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

NO. ACCOUNT	SEP 30, 2023	DEC 31, 2022
ASSETS		
1. Cash	45,583	50,41
2. Placement to Bank Indonesia	883,263	1,041,36
3. Interbank placement	44,157	30,92
4. Spot and derivatives / forward receivables	-	
5. Securities	122,459	122,38
6. Securities sold under repurchase agreement (repo)	2.105.000	0.055.71
7. Claims on securities bought under reverse repo8. Acceptance claims	2,195,908 9,974	2,255,71 5,51
8. Acceptance claims 9. Loans	4,063,838	3,845,62
10. Sharia financing	1,000,000	0,010,02
11. Equity investment	10	1
12. Other financial assets	48,153	51,85
13. Impairment on financial assets -/-	158,145	127,59
a. Securities	-	
b. Loans and sharia financing	136,998	113,78
c. Others	21,147	13,81
14. Intangible assets	45,929	43,57
Accumulated amortization on intangible assets -/-	35,228	30,50
15. Fixed assets and equipment	869,941	870,05
Accumulated depreciation on fixed assets and equipment -/-	77,925	70,46
16. Non Productive Asset	72,936	79,89
a. Abandoned property	45,739	49,26
b. Foreclosed assets	27,197	30,62
c. Suspense accounts	-	
d. Interbranch assets	40.066	40.50
17. Other assets	49,066	42,53
TOTAL ASSETS	8,179,919	8,211,29
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	515,055	753,82
2. Saving account	357,390	405,47
3. Time deposit	4,032,141	3,813,07
4. Electronic money	-	
5. Liabilities to Bank Indonesia	-	
6. Interbank liabilities	949	1,98
7. Spot and derivative / forward liabilities	-	
Liabilities on securities sold under repurchase agreement (repo) Acceptance liabilities	9,974	5,51
9. Acceptance liabilities 10. Issued securities	9,974	3,31
11. Loans / financing received	1	
12. Margin deposit		
13. Interbranch liabilities		
14. Other liabilities	156,325	154,652
15. Minority Interest	- 100,020	101,002
TOTAL LIABILITIES	5,071,834	5,134,519
EQUITIES	0,071,001	0,101,013
	229 900	220 000
16. Paid in capital	338,800	338,800
a. Capital b. Unpaid capital -/-	800,000 461,200	800,000 461,200
c. Treasury stock -/-	401,200	401,200
17. Additional paid in capital	1,344,852	1,344,852
a. Agio	1,344,852	1,344,852
b. Disagio -/-	1,011,002	1,011,002
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	691,472	662,660
a. Previous years	660,160	635,502
b. Current year	31,312	38,939
c. Dividends paid -/-	-	11,781
TOTAL EQUITIES	3,108,085	3,076,773

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

NO.	ACCOUNT	SEP 30, 2023	SEP 30, 2022
PEI	RATIONAL INCOME AND EXPENSES		
A. I1	nterest Income and Expenses		
1.	Interest Income	396,331	395,189
2.	Interest Expenses	130,572	135,568
	Net Interest Income (Expenses)	265,759	259,621
	perational Income and Expenses Other than Interest		
1.	Gain (loss) from increase (decrease) in fair value of financial assets	=	-
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	₩.	-
3.	Gain (loss) from sale of financial assets	Ε.	-
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	(20)	1,061
7.	Dividend income	113	21
8.	Commission / provision / fee and administration	7,920	8,339
9.	Others income	5,107	4,545
10.	Impairment losses on financial assets	31,242	36,769
11.	Losses on operational risk	12	59
12.	Personnel expenses	122,006	111,765
13.	Promotion expenses	322	389
	Other expenses	85,775	79,776
	Other Operating Income (Expenses)	(226,237)	(214,792
	OPERATIONAL PROFIT (LOSS)	39,522	44,829
		39,522	44,043
	OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	618	1,405
2.	Other non operational income (expenses)	3	1,50
	NON OPERATIONAL PROFIT (LOSS)	621	2,912
UR	RENT PERIOD PROFIT (LOSS) BEFORE TAX	40,143	47,74
	Income taxes	8,831	3,346
	a. Estimated current period tax -/-	8,831	10,504
	b. Deferred tax income (expenses)	-,001	7,158
NTP/T	PROFIT (LOSS) AFTER TAX	31,312	44,395
		31,312	44,090
	IER COMPREHENSIVE INCOME		//
1.	Items that will not be reclassified to profit and Loss	-	(13,095
	a. Reserves of fixed asset revaluation	-	(16,37)
_	b. Gain (loss) on defined benefit actuarial program		2,13
	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		
	b. Gain (loss) from changes in fair value of financial assets of debt instruments at fair value through other comprehensive income	° =	
	c. Others		
OMT		****	/12.00
OIL	IER COMPREHENSIVE PROFIT FOR THE YEAR AFTER TAX	-	(13,095
roi	'AL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	31,312	31,300
	A 17 AA-15 A-15 A-15	3	96
roii	t (Loss) attributable to :		.91.220
	- Owner	31,312	44,395
	- Minority Interest	-	
V 12	CURRENT PERIOD TOTAL PROFIT	31,312	44,395
ota	l comprehensive profit attributable to :		
	- Owner	31,312	31,300
	- Minority Interest	-	
	CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	31,312	31,300
RA	NSFER OF PROFIT(LOSS) TO HEAD OFFICE		
	,		
IVI	DEND	-	11,781
Tip /ms	EARNINGS (LOSS) PER SHARE	9.24	16.02

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

NO.	ACCOUNT	SEP 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	1,593,714	1,753,562
1.	Undisbursed loan / financing facilities to debtors	1,578,456	1,734,150
	a. Committed	1,578,456	1,734,150
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	15,258	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	101,702	126,275
1.	Issued guarantees	101,702	116,102
2.	Others	-	10,173

FINANCIAL RATIO STATEMENTS FOR PERIOD ENDED SEPTEMBER 30, 2023 AND 2022

(In %)

	RATIO	SEP 30, 2023	SEP 30, 2022
Peri	formance Ratio		
1.	Minimum Capital Adequacy Requirement (CAR)	70.99%	42.59%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	3.17%	2.52%
3.	Non performing earning assets to total earning assets	2.22%	2.12%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	2.16%	1.53%
5.	NPL Gross	4.92%	4.86%
6.	NPL Net	3.34%	3.23%
7.	Return on Asset (ROA)	0.66%	0.74%
8.	Return on Equity (ROE)	1.37%	2.65%
9.	Net Interest Margin (NIM)	4.92%	4.55%
10.	Operating Expenses to Operating Income (BOPO)	90.36%	89.04%
11.	Cost to Income Ratio (CIR)	72.13%	70.19%
12.	Loan to Deposit Ratio (LDR)	82.86%	68.42%
13.	Liquidity Coverage Ratio (LCR)	\(\)	
	a. LCR individual	382.67%	=
	b. LCR consolidation	7	
14.	Leverage Ratio		
	a. Leverage Ratio value individually	36.22%	25.74%
	b. Leverage Ratio value consolidation	-	-
Con	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	10.26%	12.38%
	b. GWM in Foreign Exchange (daily)	8.30%	9.95%
3.	Overall Net Open Position (NOP)	0.71%	0.96%

