## 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
ASSETS			
1. Cash		50,165	50,41
2. Placement to Bank Indones	sia	957,835	1,041,36
3. Interbank placement		48,343	30,92
4. Spot and derivatives / forw	ard receivables	-	
5. Securities		122,435	122,388
6. Securities sold under repur		0.150.446	0.055.710
<ul><li>7. Claims on securities bough</li><li>8. Acceptance claims</li></ul>	it under reverse repo	2,153,446 6,534	2,255,712 5,518
Acceptance claims     Loans		4,017,417	3,845,625
10. Sharia financing		1,017,117	0,010,020
11. Equity investment		10	10
12. Other financial assets		58,820	51,859
13. Impairment on financial as	sets -/-	174,142	127,59
a. Securities		-	
b. Loans and sharia finan	cing	142,724	113,788
c. Others		31,418	13,810
14. Intangible assets		44,046	43,57
Accumulated amortization		33,686	30,50
15. Fixed assets and equipmen		869,572	870,050
	on fixed assets and equipment -/-	75,487	70,46
16. Non Productive Asset		79,891	79,89
a. Abandoned property b. Foreclosed assets		49,262	49,262
		30,629	30,629
c. Suspense accounts d. Interbranch assets		-	
17. Other assets		50,225	42,534
TOTAL ASSETS		8,175,424	8,211,292
LIABILITIES AND EQUITIES		5,175,424	0,211,272
LIABILITIES AND EQUITIES			
		166.070	750.005
Current account     Soving account		466,879	753,825
<ol> <li>Saving account</li> <li>Time deposit</li> </ol>		375,660 4,033,634	405,472 3,813,070
4. Electronic money		4,033,034	3,613,070
5. Liabilities to Bank Indones	ia		
6. Interbank liabilities		1,492	1,982
7. Spot and derivative / forwa	rd liabilities	1,102	1,502
	d 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		-	_
TOTAL LIABILITIES		5,086,154	5,134,519
EQUITIES			
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 capita d. Others	àl	-	
	(loss)	687,961	687,961
18. Other comprehensive gain ( a. Gains	1000]	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		- 1	12,000
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
TOTAL EQUITIES		3,089,270	3,076,773
		0,000,000	

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

NO. ACCOUNT	JUN 30, 2023	JUN 30, 2022
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses	070 606	070.40
1. Interest Income	270,696	270,49
2. Interest Expenses	82,565	88,470
Net Interest Income (Expenses)	188,131	182,021
B. Operational Income and Expenses Other than Interest	T	
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)	57
7. Dividend income	-	2:
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	
12. Personnel expenses	80,876	70,242
13. Promotion expenses	133	333
14. Other expenses	51,990	52,032
Other Operating Income (Expenses)	(172,605)	(148,974
OPERATIONAL PROFIT (LOSS)	15,526	33,047
	10,020	00,077
NON OPERATIONAL INCOME (EXPENSES)	100	1 001
1. Gain (loss) on sale of fixed assets and equipment	496	1,099
2. Other non operational income (expenses)	-	79
NON OPERATIONAL PROFIT (LOSS)	496	1,178
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	16,022	34,225
Income taxes	3,525	7,824
a. Estimated current period tax -/-	3,525	14,982
b. Deferred tax income (expenses)	T	7,158
NET PROFIT (LOSS) AFTER TAX	12,497	26,401
OTHER COMPREHENSIVE INCOME	12,751	20,401
1. Items that will not be reclassified to profit and Loss	T	(12.005
a. Reserves of fixed asset revaluation	-	(13,095
		(16,37)
b. Gain (loss) on defined benefit actuarial program c. Others	-	2,13
	-	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	-	
b. Gain (loss) from changes in fair value of financial assets of debt instruments at fair value		
through other comprehensive income		
c. Others	<u> </u>	
OTHER COMPREHENSIVE PROFIT FOR THE YEAR AFTER TAX		(13,095
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	10.407	
TOTAL COMINGINE PROFIT (2005) FOR THE TEAR	12,497	13,306
rofit (Loss) attributable to :		
- Owner	12,497	26 401
- Minority Interest	12,797	26,401
CURRENT PERIOD TOTAL PROFIT	10.105	
otal comprehensive profit attributable to :	12,497	26,401
- Owner	10 407	10.000
- Minority Interest	12,497	13,306
	-	
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	12,497	13,306
RANSFER OF PROFIT(LOSS) TO HEAD OFFICE		=
MIDEND		
IVIDEND	-	11,781
ET EARNINGS (LOSS) PER SHARE	3 60	Q F0
	3.69	9.52

# 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. C	COMMITTED RECEIVABLES	-	_
1.	Unused loan / financing facilities	=	-
2.	Foreign currency positions to be received from spot and derivative / forward purchase transactions	-	-
3.	Others	-	-
II. C	COMMITED 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
Per	formance Ratio		
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	:-	-
Cor	npliance		
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
CASH FLOWS FROM OPERATING ACTIVITIES		
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)
Operating Cash Flows Before Changes in Operating Activities	61,290	62,114
Decrease (increase) in operating assets:		
Loans	(171,791)	(86,816)
Other assets	(8,753)	(6,993)
Increase (decrease) in operating liablities:		
Deposits	(96,193)	84,699
Deposits from other banks	(491)	45
Other liabilities	50,670	31,694
Net Cash Provided by Operating Activities	(165,268)	84,743
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in securities purchase under resale arrangement	(0.152.446)	(1,600,040)
Proceedds from securities purchase under resale arrangement  Proceedds from securities purchase under resale arrangement	(2,153,446)	(1,620,948)
Proceeds from sale of premises and equipment	2,255,712	2,230,450
Payment to right-of-use of assets	583	1,128
