 2022  
(In Million Rupiah)**

| NO. | ACCOUNT   | JUN 30, 2023             |         |         |                                   |          | JUN 30, 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                               | 11                       | -       | -       | 484                               | -        | 25                       | -       | -       | 270                               | -        |
| 2.  | Spot and derivatives / forward receivables        | -                        | -       | -       | -                                 | -        | -                        | -       | -       | -                                 | -        |
| 3.  | Securities  | -                        | -       | -       | -                                 | -        | -                        | -       | -       | -                                 | -        |
| 4.  | Securities sold under repurchase agreement (repo) | -                        | -       | -       | -                                 | -        | -                        | -       | -       | -                                 | -        |
| 5.  | Claims on securities bought under reverse repo    | -                        | -       | -       | 21,535                            | -        | -                        | -       | -       | 16,209                            | -        |
| 6.  | Acceptance claims                                 | -                        | -       | -       | 65                                | -        | -                        | -       | -       | 45                                | -        |
| 7.  | Loans   | 52,262                   | 24,672  | 65,790  | 33,108                            | 34,859   | 25,614                   | 22,761  | 53,402  | 34,774                            | 35,021   |
| 8.  | Equity investment                                 | -                        | -       | -       | -                                 | -        | -                        | -       | -       | -                                 | -        |
| 9.  | Other Receivable                                  | -                        | -       | -       | -                                 | -        | -                        | -       | -       | -                                 | -        |
| 10. | Commitment and contingencies                      | 2,263                    | 4       | -       | 1,193                             | -        | 1,817                    | -       | -       | 1,415                             | -        |

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION  
FOR PERIOD ENDED JUNE 30, 2023  
(In Million Rupiah)**

| NO.                                | TRANSACTION    | INDIVIDUAL     |            |         |  |             |
|------------------------------------|----------------|----------------|------------|---------|--|-------------|
|                                    |                | Notional Value | Objectives |         | Derivative Receivables and Liabilities |             |
|                                    |                |                | Trading    | Hedging | Receivables                            | Liabilities |
| <b>A. 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. 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. 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  | : 29.53%                              |
| - Independent Commissioner                     | : R.M. Sjariffudin<br>(Mohammad Sjariffudin) | - PT. Takjub Finansial Teknologi   | : 33.45%                              |
| - Commissioner                                 | : I Gst Agung Rai Wirajaya                   | - PT. Dana Graha Agung   | : 17.72%                              |
|  |  | - PT. Budiman Kencana Lestari  | : 10.95%                              |
|  |  | - Masyarakat   | : 8.35%                               |
| 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 : 6.82% |
| - Compliance Director                          | : John Engelen                               |  | - PT. Dana Graha Agung : 16.83%       |
| - Director of Business Development and Finance | : Edwin Suryahusada                          |  |                                       |
| - Director of Digital Banking                  | : Aditya Putra Utama                         |  |                                       |
|  |  | <b>Non-Controlling Shareholders (PSP) shareholders do not go through the capital market (≥ 5%)</b> |                                       |
|  |  | - PT. Budiman Kencana Lestari  | : 10.95%                              |

Catatan:

- The presentation of financial information in the published reports on June 30, 2023 and December 31, 2022 and for the six-month periods ended June 30, 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 June 30, 2023 and December 31, 2022 and for the six-month periods ended June 30, 2023 and 2022 is unaudited, as stated in our report dated July 31, 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, 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.

- 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
  - 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
  - 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".
- 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 Fit and Proper Test 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.
- Foreign currency exchange rate of 1 USD of June 30, 2023, June 30, 2022 and December 31, 2022 respectively amounted to 14,992.50, 14,897.50 and 15,567.50

Jakarta, July 31, 2023  
Board of Director of PT. Bank Bumi Arta Tbk.

Wikan Aryono S.  
Presiden Direktur

Edwin Suryahusada  
Direktur