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

CASH FLOWS FROM OPERATING ACTIVITIES		SEP 30, 2022
Interest, Commissions and fees received	402,643	390,376
Interest, Commissions and fees paid	(129,595)	(137,785)
Other operating revenues received	12,091	7,872
Personnel expenses paid	(108,403)	(99,800)
General and administrative expenses paid	(65,985)	(68,465)
Non-operating income (expense) received (paid)	3	2,938
Payments of corporate income tax	(17,565)	(10,557)
Operating Cash Flows Before Changes in Operating Activities	93,189	84,579
Decrease (increase) in operating assets:		
Loans	(218,212)	(8,539)
Other assets	(11,064)	(4,970)
	(11,004)	(4,970)
Increase (decrease) in operating liablities: Deposits	(67,780)	(447 740)
*		(447,749)
Deposits from other banks Other liabilities	(1,033) 1,933	(25)
Net Cash Provided by Operating Activities	(202,967)	(376,277)
net cash i lovided by Operating Activities	(202,501)	(010,211)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in securities purchase under resale arrangement	(2,195,908)	(1,980,506)
Proceedds from securities purchase under resale arrangement	2,255,712	2,230,450
Proceeds from sale of premises and equipment	706	1,434
Payment to right-of-use of assets	(375)	(203
Acquisition of fixed assets	(3,799)	(6,956)
Acquisitions of intangible assets	(2,356)	(3,849)
Net Cash Used in investing Activities	53,980	240,370
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid		(11,781)
Payment of lease liabilities	(445)	(365)
Proceeds from issuance of new stocks	(110)	- (000)
Payments of stock issuance costs	-	
Net Cash Used for Financing Activities	(445)	(12,146)
NEW INCORDAGE (DECORDAGE) IN CACH AND CACH BOUNTAL ENVIO	(140,420)	(149.052)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(149,432)	(148,053)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,122,695	1,425,880
Effect of foreign exchange rate changes	(260)	3,097
CASH AND CASH EQUIVALENTS AT END OF PERIOD	973,003	1,280,924
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
cash and cash equivalents consist of.	45,583	47,405
Cash		
Cash Demand deposits with Bank Indonesia	512 214	/×U /~×
Demand deposits with Bank Indonesia	513,314	
	513,314 44,157 369,949	789,258 24,343 419,918