Acquisition of fixed assets	(375)	(2.001)
Acquisitions of intangible assets	(1,941)	(3,091)
	(472)	(1,006)
Net Cash Used in investing Activities	100,061	606,533
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	-	(11,781)
Payment of lease liabilities	(296)	(246)
Proceeds from issuance of new stocks	_	-
Payments of stock issuance costs	-	_
Net Cash Used for Financing Activities	(296)	(12,027)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(6E E02)	670 240
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVADENTS	(65,503)	679,249
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,122,695	1,425,880
Effect of foreign exchange rate changes	(849)	2,076
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,056,343	2,107,205
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	50,165	10 660
Demand deposits with Bank Indonesia	490,465	49,669
Demand deposits with other banks	48,343	563,066
Placement with Bank Indonesia	467,370	26,970
		1,467,500
Total Cash and Cash Equivalents	1,056,343	2,107,205

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

1.1 Plans to capstal (After the colections of binasary stock)		CAPITAL COMPONENTS	JUN 30, 2023	JUN 30, 2022
1.1   Nicrol capital Matter the denduction of transact money    339,800   377,300   1.0   201,000   1.051,605				2,218,325
1.2   Dischard Reurens				
1.21. I. Offere compenhence in concess  1.21.1.1 Deference in fractical sattement translation  1.21.1.1 Deference in fractical sattement translation  1.21.1.1 Topical section in a necessary in the value of financial assets anneared at fair value through  1.21.1.2 Food saset revealation supplus balance  (60,504 Topical Section 1.1.1.2 Control Section Sectio		treasury stock)		
1.2.1.1.0 The promised gain from an increase in fair when if flouresid assets measured at fair value through   1.2.1.1.2 The promised gain from an increase in fair when if flouresid assets measured at fair value through   1.2.1.2 Cold elicitated reserves   1.2.1.3 The promised gain stephs halances   996,894   705,905     1.2.1.2 Cold elicitated reserves   1,244,800   906,894   905,				
1.2.1.1.1 Difference in facacial statement translation 1.2.1.2 Directification for the protocols gain from the increase in fact whose floorescal assess measured as fair value through 1.2.1.2 Directification elements 1.2.1.2 Directification elements 1.2.1.2 Clement floorescale complete behaves 1.2.1.2.1 App		income	2,739,403	1,972,002
1.2.1.1.2 The protection gain from an increase in fair value of financial assets an essavered at fair value through   1.2.1.1.2 Food saset (value) and protection of the pro			-	-
### Comparison for Comparison Services ### Comparison				
1.2.1.2   Other disclosed reserves			-	,
1,241.24 Ago			696,894	705,967
1.2.1.2 General Neurons   45,000   61,056   61		res		
1.2.1.2 Provious year's profit 1.2.1.2 Fund for patch-registed 1.2.2.1 Defended to the compensation of the				583,045
1.2.1.2.4 Current year's profit 1.2.1.2.6 Others 1.2.2.1 Difference in lack of financial statement variables 1.2.2.2 Other disclosed reserves 1.2.2.3 Difference in lack of financial statement variables 1.2.2.2 Difference in lack of financial statement variables 1.2.2.2 Difference in lack of financial statement variables 1.2.2.2 Difference in lack of financial statement variables 1.2.2.3 Difference in lack of financial statement variables 1.2.2.2 Difference in lack of financial statement variables 1.2.2.2 Difference in lack amount less than the fair value adjustment of financial instruments in the lack of financial statement in lack of financial instruments in the lack of financial statement variables in lack of financial instruments in the lack of financial statement in lack of financial instruments in the lack of financial statement in lack of financial instruments in the lack of financial statement in lack of financial instruments in the lack of financi				
1.2.1.2.5 Fund for patch-ne-pital 1.2.1.2 Other competitions in some 1.2.2.1 Other competitions in locate 1.2.2.1 Other competitions in locate 1.2.2.1 Other competitions in locate of financial statement translation 1.2.2.1 Other competitions in locate of financial statement translation 1.2.2.1 Other competitions in locate of financial statement translation 1.2.2.2 Other disclosed reserves reserve				
1.2.2.1 Other comprehensive income  1.2.2.2 Other discharge in sak of financial abstracts translation  1.2.2.1 Other comprehensive income  1.2.2.2 Other discharge income inc		The state of the s	12,497	26,401
1.2.2 Deduction Packer   1.2.2.1 Oldiveroce in lack of financial statement translation   1.2.2.1.1 Coldiveroce in lack of financial statement translation   1.2.2.1.1 Coldiveroce in lack of financial statement translation   1.2.2.1.1 Coldiveroce in lack of financial statement translation   1.2.2.1.2 Description   1.2.2.2 Descri		аіс-іп-сарітаі	-	
1.2.2.1.0 There comprehensive income 1.2.2.1.1 Potential base from impairment of fair value of financial assets measured at fair value through other concepts of the comparison of the compariso			(30 011)	(8 040)
1.2.2.1.1 Difference in lack of financial statement translation 1.2.2.1.2 Other dichosolar interiors congreshmatic income 1.2.2.2 Other dichosolar interiors 1.2.2.2 Proteins part in bases 1.2.2.2.2 Proteins part in bases 1.2.2.2.2 Proteins part in bases 1.2.2.2.2 Proteins part in bases 1.2.2.2.3 Proteins part in bases 1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the 1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the 1.2.2.2.5 Others 1.2.2.5 Others 1.2.2.2.5 Others 1.2.2.5 Other		income	(39,911)	(8,940)