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

1. CET 1 1. 1. Paris in Capital (Rifer the deduction of treasury stock) 1. 1. Disclosed Reserves 2.776.778 1. 1. Addition Factor 2.776.778 1. 1. Addition Factor 2.776.778 1. 1. Addition Factor 2.776.778 1. 1. 1. Disclosed Reserves 1. 1. 1. 1. 1. 1. 1. Reserves Reserves 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	3,046,674 2,236,442 338,800 277,200 2,736,478 1,981,739 2,778,218 1,990,556 2,778,218 1,990,556 2,778,218 1,990,556 1,344,852 583,045 45,000 42,500 660,160 614,649 31,312 44,395
1.1 Pain-R Capital After the deduction of treasury stocks 2,376,478 1.2 Indeficion Restore 2,276,218 1.2 Indeficio	338,800 277,200 2,736,478 1,981,739 2,778,218 1,990,556 ir value through 696,894 705,967 1,344,852 583,045 45,000 42,500 660,160 614,649 31,312 44,395 (41,740) (8,817) 1e through other Allowance for ments in the (41,740) (8,817) (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) (3,647) (28,604) (41,740) (8,817) (41,740) (8,817) (51,314) 55,664 (51,314) 55,664 (51,314) 55,664 (51,314) 55,664 (51,314) 55,664 (51,314) 55,664 (51,314) 55,664 (51,314) 55,664 (51,314) 55,664 (51,314) 55,664 (51,314) 55,664
1.2.1.1 Dieleoned Reserves 1.2.1.1.1 Offere comprehensive income 1.2.1.1.1 Ofference in financial statement translation 1.2.1.1 Ofference 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 1.2.1.1.2 Pixel asset reveals on surplus belance 1.2.1.2 Offer disclosed reserves 1.2.1.2 Age 1.2.1.2 Difference in lack of financial statement translation 1.2.2.1 Difference in lack of financial statement translation 1.2.2.2 Difference in lack of financial instruments in the 1.2.2.2 Difference in lack of financial instruments in the 1.2.2.2 Difference in lack of between Age 1.2.2.2 Difference in lack of between Age 1.2.2 Disage 1.2.2.2 Disage 1.2.2 Disage 1.2.	2,736,478
1.2.1.1.1 Difference in financial statement translation 1.2.1.1.2 Difference in financial statement translation 1.2.1.1.2 Difference in financial statement translation 1.2.1.1.2 Difference in financial statement translation 1.2.1.2 Other disclosed reserves licence 1.2.1.2 Difference in the statement translation surplus balance 1.2.1.2.3 Periodo year's profit 1.2.1.2.3 Periodo year's profit 1.2.1.2.3 Periodo year's profit 1.2.1.2.5 Find for pati-in-capital 1.2.1.2.5 Find for pati-in-capital 1.2.1.2 Difference in lack of financial statement translation 1.2.2 Description Faculty 1.2.2.1.2 Periodo Difference in lack of financial statement translation 1.2.2.1.2 Periodo Difference in lack of financial statement translation 1.2.2.1.2 Periodo San	2,778,218 1,990,556 ir value through
1.2.1.1.0 Other congrehensive income 1.2.1.1.2 The potential gain from an increase in fair value of financial assets measured at fair value through control of the process	ir value through 696,894 705,967 1,344,852 583,045 45,000 42,500 660,160 614,649 31,312 44,395 (41,740) (8,817)
1.2.1.1.1 Difference in financial statement translation 1.2.1.1.2 The optential gain from an increase in dire value of financial assets measured at fair value through other comprehensive income 1.2.1.2.1 Differ disclosed reserves 4.5000 1.2.1.2.1 General Reserves 4.5000 1.2.1.2.3 Pervious year's profit 6.5010 1.2.1.2.5 Pervious year's profit 6.5010 1.2.1.2.5 Pervious year's profit 1.2.1.2.5 Pervious year's profit 1.2.1.2.5 Pervious year's profit 1.2.1.2.6 Others 1.2.2.1 Other comprehensive income 1.2.2.2 Pervious year's profit 1.2.2.2 Pervious year's profit 1.2.2.2 Pervious year's losses 1.2.2.2.3 Constructives a security of the value of financial assets measured at fair value through other comprehensive income 1.2.2.2 Pervious year's losses 1.2.2.2.3 Constructives year's losses 1.2.2.2.3 Constructives year's losses 1.2.2.2.4 The difference in the security of the year's losses 1.2.2.2 Constructives year's losses 1.2.2.2.5 Pervious	696,894 705,967 1,344,852 583,045 45,000 42,500 660,160 614,649 31,312 44,395 (41,740) (8,817) Allowance for ments in the (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) sant sant sant sant sant 51,314 55,664 51,314 55,664 51,314 55,664 4,098,081 4,793,856 265,637 588,076 4,363,718 5,381,932
1.2.1.1.2 The potential gain from an increase in fair value of financial serts measured at fair value through other comprehensive income 1.2.1.1.3 Fixed asset revolutation surplus balances (009,894 1.2.1.2 Other disclosed reserves 1.2.1.2 Age 1.2.1.2 Age 1.2.1.2 Age 1.2.1.2 Age 1.2.1.2 Fixed asset revolutation surplus balances (600,600 1.2.1.2 Age 1.2.1.2 Current year's profit 1.2.1.2 Current year's profit 1.2.1.2 Current year's profit 1.2.1.2 Current year's profit 1.2.1.2 Deduction Pactor 1.2.2.1 Difference in lock of financial statement translation 1.2.2.1 Difference in lock of financial statement translation 1.2.2.1 Difference in lock of financial statement translation 1.2.2.2 Other disclosed reserves 1.2.2.2 Difference in lock of financial statement translation 1.2.2.2 Difference in lock of financial statement translation 1.2.2.2 Difference in lock of financial statement translation 1.2.2.2 Other disclosed reserves 1.2.2.2 Other disclosed reserves 1.2.2.2 The difference is seen inspairment of fair value of financial assets measured at fair value through other 1.2.2.2 Difference in lock of financial statement translation 1.2.2.2 The difference is seen inspairment of fair value of financial assets measured at fair value through other 1.2.2.2 Other disclosed reserves 1.2.2.2 The difference is seen between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (KNR) on productive assets 1.2.2.2.3 Current year's losses 1.2.2.2.3 Current year's losses 1.2.2.2.7 Others 1.2.2.2.8 Other difference in the amount loss that the fair value adjustment of financial instruments in the Current State of the Age of the	696,894 705,967 1,344,852 583,045 45,000 42,500 660,160 614,649 31,312 44,395 (41,740) (8,817) Allowance for ments in the (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) sant sant sant sant sant 51,314 55,664 51,314 55,664 51,314 55,664 4,098,081 4,793,856 265,637 588,076 4,363,718 5,381,932
other comprehensive income 1.2.1.1.7 Prod asset revolutions surplus balance 606,804 1.2.1.2 Cherroll Released reserves 1.2.1.2.1 Ago 1.2.1.2.3 Central Releases 40,000 1.2.1.2.3 Freedow spars porfit. 600,100 1.2.1.2.5 Freedow spars porfit. 600,100 1.2.2.2.5 Freedow spars porfit. 600,100 1.2.2.2.5 Freedow spars porfit. 600,100 1.2.2.2.1 Deduction Factor 600,100 1.2.2.2.1 Defeated comprehensive income 600,100 1.2.2.2.1 Defeated comprehensive income 600,100 1.2.2.2.1 Defeated comprehensive income 600,100 1.2.2.2 Other disclosed reserves 600,100 1.2.2.2 Defeated comprehensive income inc	696,894 705,967 1,344,852 583,045 45,000 42,500 660,160 614,649 31,312 44,395 (41,740) (8,817) Allowance for ments in the (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) (28,604) (22,497) sant sant sant sant sant 51,314 55,664 51,314 55,664 51,314 55,664 4,098,081 4,793,856 265,637 588,076 4,363,718 5,381,932
1.2.1.1.2 Fixed asset revaluation surplus balance 1.2.1.2.1.2 Agin 1.2.1.2.1 Agin 1.2.1.3.4 Six 1.2.1.2.1 Agin 1.2.1.2.3 Previous year's profit 1.2.1.2.4 Control Reserves 1.2.1.2.5 Previous year's profit 1.2.2.5 Previous year's profit 1.2.2.7 Cother comprehensive income 1.2.2.1 Other comprehensive income 1.2.2.1 Difference in lack of financial statement translation 1.2.2.1.5 Previous year's losses 1.2.2.2.5 Previous year's losses 1.2.2.2.6 Previous year's losses 1.2.2.2.7 Others 1.3 Non-Controlling Interests that can be taken into account loss than the fair value adjustment of financial instruments in the [1],740] 1.4.1 Deferred tax 1.4.2 Previous previous loss of the previous loss of	1,344,852 583,045 45,000 42,500 660,160 614,649 31,312 44,395 1e through other
1.2.1.2 Other disclosed reserves 1.3.1.2.1 Agio 1.2.1.2.2 General Reserves 4.5,000 1.2.1.2.3 Periodus year's profit 6.50,160 1.2.1.2.4 Current year's profit 1.3.1.2.5 Current year's profit 1.3.1.2.6 Current year's profit 1.3.1.2.7 Current year's profit 1.3.2.1 Current year's profit 1.3.2.2 Deduction compenhenative income 1.2.2.1 Deduction compenhenative income 1.2.2.1 Current year's profit income 1.2.2.1 Current year's profit income 1.2.2.2 Current year's profit income 1.2.2.2 Current year's losses 1.2.2.3 Current year's losses 1.2.2.3 Current year's losses 1.2.2.2 Current year's losses 1.2.2.3 Current year's losses 1.2.2.2 The difference in the amount teas than the fair value adjustment (IPRA) and Allowance for year's losses 1.2.2.2 Current year's losses 1.2.2.2 The difference in the amount less than the fair value adjustment of financial instruments in the year's losses 1.2.2.2 The difference in the amount less than the fair value adjustment of financial instruments in the year's losses 1.2.2.2 The difference in the amount less than the fair value adjustment of financial instruments in the year's losses (1.2.2.2 Others (1.2.2.2 Ot	1,344,852 583,045 45,000 42,500 660,160 614,649 31,312 44,395 1e through other
1.2.1.2.1 Agio 1,344,852 1,21.2.3 Previous year's profit 650,100 1,21.2.4 Current year's profit 650,100 1,21.2.5 Previous year's profit 3,3,312 1,21.2.5 Previous year's profit 1,21.2.5 Previous year's beautiful year year year year year year year year	45,000 42,500 660,160 614,649 31,312 44,395
1.2.1.2.2 General Reserves 1.2.1.2.3 Pervious year's profit 6.60,060 1.2.1.2.3 Pervious year's profit 1.2.1.2.6 Others 1.2.1.2.1 Evaluation of the state of the s	45,000 42,500 660,160 614,649 31,312 44,395
1.2.1.2.3 Previous year's profit 1.2.1.2.5 Fund for paid-in-capital 1.2.1.2.5 Fund for paid-in-capital 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 1.2.2.1.2 Defential loss from impairment of fair value of financial assets measured at fair value through other comprehensive income 1.2.2.1.2 Distance of the decision of the comprehensive income 1.2.2.2.1 Distance 1.2.2.2.2 Previous year's bases 1.2.2.2.2 Previous year's bases 1.2.2.2.3 Current year's bases 1.2.2.2.5 The difference in Paid Potential Loss of the Paid Potential Statement of Tail Year's Asset Challenge of the Paid Potential Potentia	660,160 614,649 31,312 44,395 - - - -
1.2.1.2.4 Current year's profit 1.2.1.2.5 Pand for pash'n-capital 1.2.1.2.5 Pand for pash'n-capital 1.2.1.2 Deduction Rector 1.2.2.1.0 Other comprehensive income 1.2.2.1.1 Difference in lack of financial statement translation 1.2.2.1.1 Difference in lack of financial statement translation 1.2.2.1.1 Difference in lack of financial statement translation 1.2.2.2.2 Other comprehensive income 1.2.2.2.1 Difference in lack of financial statement translation 1.2.2.2.2 Other comprehensive income 1.2.2.2.1 Diseage 1.2.2.2.2 Diversity as year's losses 1.2.2.2.3 Direage 1.2.2.2.2 Diversity as year's losses 1.2.2.2.3 Current year's losses 1.2.2.2.3 Current year's losses 1.2.2.2.5 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (CRPN) on productive assets 1.2.2.2.5 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (CRPN) on productive assets 1.2.2.2.5 The difference in the amount test than the fair value adjustment of financial instruments in the (1.740) 1.2.2.2.5 PRAN Anon-productive 1.2.2.2.5 Previous year's losses 1.2.2.5 Previous year's losses	31,312 44,395
1.2.1.2.5 Fund for pad-in-capital 1.2.2 Deduction Factor 1.2.2.1 Offer comprehensive income 1.2.2.1.1 Difference in lack of financial statement translation 1.2.2.1.2 Ofter disclosed reserves 1.2.2.1.2 Defunction for from impairment of fair value of financial assets measured at fair value through other comprehensive income 1.2.2.1.2 Distance 1.2.2.2 Ofter disclosed reserves 1.2.2.2.1 Distance 1.2.2.2.2 Previous year's bases 1.2.2.2.2 Previous year's bases 1.2.2.2.3 Gurrent year's bases 1.2.2.2.5 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for 1.2.2.2.5 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for 1.2.2.2.5 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for 1.2.2.2.7 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for 1.2.2.2.7 The difference is less that the fair value adjustment of financial instruments in the 1.2.2.2.6 The difference is less than the fair value adjustment of financial instruments in the 1.2.2.2.7 The difference is less than the fair value adjustment of financial instruments in the 1.2.2.2.7 The difference is less than the fair value adjustment of financial instruments in the 1.2.2.2.6 The difference is less than the fair value adjustment of financial instruments in the 1.2.2.2.6 The difference is less than the fair value adjustment of financial instruments in the 1.2.2.2.6 The difference is less than the fair value adjustment of financial instruments in the 1.2.2.2.6 The difference is less than the fair value adjustment of financial instruments in the 1.2.2.2 The difference is less than the fair value adjustment of financial instruments in the 1.2.2.2 Allowance for the fair value adjustment and the fair value adjustment and 1.2.2.2 Allowance for the fair value adjustment and 1.2.2.2 Allowance for the fair value adjustment and 1.2.2.2 Allowance for fair value adjustment and 1.2.2.2 Allowance for fair value adjustm	- - - - - - - - - -
1.2.1.2.6 Others 1.2.2.1.1 Other comprehensive income 1.2.2.1.2 Potential loss from impairment of fair value of financial assets measured at fair value through other comprehensive income 1.2.2.1.2 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 1.2.2.2.3 Evernity loss from impairment of fair value of financial assets measured at fair value through other comprehensive income 1.2.2.2.4 The difference is less between Allowance for fasset Quality Assessment (PPKA) and Allowance for financial instruments in the financial instruments with other banks 1.4.1 Deference financial in 71 and 6 or financial instruments with other banks 1.4.7.1 Pacenence of financial instruments with other banks 1.4.7.1 Pacenent of financial instruments with ot	through other
1.2.2 Deduction Factor 1.2.2.1.1 Difference in lack of financial statement translation 1.2.2.1.2 Piotratial sor form impairment of fair value of financial assets measured at fair value through other comprehensive income 1.2.2.2 Other disclosed reserves 1.2.2.2.2 Previous year's bases 1.2.2.2.3 Directly sear's bases 1.2.2.2.3 Directly sear's bases 1.2.2.2.3 Current year's bases 1.2.2.2.3 Current year's losses 1.2.2.2.3 Current year's losses 1.2.2.2.5 The difference is less 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 1.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the 1.2.2.6 PPKA non-productive 1.2.2.7 Others 1.3 Non-Controlling interests that can be taken into account 2.2 (28,004) 1.4.1 Deferred tax 2.2 (28,004) 1.4.2 Doduction Factors for Man Core Capital 2.2 (28,004) 1.4.3 Intangible assets 1.4.4 Investment that is calculated as a deduction factor 2.2 (28,004) 1.4.3 Intangible assets 3.4 (28,004) 1.4.4 Rescurrization corposure 2.2 (28,004) 1.4.4 Suck of capital in the insurance subsidiary 3.4 (28,004) 1.4.5 Lack of capital in the insurance subsidiary 3.4 (28,004) 1.4.7 Placement of funds in AT 1 and for Tier 2 instruments with other banks 3.4 (28,004) 1.4.7 Supplies that give its cover the cover capital 3.4 (28,004) 1.4.7 Supplies that give its cover capital 3.4 (28,004) 1.4.7 Placement of funds in AT 1 and for Tier 2 instruments with other banks 3.4 (28,004) 2.3 Additional Tier I (AT 1) Capital 3.4 (28,004) 2.4 Additional Tier I (AT 1) Capital 3.4 (28,004) 2.5 Additional Tier I (AT 1) Capital 3.4 (28,004) 2.6 Additional Tier I (AT 1) Capital 3.4 (28,004) 3.7 Pink general of funds in AT 1 and for Tier 2 instruments with other banks 3.5 (28,004) 2.1 Recement of funds in AT 1 and for Tier 2 instruments with other banks 3.5 (28,004) 3.8 Pink general se	through other
1.2.2.1 Other comprehensive income 1.2.2.1.2 Potential loss from imperiment of fair value of financial assets measured at fair value through other comprehensive income 1.2.2.1 Disagio 1.2.2.2.1 Disagio 1.2.2.2.2 Previous year's losses 1.2.2.2.3 Current year's losses 1.2.2.2.3 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 (EXPR) 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 1.2.2.2.7 Others 1.2.2.2.7 Others 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 1.4.1 Deduction Factors for Main Core Capital 1.4.2 Coodustil 1.4.3 Intengible 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 Roctement of funds in AT 1 and / or Ter 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 sharis principles (if any) 2. Additional Ter 1 (AT 1) Capital 2. Instruments that meter requirements of AT 1 and 2 or Ter 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 1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharis principles (if any) 2. Additional Ter 1 (AT 1) Capital 2. A fajor Disagio 3. PYRA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5. 1, 3, 4 5. 2, 4, 50 / 2	through other
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 1.2.2.2.1 Disagio 1.2.2.2.2 Previous year's bases 1.2.2.2.3 Current year's bases 1.2.2.2.5 The difference in leas 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 1.2.2.2.5 Previous year's bases 1.2.2.2.5 Previous year's bases and the fair value adjustment of financial instruments in the (41,740) 1.2.2.2.7 Others 1.3 Non-Controlling interests that can be taken into account 1.4 Deferred tax 1.4 Deferred tax 1.5 Deferred tax 1.5 Deferred tax 1.5 Deferred tax 1.5 Deferred tax 1.6 Deferred tax 1.6 Deferred tax 1.7 Deferred tax 1.8 Deferred tax 1.8 Deferred tax 1.8 Deferred tax 1.8 Deferred tax 1.9 Deferred tax 1.9 Deferred tax 1.4 Deferred tax	Allowance for
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 variar's losses 1.2.2.2.4 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (EXPR) no productive assets 1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the 1.2.2.2.5 PPKA non-productive 1.2.2.2.6 PPKA non-productive 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 1.4.1 Deduction Factors for Main Core Capital 1.4.2 Coodustl 1.4.3 Intangible assets 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 1.4.7.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 1.4.7.2 Coox-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/Dissagio 3. PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5. 1.3.4 1. Springerent reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5. 1.3.4 5. 1.4.5 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 1. Springerent reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5. 1.3.4 6. 2.4 Agio/Dissagio 7. 3.7 PRAS general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 7. 2. 4.0 Dissagio and the re	Allowance for