1.2.2.1.2 Recentable lass from impairment of fair value of financial assets measured at fair value through other congressionable incorposes  1.2.2.2.3 Other disclosed reserves  1.2.2.3.1 Different in the States  1.2.2.3.2 Current year's bases  1.2.2.3.3 Current year's bases  1.2.2.3.3 Current year's bases  1.2.2.3.5 Current year's bases  1.2.2.3.6 PFMA comprehence is less between Allowance for Asset Quality Assessment (PPMA) and Allowance for Impairment Losses (EKPN on productive assets  1.2.2.3.6 PFMA comprehence is less between Allowance for Asset Quality Assessment (PPMA) and Allowance for Impairment Losses (EKPN on productive assets  1.2.2.3.6 PFMA comprehence is less between Allowance for Asset Quality Assessment (PPMA) and Allowance for Impairment Losses (EKPN on productive assets  1.2.2.3.1 The difference in the amount less than the fair value adjustment of financial instruments in the (39,911) (8,946)  1.3.3 Non-Controlling Interests that as the absent into account  1.4.1 Deduction Pactors for Main Core Capital  1.4.2 Goodrafiel  1.4.3 Interesting the Asset and the Asset into account  1.4.4 Interesting that is calculated as a deduction factor  1.4.5 Goodrafiel  1.4.6 Interesting the Asset and Asset and Evaluated as a deduction factor  1.4.6 Recent and the Asset and Asset and Evaluated as a deduction factor  1.4.6 Recent and Asset and Evaluated as a deduction factor  1.4.7 Recent and the Asset and Asset and Evaluated Asset Asset and Evaluated Asset As				
12.2.2 Other disclosed reserves			-	
1.2.2.2 Other disclosed reserves 1.2.2.2.3 Previous year's losses 1.2.2.2.3 Previous year's losses 1.2.2.2.4 The difference is less between filterance is feaset Quality Assessment (PPA) and Allowance for 1.2.2.2.6 The difference is less between filterance is less			-	-
1.2.2.2.1 Disagio 1.2.2.2.2 Current year's losses 1.2.2.2.4 Provious year's losses 1.2.2.2.3 Current year's losses 1.2.2.2.5 Provious year's losses 1.2.2.2.7 Two differences is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (CKPR) on productive assets 1.2.2.2.7 Two differences in the monuture less than the fair value adjustment of financial instruments in the 1.2.2.2.7 Offices 1.3 New-Controlling Interests that can be taken into account 1.4 Deduction Factors for Main Core Capital 1.4.1 Deduction Factors for Main Core Capital 1.4.2 Goodnell 1.4.2 Goodnell 1.4.3 Interplace assets 1.4.4 Interplace assets 1.4.4 Interplace assets 1.4.5 Each of capital in the insurance subsidiary 1.4.5 Each of capital in the insurance subsidiary 1.4.7 Another major deduction factor for core capital 1.4.7 Another major deduction factor for core capital 1.4.7 Interplace and the capital interplace assets and the capital ca				
1.2.2.2.2   Previous year's losses   1.2.2.2.5   Current yier's bosses   1.2.2.2.6   Current yier's bosses   1.2.2.6   Current yier's bosses   1.2.2   Current yier's bosses   Current yier's bosses   1.2.2   Current yier's bosses			-	-
1.2.2.2.3 Current year's losses 1.2.2.2.4 The difference is see between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (CKPR) on productive assets 1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the 2.3.2 PPKA romproductive  1.3. Near-Controlling Inservant and can be taken to account  1.4. Deduction Pacters for Main Core Capital  1.4.1 Deduction Pacters for Main Core Capital  1.4.2 (Goodnell  1.4.3 Interplication assets  1.4.4 Investment that is calculated as a deduction factor  1.4.5 Lack of capital in the insurance ubusidary  1.4.5 Securification exposure  1.4.6 Securification exposure  1.4.7 Inference of Interplication of Interplication (Interplication Core Capital  1.4.7 Interplication (Interplication Core Capital  1.4.7 Inference of Interplication Core Capital  1.4.7 Inference of Interplication Core Capital  1.4.7 Separate of Interplication Core Capital  1.4.7 Separate that give rise for core capital  1.4.7 Separate that give rise for core capital  1.4.7 Separate that give rise for core capital  2.4 Instruments had more than the Capital Ca		ear's losses	-	-
1.4.2.2.4 The difference is less between Allowance for Asset Quality Assessment (PPAA) and Allowance for Impairment Losses (CRPR) on productive assets   1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the   1.2.2.2.7 Others   (9.9.911)   (9.94)			-	
Impairment Loses   CKPN   On productive assets   1.22.2.5   PPKA hardifference in the amount less than the fair value adjustment of financial instruments in the   (99911)   (98,940   1.22.2.5   PPKA hom-productive   (99911)   (98,940   1.22.2.5   PPKA hom-productive   (1.22.2.5   PPKA hom-productive   (1.22.4.5   PPKA hom-productive   (1.22.4				
1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the   (39.91)   (8,74%   1.2.2.2.7 Others		50 C 20 C 30 C 50 C 50 C 50 C 50 C 50 C 50 C 5	-	-
1.2.2.2.5 PPKA non-productive   (9.941)   (8.940   1.2.2.7 Others   1.3 Nen-Controlling Interests that can be taken into account   1.4 Deferred tax   (28.604   (22.407   1.4.1 Deferred tax   (28.604   (22.407   1.4.1 Deferred tax   (28.604   (22.407   1.4.2 Deferred tax   (28.604   (28.407   (28.604   (28.407   (28.604   (28.407   (28.604   (28.407   (28.604   (28.407   (28.604   (28.407   (28.604   (28.407   (28.407   (28.604   (28.407   (28.604   (28.407   (28.604   (28.407   (28.604   (28.407   (28.604   (28.407   (28.604   (28.407   (28.407   (28.604   (28.407   (			-	