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 1.2.2.2.3 Tending year's losses 1.2.2.2.4 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (KPN) on productive assets 1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the 1.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the 1.2.2.6 PPKA non-productive 1.2.2.7 Others 1.3 Non-Controlling Interests that can be taken into account 1.4 Deferred tax (28.604) 1.4.1 Deferred tax (28.604) 1.4.1 Deferred tax (28.604) 1.4.2 Coodwill 1.4.3 Intangible assets 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 in subsidiary companies that carry out business activities based on sharia principles [if any) 2 Additional Tier 1 [AT 1] Capital 2.3 Interuments 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 1.4.5 Single production factors for Additional Core Capital 2.4 Agio/Disagio 2.5 Agio/Disagio 3.7 PRACE ADDITIONAL SINE MARKET RISK MADITIONAL RISK 4.098.081 4.1 Sinking Pand 4.2 Placement of funds in Ter 2 instruments with other banks 4.2 Agio-Disagio August in the requirements with other banks 5.1.314 4.2 Prosecure for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5.1.314 6.2 Agi	Allowance for
1.2.2.2 Other disclosed reserves 1.2.2.2.1 Disagio 1.2.2.2.2 Disagio 1.2.2.2.3 Current year's losses 1.2.2.2.3 Current year's losses 1.2.2.2.4 The difference is best between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (EXPR) on productive assets 1.2.2.2.5 PPKA non-productive 1.2.2.2.6 PPKA non-productive 1.2.2.2.7 Others 1.2.2.2.7 Others 1.2.2.2.7 Others 1.2.2.2.7 Others 1.2.2.2.7 Others 1.2.2.2.7 Others 1.3. Non-Controlling interests that can be taken into account 1.4. Dedirection Factors for Main Core Capital 1.4. Dedirection Rectors for Main Core Capital 1.4.1 Dedirection Rectors for Main Core Capital 1.4.2 Goodwall 1.4.1 Interplay assets 1.4.4 Response of the interplay assets assets 1.4.4 Interplay assets 1.4.4 Interplay assets 1.4.4 Interplay assets 1.4.4 Response of the interplay assets assets 1.4.4 Interplay assets 1.4.4 Response in Subsidiary Companies that carry out business activities based on sharia principles (if any) 2. Additional Ter I (AT) 1 (Japital 2. Instruments that meet the requirements of AT 1 2. Additional Ter I (AT) 1 (Japital 2. 1.4.7 Begoaures that give rise to Credit Risk due to settlement risk. Non Delivey Versus Payment 1.4.7.9 Exposures that give rise to Credit Risk due to settlement risk. Non Delivey Versus Payment 1.4.7.1 Begoaures that give rise to Credit Risk due to settlement risk. Non Delivey Versus Payment 2. Additional Ter I (AT) 1 (Japital 3. 1.1 Placement of funds in AT 1 and / or Ter 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 3. Placement of funds in AT 1 and / or Ter 2 Instruments with other banks 4. 3 Probagnetion for Additional Core Capital 3. Placement of funds in AT 1 and / or Ter 2 Instruments with other banks 4. 3 Ross-ownership in another entity that is obtained by virtue of a legal transfer, gran	Allowance for
1.2.2.2.1 Pissagio 1.2.2.2.2 Previous year's Josses 1.2.2.2.3 Current year's Josses 1.2.2.2.3 Current year's Josses 1.2.2.2.4 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Josses (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 1.2.2.2.7 Others 1.2.2.2.7 Others 1.2.2.2.7 Others 1.3 Non-Controlling Interests that can be taken into account 1.4.1. Deferred tax 1.4.1. Deferred tax 1.4.2. Goodraff 1.4.1. Deferred tax 1.4.2. Goodraff 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 in Subsidiary Companies that carry out business activities based on sharia principles (ff any) 2 Additional Ther 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 4.1.4.7.4 Ryspaures in Subsidiary Companies that carry out business activities based on sharia principles (ff any) 4.2 Additional Ther 1 (AT 1) Capital 5.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 5.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 5.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 5.3.3 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 6.4 Agio/Disagio 7.4 Agio/Disagio 7.5 Agio/Disagio 7.5 Agio/Disagio 7.5 Agio/Disagio 7.5 Agio/Disagio 7.5 Agio/Disag	Allowance for
1.2.2.2.2 Previous year's losses 1.2.2.2.3 Current year's losses 1.2.2.2.3 Current year's losses 1.2.2.2.5 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (CKNP) on productive seasets 1.2.2.2.5 PFKA non-productive (41,740) 1.2.2.2.6 PPKA non-productive (41,740) 1.2.2.2.7 Others 1.3. Non-Controlling Interests that can be taken into account (28,604) 1.4.1 Deferred tax (28,604) 1.4.1 Deferred tax (28,604) 1.4.2 Coordual 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 Securitazion exposure 1.4.7 Another major deduction factor for orce capital 1.4.7.1 Another major deduction factor for orce capital 1.4.7.1 Personate in the superior of the production factor orce in the superior of the production factor orce in the production factor orce and the production factor orce and the production factor orce orce capital 1.4.7.1 Another major deduction factor for orce capital 1.4.7.1 Another major deduction factor for orce capital 1.4.7.1 Personates in Subsidiary Companies that carry out business activities based on sharia principles (if any) 2. Additional Ter I (AT 1) Capital 2. Instruments that meet the requirements of AT 1 2. Additional Ter I (AT 1) Capital 2. Instruments that meet the requirements of AT 1 2. Ago/Disagio 2. Deduction Factors for Additional Core Capital 2. 3. Placement of Ends in AT 1 and / or Ter 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 3. Supplementary Capital (Tier 2) 4. Deduction Factors for Additional Core Capital 2. 3. Placement of Ends in Ter 2 instruments with other banks 4. 2 Recember of funds in AT 1 and / or Ter 2 instruments with other banks 4. 2 Recember of funds in Ter 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 Portal Learner for the funds in Ter 2 in	Allowance for
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 (41,740) 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) 1.4.1 Deferred tax (28,604) 1.4.2 Goodulil 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 1.4.5 Lack of capital in the insurance subsidiary 1.4.6 Securitization exposure 1.4.7 Another major edduction 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 Consequents 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 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 I [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 3.1 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 3.1 Capital instruments in the form of shares or others that meet Tier 2 requirements 3.3097,988 3.8K-WEIGHTED ASSETS [RWAs] 3.9097,988 3.8K-WEIGHTED ASSETS [RWAs] 3.0997,988	Allowance for
1.2.2.2.4 The difference is less between Alkowance for Asset Quality Assessment (PKA) and Allowance for Impairment Losses (CKPN) on productive assets 1.2.2.2.5 PKA (Inference in the amount less than the fair value adjustment of financial instruments in the 1.2.2.2.7 Others 1.3 Non-Controlling Interests that can be taken into account (28,604) 1.4.1 Defurction Factors for Main Core Capital (28,604) 1.4.1 Defured tax (28,604) 1.4.2 Goodrall (28,604) 1.4.3 Intangible assets 1.4.4 Investment that is calculated as a deduction factor (28,604) 1.4.5 Lack of capital in the insurance subsidiary 1.4.5 Securitization exposure (28,604) 1.4.7 Recement of funds in AT 1 and / or Tier 2 instruments with other banks (28,604) 1.4.7.3 Exposures that give rise to Credit Risk due to settlement risk - Non Delivery Versus Payment (28,604) 1.4.7.4 Capostomership in another entity that is obtained by virtue of a legal transfer, grant or will grant (28,604) 2. Additional Tier 1 [AT 1] Capital (28,604) 2. Additional Tier 1 [AT 1] Capital (28,604) 2. Additional Tier 1 [AT 1] Capital (29,604) 3. Decement of funds in AT 1 and / or Tier 2 instruments with other banks (29,607) 4. 1. Shring Pund (49,608) 4. 1. Capital instruments in the form of shares or others that meet Tier 2 requirements (29,607) 4. 1. Shring Pund (49,608) 4. 2. Placement of funds in Tier 2 instruments with other banks (49,607) 4. 2. Placement of funds in Tier 2 instruments with other banks (49,608) 4. 3. PKAS considering CREDIT RISK (49,608) RWAS CONSIDERING MARKET RISK (49,608) RWAS CONSIDERING MAR	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 1.2.2.2.7 Others 1.3 Non-Controlling Interests that can be taken into account 1.4 Deduction Factors for Main Core Capital (28,604) 1.4.1 Deferred tax (28,604) 1.4.2 Gooduill 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 for Tier 2 instruments with other banks 1.4.7.2 Sposures that give rise to Credit Risk due to settlement risks. Non Delivery Versus Payment 1.4.7.3 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 for Tier 2 instruments with other banks 1.5 Capital 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 for 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 1.5 Capital instruments in the form of shares or others that meet Tier 2 requirements 2.4 Additional Tier 1 (Art 1) Capital 2.5 Placement of funds in AT 1 and for Tier 2 instruments with other banks 2.5.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 4.1 Capital instruments in the form of shares or others that meet Tier 2 requirements 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 A 2.4 Placement of fund	ments in the