1.2.2.2.7 Others			(39,911)	(8,940)
1.4.1 Deferred tax			-	-
1.4.1 Deferred tax	1.3 Non-Controlling Interests that can be	taken into account	-	-
1.4.2 Goodwill   1.4.3 Intangible assets	1.4 Deduction Factors for Main Core Capit	al	(28,604)	(22,497)
1.4.3 Intangible assets	1.4.1 Deferred tax		(28,604)	(22,497)
1.4.4 Investment that is calculated as a deduction factor 1.4.5 Each of capital in the insurance subsidiary 1.4.6 Securitization exposure 1.4.7 Another major deduction factor for core capital 1.4.7 Another major deduction factor for core capital 1.4.7 A Department of funds in AT I and J or Tier 2 instruments with other banks 1.4.7.2 Cross-comership 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 Gredit Risk due to settlement risk. Non Delivery Versus Payment 1.4.7.3 Exposures that give rise to Gredit Risk due to settlement risk. Non Delivery Versus Payment 1.4.7.4 Exposures that meet the requirements of AT I 2.1 Instruments that meet the requirements of AT I 2.2 Agic/Disagio 2.3 Deduction Pactors for Additional Core Capital 2.3.1 Placement of funds in AT I and J or Tier 2 instruments with other banks 2.3.2 Cross-convership in another entity that is obtained by virtue of a legal transfer, grant or will grant 2.3 Agic/Disagio 3. Supplementary Capital (Tier 2) 4.0 Capital instruments in the form of shares or others that meet Tier 2 requirements 2. Agic/Disagio 3. PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 4. Placement of funds in Tier 2 instruments with other banks 4. 3 Cross-convership in another entity that is obtained by virtue of a legal transfer, grant or will grant 4. 2 Placement of funds in Tier 2 instruments with other banks 4. 3 Cross-convership in another entity that is obtained by virtue of a legal transfer, grant or will grant 4. 2 Placement of funds in Tier 2 instruments with other banks 4. 3 Cross-convership in another entity that is obtained by virtue of a legal transfer, grant or will grant 4. 3 Cross-convership in another entity that is obtained by virtue of a legal transfer, grant or will grant 4. 3 Cross-convership in another entity that is obtained by virtue of a legal transfer, grant or will grant 4. 3 Cross-convership in another entity that is obtained by virtue of a	1.4.2 Goodwill			
1.4.5. Lack of capital in the insurance subsidiary 1.4.6. Securitisation exposure 1.4.7. Another major deduction factor for core capital 1.4.7.1 Another major deduction factor for core capital 1.4.7.1 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 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 Ther I (RT I) Capital 2. Insuruments that meet the requirements of AT I 2. Agio/Disagio 2. Insuruments that meet the requirements of AT I 2. 3. Placement of funds in AT I and I 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 2. 3. Insurance and the state of the state of the state of a legal transfer, grant or will grant 2. 3. Agio/Disagio 3. PRA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 4. Deduction Factors for Ter 2 4. 1 Sinking Pland 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 4. 1 Sinking Pland 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 5. 5.7.14 5. 5.7.14 5. 5.7.14 6. 4.1 Sinking Pland 6. 4.2 Placement of funds in Tier 2 instruments with other banks 6. 4.2 Placement of funds in Tier 2 instruments with other banks 7. 5.7.14 7. 5	1.4.3 Intangible assets		-	-
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 Reposures in Stabilizary Companies that carry out business activities based on sharia principles (if any) 2. Additional Tier 1 (AT 1) Capital 3. A 1.4.7.4 Exposures in Stabilidary Companies that carry out business activities based on sharia principles (if any) 2. In struments that ment the requirements of AT 1 2. A pigo/Disagio 2. Deduction Factors for Additional Core Capital 2. A 1. Placement of funds in AT 1 and / or Tier 2 instruments with other banks 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 4. Capital instruments in the form of shares or others that meet Tier 2 requirements 4. Capital instruments in the form of shares or others that meet Tier 2 requirements 4. PPRAGE part reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other banks 4. Pracement of funds in Tier 2 instruments with other bank	1.4.4 Investment that is calculated as	s a deduction factor	-	-
1.4.7. Another major deduction factor for core capital 1.4.7.7. Access—watership in another entity that is obtained by virtue of a legal transfer, grant or will grant 1.4.7.2. Cross—watership 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 rists. Non Delivery Versue Pyment 1.4.7.4. Exposures in Substitiony Companies that carry out business activities based on sharia principles (if any) 2.1. Instruments that more the requirements of AT 1 2.2. Additional Ter 1 (AT 1) Capital 2.3. Instruments that more the requirements of AT 1 2.3. Agity/Disagio 2.3. Deduction Factors for Additional Core Capital 2.3.1. Placement of funds in AT 1 and 1 or Tier 2 instruments with other banks 2.3.2. Crosse-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 2.3.1. Placement of funds in AT 1 and 1 or Tier 2 instruments with other banks 2.3.2. Crosse-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 4.1. Supplementary Capital (Tier 2) 4.2. Agio/Disagio 4.2. Agio/Disagio 5.2. Agio/Disagio 6.2. Agio/Disagio 7. Agior Capital instruments in the form of shares or others that meet Tier 2 requirements 7. Agior Capital Instruments in the form of shares or others that meet Tier 2 requirements 8. Agior Capital (Tier 2) 9. Agior Disagio Grant Reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 9. Agior Capital Cap	1.4.5 Lack of capital in the insurance	subsidiary		-
1.4.7.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 1.4.7.2 Exposures that give rise to Credit Risk due to settlement risk - Non Delivery Versus Payment 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 Agin/Disaglo 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 2.4.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 1 Supplementary Capital (Tier 2) 1 Capital instruments in the form of shares or others that meet Tier 2 requirements 2 Agio/Disaglo 3 PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 4 Pediuction Ractors for Tier 2 4.1 Sekting 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 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 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**  **TOTAL CAPITA	1.4.6 Securitization exposure		-	-
1.4.7.2 Cross-comership in another entity that is obtained by virtue of a legal transfer, grant or will grant 1.4.7.4 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) 2.1 Instruments that meet the requirements of AT 1 2.2 Agio/Disaglo 2.3 Deduction Pactors for Additional Core Capital 2.3. Inflacement of funds in AT 1 and / or Tier 2 instruments with other banks 2.3.1. Placement of funds in AT 1 and / or Tier 2 instruments with other banks 2.3.2. Cross-conventship in another entity that is obtained by virtue of a legal transfer, grant or will grant  II Supplementary Capital (Fier 2) 1. Capital instruments in the form of shares or others that meet Tier 2 requirements 2. Agio/Disaglo 3. PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 4. Placement of funds in Tier 2 instruments with other banks 4. Placement of funds in Tier 2 instruments with other banks 4. Placement of funds in Tier 2 instruments with other banks 4. Placement of funds in Tier 2 instruments with other banks 4. Placement of funds in Tier 2 instruments with other banks 4. Placement of funds in Tier 2 instruments with other banks 4. Styring Pund 4. Placement of funds in Tier 2 instruments with other banks 4. Gonside Region of Styring Pund 4. Placement of funds in Tier 2 instruments with other banks 4. Gonside Region of Risk RWA)  RISK-WEIGHTED ASSETS (RWAs)  RISK-WE	1.4.7 Another major deduction factor	for core capital		
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)   2.4 Instruments that meet the requirements of AT 1   2.2 Agio/Disagle   2.2 Agio/Disagle   2.2 Agio/Disagle   2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks   2.3.2 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   4.9.145   52.714   1.0 Capital Instruments in the form of shares or others that meet Tier 2 requirements   2.4 Agio/Disagle   2.3 PFMS general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA)   4.9.145   52.714   4.0 Deduction Factors for Tier 2   4.1 Sixking Pand   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   4.1 Sixking Pand   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   3,078,833   2,271,039   2,271,0	1.4.7.1 Placement of funds in	AT 1 and / or Tier 2 instruments with other banks	-	-
1.4.74 Exposures in Subsidiary Companies that carry out business activities based on sharia principles (if any)			-	-
2.4 Instruments that meet the requirements of AT 1 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 (Fier 2) 4.9,145 52,714 1 Capital instruments in the form of shares or others that meet Tier 2 requirements 2 Agio/Disagio 3 PFKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 4 Deduction Factors for Tier 2 4.1 Sinking Pund 4.2 Recement 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  3,078,833 2,271,039  RNSK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING GREDIT RISK 3,024,055 4,819,638 RWAS CONSIDERING GREDIT RISK 2,665,637 TOTAL RISK-WEIGHTED ASSETS 4,190,042 5,407,714 Min. Capital Requirement based on Risk Profile ROUGHTED ASSETS 4,190,042 5,407,714 Min. Opital Requirement based on Risk Profile ROUGHTED ASSETS 4,190,042 5,407,714 From AT 1 (%) 9,82% 9,90% Prom Tier 2 (%) CAR RATIO  CET 1 Ratio (%) 7,2,31% 4,10,2% CAR RATIO  CET 1 Ratio (%) 7,2,31% 4,10,2% CAR RATIO (%) 7,3,48% 4,20,0% CREGUIATORY BUFFER PERCENTAGE REQUIRED BY BANK CARPATION BUFFER (%) CARPAT			-	-
2.1 Instruments that meet the requirements of AT 1		ry Companies that carry out business activities based on sharia principles (if any)		
2.2 Agio/Disagio	1 1 1		-	-
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)  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) 4. Deduction Factors for Tier 2 4.1 Styking Pund 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  RISK-WEIGHTED ASSETS (RWAs)  RWAs CONSIDERING CREDIT RISK RWAS CONSIDERING GREDIT RISK RWAS CONSIDERING MARKET RISK 5. CROSS CONSIDERING MARKET RISK 6. CROSS CONSIDERING MARKET RISK 6. CROSS CONSIDERING CREDIT RISK 6. CROSS CONSIDERING MARKET RISK 6. CROSS CONSIDERING CREDIT RISK 6. CROSS CONSIDERING		ts of AT 1	-	-