1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the - (1.740)	(41,740) (8,817)
1.2.2.2.6 PFKA non-productive 1.2.2.7 Others 1.3 Non-Controlling Interests that can be taken into account 1.4 Deduction Factors for Main Core Capital (28,604) 1.4.1 Deferred tax (28,604) 1.4.2 Goodwill 1.4.3 Intangible assets 1.4.4 Interestment 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 Exceeding the insurance subsidiary 1.4.5 Securitization exposure 1.4.7.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 1.4.7.1 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 Ter 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 - 2.2 Agio/Disagio 3. 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 - 2.3 Piffugeneral (fine 2) 1. Capital instruments in the form of shares or others that meet Tier 2 requirements - 2.3 Peduction Factors for Tier 2 4.1 Sinking Fund 4.2 Placement of funds in Tier 2 instruments with other banks - 3. 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 - 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 - 5. Sinking Fund - 6. Sinking Fund - 7. Sinking Fund - 8. Sinking Fund - 9. Sin	(41,740) (8,817)
1.3 Non-Controlling Interests that can be taken into account 1.4 Deduction Factors for Main Core Capital (28,604) 1.4.1 Deferred tax (28,604) 1.4.2 Goodual 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 Another major deduction factor for core capital 1.4.7.1 Elements of funds in AT 1 and / or Ter 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 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 5 Supplementary Capital [Tier 2] 1 Capital instruments that meet the requirements of AT 1 2.3 Defuction 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 1 Supplementary Capital (Tier 2) 1 Capital instruments in the form of shares or others that meet Tier 2 requirements 4.2 Placement of funds in Tier 2 instruments with other banks 4.3 PPAS general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5 Si,314 4 Deduction Factors for Tier 2 4.1 Shriking 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 7 TOTAL CAPITAL 8 OPPROVED TIESK 9 (99,08) 1 (19,08,08) 1 (19,08,08) 1 (19,08,08) 1 (19,08,08) 1 (19,08,08	Case Case
1.3 Non-Controlling interests that can be taken into account 1.4 Deduction Factors for Main Core Capital 1.4.1 Deferred tax (28,604) 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 one 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 2. Additional Tier 1 [AT 1] Capital 2. Additional Tier 1 [AT 1] Capital 2. Agio/Disagio 3. PAG deduction Factors for Additional Core Capital 2. Agio/Disagio 3. PAG general reserves for carning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5. 1.3.1 Pacement of funds in Tier 2 instruments with other banks 2. 2. Agio/Disagio 3. PPAG general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5. 1.3.1 Pacement of funds in Tier 2 another entity that is obtained by virtue of a legal transfer, grant or will grant - Capital instruments in the form of shares or others that meet Tier 2 requirements 4. 2 Agio/Disagio 3. PPAG general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5. 1.3.14 4. Determination of funds in Tier 2 instruments with other banks - Capital instruments in the form of shares or others that meet Tier 2 requirements - Capital instruments in the form of shares or others that meet Tier 2 requirements - Capital instruments in the form of shares or others that meet Tier 2 requirements - Capital instruments in the form of shares or others that meet Tier 2 requirements - Capital instruments in the form of shares or others that meet Tier 2 requirements - Capital instruments in the form of shares or others that meet Tier 2 requirements - Capital instruments in the form of shares or others that meet Tier 2 requirements - Capital instruments in the form	(28,604) (22,497)
1.4 Deduction Factors for Main Core Capital 1.4.1 Deferred tax (28,604) 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 1.4.5 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 Pross-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/Disasgio 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 1 Supplementary Capital (Tier 2) 1 Capital instruments in the form of shares or others that meet Tier 2 requirements 2 Agio/Disasgio 3 PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5 1,314 4 Deduction Factors for Fier 2 4 1.1 Shrking 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 5 1,314 7 CRAL CAPITAL 8 1, Shrking Fund 4 2.2 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 1,314 6 1, Shrking Fund 6 2, Agio/Disasgio 7 2, Agio/Disasgio 9 3, PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5 1,314 6 1, Shrking Fund 6 2, Placement of funds in Tier 2 instruments with other banks 7 2, Agio/Disasgio 9 3, PPKA gen	(28,604) (22,497)
1.4.1 Deferred tax 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 1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharia principles [if any] 2 Additional Tier I [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 1 Supplementary Capital [Tier 2] 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 Sinking Pund 4.2 Placement of funds in Tier 2 instruments with other banks - Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant - Constitution of 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) 4.2 Placement of funds in Tier 2 instruments with other banks - Constitution Factors for Tier 2 4.1 Sinking Fund 4.2 Placement of funds in Tier 2 instruments with other banks - Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant - COTAL CAPITAL 3,097,988 2 RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING OPERATIONAL RISK 4,098,081 RWAS CONSIDERING OPERATIONAL RISK - CONSI	(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 1.4.5 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 1.4.7.3 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 I (AT I) Capital 2.1.1 Instruments that meet the requirements of AT I 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 1 Supplementary Capital (Fier 2) 2 Agio/Disagio 3 PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 5 1,314 4 Deduction Factors for Tier 2 4 Agio/Disagio 4.1 Sinking 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	
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 1.4.7.4 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 Supplementary Capital [Tier 2] 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) 5 1,314 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 FOTAL CAPITAL RNSK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS Min. Capital Requirement based on Risk Profile Min. Capital Requirement based on Risk Profile	
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 1 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) 5 1,314 4 Deduction Factors for Tier 2 4.1 Sinking Fund 4.2 Placement of funds in Tier 2 instruments with other banks - 4.3 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant - TOTAL CAPITAL 3,097,988 2 RNAs CONSIDERING ARRAET RISK RWAS CONSIDERING OREDIT RISK RWAS CONSIDERING OREDIT RISK RWAS CONSIDERING OPERATIONAL RISK - 4,098,081 RMAS CONSIDERING OPERATIONAL RISK - 4,363,718 Min. Capital Requirement based on Risk Profile	
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 If Supplementary Capital (Tier 2) 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 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 FOTAL CAPITAL 3,097,988 2 RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING GREDIT RISK 4,098,081 RWAS CONSIDERING GREDIT RISK 5,077 TOTAL RISK-WEIGHTED ASSETS 4,265,637 TOTAL RISK-WEIGHTED ASSETS	ant
1.4.6 Securitization exposure 1.4.7 Another major deduction factor for core capital 1.4.7.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 1.4.7.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 1.4.7.3 Exposures that give rise to Credit Risk due to settlement risk - Non Delivery Versus Payment 1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharia principles (if any) 2 Additional Tier 1 (AT 1) Capital 2.1 Instruments that meet the requirements of AT 1 2.2 Agio/Disagio 2.3 Deduction Factors for Additional Core Capital 2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant II Supplementary Capital (Tier 2) 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) 5 1,314 4 Deduction Factors for Tier 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 FOTAL CAPITAL 3,097,988 2 RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING ARKET RISK RWAS CONSIDERING ARKET RISK RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS Min. Capital Requirement based on Risk Profile Min. Capital Requirement based on Risk Profile 9,91%	ant
1.4.7. Another major deduction factor for core capital 1.4.7.1 Elacement 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 1 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) 5 1,314 4 Deduction Factors for Tier 2 4.1 Sinking 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 FOTAL CAPITAL 3,097,988 7 RWAS CONSIDERING OPERATIONAL RISK RWAS CONSIDERING MARKET RISK 4,098,081 Min. Capital Requirement based on Risk Profile Min. Capital Requirement based on Risk Profile	ant