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) 49,145 52,714 1 Capital instruments in the form of shares or others that meet Tier 2 requirements 2 Agio/Disagio 3 PRAR general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 4 Deduction Factors for Tier 2 4.1 Sinking Pand 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 70TAL CAPITAL  RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK 8,024,005 4,819,638 RWAS CONSIDERING OPERATIONAL RISK 265,637 588,076 TOTAL RISK-WEIGHTED ASSETS Min. Capital Requirement based on Risk Profile 9,92% 9,99% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) 9,82% 9,99% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) 9,82% 9,99% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) 9,82% 9,99% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) 9,82% 9,99% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) 9,82% 9,99% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) 9,82% 9,99% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) 9,82% 9,99% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) 9,82% 9,99% REGULATORY BURNER PROFILE (%) 9,82% 9,99% REGULATORY BURNER PROFILE (%) 1,17% 0,99% CAR RATIO 1,17% 0,99% CAR RATIO 1,17% 0,99% CAR RATIO (%) 1,17% 0,99% CARRATIO (%) 1,17% 0,99% CARRATIO (%) 1,17% 0,99% CAPITAL CAPITAL REQUIREMENT ALLOCATION PROFILE (%) 1,17% 0,99% CAPITAL CAPITAL PROFILE (%) 1,17% 0,99% CAPITAL CAPITAL PROFILE (%) 1,17% 0,99% CAPITAL CAPITAL P			-	-
Supplementary Capital (Tier 2)				
Supplementary Capital (Tier 2)			-	-
1 Capital instruments in the form of shares or others that meet Tier 2 requirements   2 Agio/Disagio   3 PKA 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   3,078,833   2,271,039	2.3.2 Cross-ownership in another ent	ity that is obtained by virtue of a legal transfer, grant or will grant	-	-
1 Capital instruments in the form of shares or others that meet Tier 2 requirements   2 Agio/Disagio   3 PKA 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   3,078,833   2,271,039				
2 Agio/Disagio			49,145	52,714
3 PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA)		others that meet Tier 2 requirements	-	
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  RISK-WEIGHTED ASSETS (RWAS)  RWAS CONSIDERING CREDIT RISK  RWAS CONSIDERING MARKET RISK  RWAS CONSIDERING OPERATIONAL RISK  TOTAL RISK-WEIGHTED ASSETS  Min. Capital Requirement based on Risk Profile  RESULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION  From CET 1 [%]  Prom AT 1 [%]  CAR RATIO  CET 1 Ratio [%]  Tier 2 Ratio [%]  Tier 2 Ratio [%]  CAR RATIO  CAR RATIO  CAR RAtio [%]  Tier 2 Ratio [%]  CAR RATIO GRADITER (%)  CA		t must be calculated (maximum 1.25% Credit Risk RWA)	49,145	52,714
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 5. TOTAL CAPITAL 5. 3,078,833 2,271,039  RISK-WEIGHTED ASSETS (RWAS)  RIWAS CONSIDERING CREDIT RISK 7. SANOR CREDIT RISK 3,924,405 4,819,638  RWAS CONSIDERING CREDIT RISK 5,637 588,076  TOTAL RISK-WEIGHTED ASSETS 4,190,042 5,407,714  Min. Capital Requirement based on Risk Profile 7,828 9,909  REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION  From CET 1 (%) 9,82% 9,90%  From Tier 2 (%) 0,00% 0,00%  CAR RATIO CET 1 Ratio (%) 72,31% 41,02%  Tier 1 Ratio (%) 72,31% 41,02%  Tier 1 Ratio (%) 73,31% 41,02%  CAR RATIO CAR RATIO 0,98% C				
4.3 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant  707AL CAPITAL  3,078,833  2,271,039  RISK-WEIGHTED ASSETS (RWAS)  RWAS CONSIDERING CREDIT RISK  RWAS CONSIDERING MARKET RISK  RWAS CONSIDERING OPERATIONAL RISK  265,637  7 TOTAL RISK-WEIGHTED ASSETS  4,19,042  5,407,714  Min. Capital Requirement based on Risk Profile  8,82%  9,90%  REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION  From CET 1 (%)  From AT 1 (%)  Prom Tier 2 (%)  CAR RATIO  CET 1 Ratio (%)  Tier 1 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  CET 1 Ratio (%)  Tier 2 Ratio (%)  Tier 2 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  Tier 2 Ratio (%)  CAR RATIO (CAR		to mild with a to mild.		
RISK-WEIGHTED ASSETS (RWAS)				-
RISK-WEIGHTED ASSETS (RWAs)  RWAS CONSIDERING CREDIT RISK  RWAS CONSIDERING OPERATIONAL RISK  RWAS CONSIDERING OPERATIONAL RISK  TOTAL RISK-WEIGHTED ASSETS  4,190,042 5,407,714  Min. Capital Requirement based on Risk Profile  89.82%  9.90%  REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION  From CET 1 (%)  From Tier 2 (%)  CAR RATIO  CET 1 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  CAR Rat		is obtained by virtue of a legal transfer, grant or will grant		
RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING MARKET RISK RWAS CONSIDERING MARKET RISK RWAS CONSIDERING OPERATIONAL RISK RWAS CONSIDERING OPERATIONAL RISK  TOTAL RISK-WEIGHTED ASSETS 4,190,042 5,407,714 4,190,042 5,407,714 9,82% 9,90% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) From AT 1 (%) From AT 1 (%) CET 1 Ratio (%) Tier 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) Tier 3 Ratio (%) Tier 3 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Tier 1 Ratio (%) Tier 3 Ratio (%) Tier 3 Ratio (%) Tier 4 Ratio (%) Tier 5 Ratio (%) Tier 6 Ratio (%) Tier 7 Ratio (%) Tier 8 Ratio (%) Tier 9 Ruffer (%) Tier 9 Ruffer 8 Tier Buffer (%) Tier 1 Ruffer (%) Tier 2 Ruffer (%) Tier 1	TOTAL CAPITAL		3,078,833	2,271,039
RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING MARKET RISK RWAS CONSIDERING MARKET RISK RWAS CONSIDERING OPERATIONAL RISK RWAS CONSIDERING OPERATIONAL RISK  TOTAL RISK-WEIGHTED ASSETS 4,190,042 5,407,714 4,190,042 5,407,714 9,82% 9,90% REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION From CET 1 (%) From AT 1 (%) From AT 1 (%) CET 1 Ratio (%) Tier 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) Tier 3 Ratio (%) Tier 3 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Tier 1 Ratio (%) Tier 3 Ratio (%) Tier 3 Ratio (%) Tier 4 Ratio (%) Tier 5 Ratio (%) Tier 6 Ratio (%) Tier 7 Ratio (%) Tier 8 Ratio (%) Tier 9 Ruffer (%) Tier 9 Ruffer 8 Tier Buffer (%) Tier 1 Ruffer (%) Tier 2 Ruffer (%) Tier 1				