1.4.7.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 1.4.7.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant 1.4.7.3 Exposures that give rise to Credit Risk due to settlement risk - Non Delivery Versus Payment 1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharia principles (if any) 2 Additional Tier 1 (AT 1) Capital 2.1 Instruments that meet the requirements of AT 1 2.2 Agio/Disagio 2.3 Deduction Factors for Additional Core Capital 2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant II Supplementary Capital (Tier 2) 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 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 OPERATIONAL RISK 7 A,098,081 RWAS CONSIDERING OPERATIONAL RISK 7 CTALL RISK-WEIGHTED ASSETS Min. Capital Requirement based on Risk Profile	ant
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 1 Supplementary Capital (Tier 2) 51,314 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) 51,314 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 **COTAL CAPITAL** **RWAS CONSIDERING CREDIT RISK** **RWAS CONSIDERING CREDIT RISK** **RWAS CONSIDERING MARKET RISK** **RWAS CONSIDERING MARKET RISK** **RWAS CONSIDERING MARKET RISK** **PASSION MARKET	ant
1.4.7.3 Exposures that give rise to Credit Risk due to settlement risk - Non Delivery Versus Payment 1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharia principles (if any) 2 Additional Tier 1 (AT 1) Capital 2.1 Instruments that meet the requirements of AT 1 2.2 Agio/Disagio 2.3 Deduction Factors for Additional Core Capital 2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant II Supplementary Capital (Tier 2) 5 1,314 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 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 **ROTAL CAPITAL** **RWAS CONSIDERING CREDIT RISK **RWAS CONSIDERING OPERATIONAL RISK **RWAS CONSIDERING OPERATIONAL RISK **RWAS CONSIDERING OPERATIONAL RISK **2 Agita (Placement of School Risk Profile) **Min. Capital Requirement based on Risk Profile **Min. Capital Requirement based on Risk Profile	les (if any)
1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharia principles (if any) 2 Additional Tier I (AT I) Capital 2.1 Instruments that meet the requirements of AT 1 2.2 Agio/Disagio 2.3 Deduction Factors for Additional Core Capital 2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant II Supplementary Capital (Fier 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 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 FOTAL CAPITAL RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING OPERATIONAL RISK 205,637 TOTAL RISK-WEIGHTED ASSETS Min. Capital Requirement based on Risk Profile	
2 Additional Tier 1 (AT 1) Capital 2.1 Instruments that meet the requirements of AT 1 2.2 Agio/Disagio 2.3 Deduction Factors for Additional Core Capital 2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant II Supplementary Capital (Tier 2) 51,314 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) 51,314 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 FOTAL CAPITAL RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK 4,098,081 RWAS CONSIDERING OPERATIONAL RISK 7 CTALL RISK-WEIGHTED ASSETS Min. Capital Requirement based on Risk Profile 9,91%	
2.1 Instruments that meet the requirements of AT 1 2.2 Agio/Disagio 2.3 Deduction Factors for Additional Core Capital 2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant II Supplementary Capital (Tier 2) 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) 51,314 4 Deduction Factors for Tier 2 4.1 Sinking 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 3,097,988 2 RUSS-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK 4,098,081 RWAS CONSIDERING OPERATIONAL RISK 265,637 TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile	
2.2 Agio/Disagio 2.3 Deduction Factors for Additional Core Capital 2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks 2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant II Supplementary Capital (Tier 2) 51,314 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) 51,314 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 POTAL CAPITAL RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK 4,098,081 RWAS CONSIDERING GREDIT RISK 4,098,081 RWAS CONSIDERING MARKET RISK 265,637 TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile	
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 51,314 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) 51,314 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 NOTAL CAPITAL RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS Min. Capital Requirement based on Risk Profile 9.91%	51,314 55,664 51,314 55,664 51,314 55,664 3,097,988 2,292,106 3,097,988 4,793,856 265,637 588,076 4,363,718 5,381,932
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 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 FOTAL CAPITAL RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK 4,098,081 RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile	
2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant Supplementary Capital (Tier 2)	
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 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 FOTAL CAPITAL RUSK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING OPERATIONAL RISK RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile	
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 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 RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING OPERATIONAL RISK RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile	
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 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 RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING OPERATIONAL RISK RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile	
2 Agio/Disagio 3 PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA) 51,314 4 Deduction Factors for Tier 2 4.1 Sinking Fund 4.2 Placement of funds in Tier 2 instruments with other banks - 4.3 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant TOTAL CAPITAL 3,097,988 2 RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING OPERATIONAL RISK - RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile 51,314	3,097,988 2,292,106 3,097,988 2,292,106 4,098,081 4,793,856
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 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 OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile	3,097,988 2,292,106 3,097,988 2,292,106 4,098,081 4,793,856
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 4,363,718 Min. Capital Requirement based on Risk Profile	3,097,988 2,292,106 3,097,988 2,292,106 4,098,081 4,793,856
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 FOTAL CAPITAL RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING MARKET RISK RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile	4,098,081 4,793,856
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 3,097,988 2 RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING MARKET RISK RWAS CONSIDERING OPERATIONAL RISK 265,637 TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile	4,098,081 4,793,856
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 RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS Min. Capital Requirement based on Risk Profile 4,363,718 Min. Capital Requirement based on Risk Profile	4,098,081 4,793,856
TOTAL CAPITAL 3,097,988 2	4,098,081 4,793,856
RISK-WEIGHTED ASSETS (RWAs) RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING MARKET RISK	4,098,081 4,793,856
RWAS CONSIDERING CREDIT RISK 4,098,081 RWAS CONSIDERING MARKET RISK - RWAS CONSIDERING OPERATIONAL RISK 265,637 TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile 9,91%	265,637 588,076 4,363,718 5,381,932
RWAS CONSIDERING CREDIT RISK RWAS CONSIDERING MARKET RISK RWAS CONSIDERING OPERATIONAL RISK TOTAL RISK-WEIGHTED ASSETS Min. Capital Requirement based on Risk Profile 4,098,081 4,098,081 4,098,081 5 4,098,081 4,098,081 6 7 7 7 8 7 8 7 8 8 8 8 8 8	265,637 588,076 4,363,718 5,381,932
RWAS CONSIDERING CREDIT RISK 4,098,081 RWAS CONSIDERING MARKET RISK - RWAS CONSIDERING OPERATIONAL RISK 265,637 TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile 9,91%	265,637 588,076 4,363,718 5,381,932
RWAS CONSIDERING MARKET RISK	265,637 588,076 4,363,718 5,381,932
RWAS CONSIDERING OPERATIONAL RISK 265,637 TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile 9.91%	4,363,718 5,381,932
TOTAL RISK-WEIGHTED ASSETS 4,363,718 Min. Capital Requirement based on Risk Profile 9.91%	4,363,718 5,381,932
Min. Capital Requirement based on Risk Profile 9.91%	
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION	
From CET 1 (%) 9.91%	9.91% 9.75%
From AT 1 (%) 0.00%	
From Tier 2 (%) 0.00%	
CAR RATIO	
CET 1 Ratio (%) 69.82%	69.82% 41.56%
Tier 1 Ratio (%) 69.82%	
Tier 2 Ratio (%) 1.17%	
CAR Ratio (%) 70.99%	
CET 1 For BUFFER (%) 59.91%	
REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK	50 010/61 31 810/6
	59.91% 31.81%
Countercyclical Buffer (%) 0.00%	0.00% 0.00%