RWAS CONSIDERING MARKET RISK  RWAS CONSIDERING OPERATIONAL RISK  265,637 588,076  TOTAL RISK-WEIGHTED ASSETS  4,190,042 5,407,714  Min. Capital Requirement based on Risk Profile  REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION  From CET 1 (%)  From AT 1 (%)  From Tier 2 (%)  CET 1 Ratio (%)  Tier 1 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  CAR RATIO  CAR RATIO (%)  TIER 1 RATIO (%)  TIER 2 RATIO (%)  TIER 2 RATIO (%)  CAR RATIO (%)  CAR RATIO (%)  CAR RATIO (%)  TIER 2 RATIO (%)  TIER 2 RATIO (%)  CAR RATIO (%)  TIER 3 RATIO  CAR RATIO (%)  TIER 3 RATIO  TIER 4 RATIO  TIER 5 RATIO  TI	RISK-WEIGHTED ASSETS (RWAs)		100	
RWAS CONSIDERING MARKET RISK  RWAS CONSIDERING OPERATIONAL RISK  265,637 588,076  TOTAL RISK-WEIGHTED ASSETS  4,190,042 5,407,714  Min. Capital Requirement based on Risk Profile  REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION  From CET 1 (%)  From AT 1 (%)  From Tier 2 (%)  CET 1 Ratio (%)  Tier 1 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  Tier 2 Ratio (%)  CAR RATIO  CAR RATIO (%)  TO .00%  TO .00%  CAR RATIO (%)  CAR RATIO (%)  TO .00%  Capital Conservation Buffer (%)  COUNTERCYCLE Buffer (%)  CARMINIAL CARRIES AND THE RATION ON THE RATIO	RWAs CONSIDERING CREDIT RISK		3,924,405	4,819,638
TOTAL RISK-WEIGHTED ASSETS  ### A,190,042 5,407,714  ### Min. Capital Requirement based on Risk Profile  ### REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION  From CET 1 (%)  From AT 1 (%)  From Tier 2 (%)  CAR RATIO  CET 1 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  Tier 2 Ratio (%)  CAR RATIO  CAR RAT	RWAs CONSIDERING MARKET RISK		-	-
TOTAL RISK-WEIGHTED ASSETS   4,190,042   5,407,714	RWAs CONSIDERING OPERATIONAL RISK		265,637	588,076
Min. Capital Requirement based on Risk Profile  REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION  From CET 1 [%]  From AT 1 [%]  From AT 1 [%]  CAR RATIO  CET 1 Ratio [%]  Tier 1 Ratio [%]  Tier 2 Ratio [%]  CAR Ratio [%]  CAR RATIO  CAR RAT			4,190,042	5,407,714
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 [%] 72,31% 41,02% Tier 1 Ratio [%] 72,31% 41,02% CAR Ratio [%] 72,31% 11,12% CET 1 For BUFFER [%] 62,49% 31,12% CEQUIATORY BUFFER PERCENTAGE REQUIRED BY BANK Capital Conservation Buffer [%] 0,00% 0,00% Countercyclical Buffer [%] 0,00% 0,00%	Min. Capital Requirement based on Risk Profile		9.82%	9.90%
From AT 1 (%) From Tier 2 (%) CAR RATIO CET 1 Ratio (%) Tier 1 Ratio (%) Tier 2 Ratio (%) Tier 2 Ratio (%) CAR RATIO  CET 1 Ratio (%) Tier 1 Ratio (%) Tier 9 Ratio (%) CAR RATIO CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  CAR RATIO  COuntercyclical Buffer (%) COuntercyclical Buffer (%) CAR RATIO		LLOCATION		
From Tier 2 (%)  CAR RATIO  CET 1 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  CAR RATIO  CAR RAT				9.90%
CAR RATIO  CET 1 Ratio (%)  Tier 1 Ratio (%)  Tier 2 Ratio (%)  CAR Ratio (%)  CET 1 For BUFFER (%)  REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK  Capital Conservation Buffer (%)  Countercyclical Buffer (%)			0.00%	0.00%
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%         REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK       0.00%       0.00%         Capital Conservation Buffer (%)       0.00%       0.00%         Countercyclical Buffer (%)       0.00%       0.00%			0.00%	0.00%
Tier 1 Ratio (%)  Tier 2 Ratio (%)  CAR Ratio (%)  CAR Ratio (%)  CET 1 For BUFFER (%)  REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK  Capital Conservation Buffer (%)  Countercyclical Buffer (%)	CAR RATIO			
Tier 2 Ratio (%)   1.17%   0.98%			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%         REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK       0.00%       0.00%         Capital Conservation Buffer (%)       0.00%       0.00%         Countercyclical Buffer (%)       0.00%       0.00%			72.31%	41.02%
CAR Ratio (%)       73.48%       42.00%         CET 1 For BUFFER (%)       62.49%       31.12%         REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK       0.00%       0.00%         Capital Conservation Buffer (%)       0.00%       0.00%         Countercyclical Buffer (%)       0.00%       0.00%			1.17%	0.98%
CET 1 For BUFFER (%)   62.49%   31.12%				42.00%
REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK         0.00%         0.00%           Capital Conservation Buffer (%)         0.00%         0.00%           Countercyclical Buffer (%)         0.00%         0.00%	CET 1 For BUFFER (%)			31.12%
Countercyclical Buffer (%)  0.00%  0.00%		Y BANK		
Countercyclical Buffer (%)  0.00%  0.00%			0.00%	0.00%
Canital Cambraga for Control B. 1 MA			0.00%	0.00%
	Capital Surcharge for Systemic Bank (%)			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		
	ACCOUNT	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I.	RELATED PARTIES												-
1.	Interbank placement												
	a. Rupiah	=	-	=	-	2	-	-	-	-	-	-	-
	b. Foreign currency		-	-	-	_	-	-	-	-		-	-
2.	Spot dan derivative claims												
	a. Rupiah	=	-	-	-		-	-	-	_	-	-	_
	b. Foreign currency	-	-	-	-		-	-	_		-	-	-
3.	Securities												
	a. Rupiah	8	-	-		-	-	-	_	-		-	-
	b. Foreign currency	-	-	-	/#	-	-	-	_	=	ω/.		
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-		-	-	-	-	-	-	-	-
	b. Foreign currency	- 1	-		· ·		-	-	-	(=)	-	-	
5.	Claims on securities bought under reverse repo												
	a. Rupiah	-	-	-	-	-	-		-	_	-	-	-
	b. Foreign currency				~	<b>4</b> 2	14	W.	=	-	ΨI.	le i	-
	Acceptance claims	-	-	=	-	-	-		-	-	-	-	
7.	Loans												1
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	48,264	-	-	-	-	48,264	62,824	) <del>-</del>		-	-	62,824
	ii. Foreign currency	-		-		-		-		-	-	2	-
	b. Non UMKM												
	i. Rupiah	43,863	-	-	-	-	43,863	29,538	-	-	-	_	29,538
	ii. Foreign currency			=	-	2/		-	74	-	-	-	
	c. Restructured loans												
- 1	i. Rupiah	-	-	-	-	-		-		(44)	-		
	ii. Foreign currency		-	-	4		~	-	-		-	-	-
8.	Equity investment	-	-	in the second	-	-	-	-	_	-	-		-
9.	Other Receivables	-	-		140	w 5	-	=	_	-	-		=
10.	Commitment and contingencies												
	a. Rupiah	67,804	-		-	-	67,804	50,096	_	(H)	-	-	50,096
	b. Foreign currency	_	-	-		-	1=	-	_	=	-	-	-
	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	39,319	-		-	-	39,319	9,198	-	-	-	=	9,198
_	b. Foreign currency	9,024	-	-		- 1	9,024	17,772	-	-	-	-	17,772
2.	Spot dan derivative claims												
	a. Rupiah	-	-	÷.		-	- 1	-		-		3	-
_	b. Foreign currency	-	-	-	-		-			_	-	-	-
3.	Securities												
_	a. Rupiah	122,435	-	-		-	122,435	122,342	-	-	78	-	122,342
	b. Foreign currency		-	-	-		-	-	_	:#			
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah		-	-	-	-	15	-	_	-	-	-	
	b. Foreign currency	-	-1			-	-	-	~	-		-	12
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	-	_	-	100	-	-	-	-	-	9	-	-
	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
- 1	ii. Foreign currency	31,547	_	_		9	31,547	46,146		20		_	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	-	-	- 1	-		-	-		-	-	-	
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
ш.	OTHER INFORMATION											7	12,501
1.	Assets pledged as collateral			247									
	a. To Bank Indonesia						-						-
	b. To other parties						- 1						-
2.	Foreclosed assets						30,629				5 6 7 7		30,361

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

			JUN 30, 2023					JUN 30, 2022					
NO.	ACCOUNT	Allowa	Allowance For Impairment			quired to be ided	Allowa	Allowance For Impairment Allowance requi					
		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 contigencies	2,263	4	-	1,193	-	1,817	-	-	1,415	-		

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

				INDIVIDUAL		
NO.	TRANSACTION	Notional Value	Objec	Derivative Re-		
			Trading	Hedging	Receivables	Liabilities
A.	Related to Exchange Rate	•				
1.	Spot		-			
2.	Forward		H			
3.	Option					
	a. Purchased					
	b. Written					29
4.	Future					
5.	Swap					
6.	Others					
В.	Related to Interest Rate					
1.	Forward	T				
2.	Option					
	a. Purchased					
	b. Written					
3.	Future					
4.	Swap					
5.	Others					
c.	Others					
	TOTAL					

BOARD OF COMIN	IISSIONERS		SHAREHOLDERS		
- President Commissioner	: Ir. Rachmat M.S.,MBA	Ownership arrangeme	nt		
- Vice President Commissioner	: Daniel Budi Dharma	- PT. Surya Husada I	Investment	:	29.53%
- Independent Commissioner	: R.M. Sjariffudin	- PT. Takjub Finansia	al Teknologi	:	33.45%
	(Mohammad Sjariffudin)	- PT. Dana Graha Ag	ung	:	17.72%
- Commissioner	: I Gst Agung Rai Wirajaya	- PT. Budiman Kenca	ana Lestari	:	10.95%
		- Masyarakat		:	8.35%
DIRECTO	ORS .	Controlling Sharehold	lers (PSP):		
- President Director	: Wikan Aryono S.	Ultimate shareholde	er : 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				
		Non-Controlling Share	eholders (PSP) shareholders do not	go th	rough
		the capital market (≥	5%)		
		- PT. Budiman Kence	ana Lestari	:	10.95%
×					

#### Catatan:

1. 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.

- 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 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.
- 4. 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