STATEMENT OF EARNING ASSETS QUALITY AND OTHER INFORMATION FOR PERIOD ENDED SEPTEMBER 30, 2023 AND 2022 (In Million Rupiah)

			SEP 30,	2023			SEP 30, 2022					
NO. ACCOUNT	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I. RELATED PARTIES												
1. Interbank placement												
a. Rupiah	-	-	19	-	ĕ	47	-	-	-	-	-	
b. Foreign currency	-	-			-		-		-	-(-	-
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-		-	-	-	-
b. Foreign currency	-	-	-	-	1.0		-		-	-	14	-
3. Securities												
a. Rupiah	-	-	-	-	-		-		-	-	-	_
b. Foreign currency	-	-	-	-	2m.	-			-	-1	/=	-
Securities sold under repurchase agreement (repo)							-					
a. Rupiah	-	-		-		-	-	-	-	-	-	-
b. Foreign currency		-		-	-	2	84	-]	* -	- 1	/=	-
5. Claims on securities bought under reverse repo									ii .			
a. Rupiah	-	-	-	-		-	-	-	-	-	-	-
b. Foreign currency	~	-	(4)	-	-	_	8=	-	-	-	-	-
6. Acceptance claims	-	-	-	-		-		-	-	-	-	_
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	45,812	-	-	-	-	45,812	56,745	-	-	- 1	-	56,745
ii. Foreign currency	-	-					-		12	-	-	-
b. Non UMKM												-
i. Rupiah	38,970	-	-	-	-	38,970	34,032	-	_	_	-	34,032
ii. Foreign currency		-	-	-	-					-		0 1,002
c. Restructured loans												
i. Rupiah												
ii. Foreign currency					1 2							
8. Equity investment					_					_		
9. Other Receivables												
10. Commitment and contingencies												
a. Rupiah	74,429					74,429	51,031					51,031
b. Foreign currency	74,425					74,429	31,031				-	31,031
II. NON-RELATED PARTIES												
Interbank placement												
	28,912					28,912	10,841	-				10.041
a. Rupiah	15,245			-		15,245	13,502					10,841
b. Foreign currency	13,243					13,243	13,302				-	13,502
2. Spot dan derivative claims												
a. Rupiah	-		-		-	-	-				-	
b. Foreign currency	-		-		-	-	-	-				
3. Securities	100 450					100 450	100.064					40
a. Rupiah	122,459	-		-		122,459	122,364					122,364
b. Foreign currency			-			-		-				
4. Securities sold under repurchase agreement (repo)												
a. Rupiah			(*)		-	-		-	:-	-	-	
b. Foreign currency	-	-	-	-	-	-		-	12	= 1	(2)	-
5. Claims on securities bought under reverse repo												
a. Rupiah	2,195,908		-	-	-	2,195,908	1,980,506	-	-	-	~	1,980,506
b. Foreign currency	-	-	-	-	0	-	-	-	-	-	-	
6. Acceptance claims	9,974	2	-	-	-	9,974	7,153	-	-	-	-	7,153
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	709,750	26,690	3,827	35,149	87,625	863,041	867,808	11,682	25,653	7,360	102,889	1,015,392
ii. Foreign currency	22,812	-	-		-	22,812	28,326	-	12	-	u u	28,326
b. Non UMKM										11		
i. Rupiah	2,944,543	26,953	1,237	666	71,553	3,044,952	2,720,284	15,740	23,159	1,249	33,127	2,793,559
ii. Foreign currency	48,252	-	-	-	120	48,252	50,522	-	-	-	-	50,522

NO	ACCOUNT		SEP 30, 2023					SEP 30, 2022					
NO	ACCOUNT	L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	c. Restructured loans												
	i. Rupiah	111,974	3,723	-	35,149	89,941	240,787	196,529	3,404	37,652	1,015	73,478	312,078
	ii. Foreign currency	-	-	-		n=	-	74	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-		-	-		12	-	72	-
10.	Commitment and contingencies												
	a. Rupiah	1,601,143	1,651	-	-	-	1,602,794	1,714,224	20	-	-	S=	1,714,244
	b. Foreign currency	18,193	-	-	-		18,193	40,602	-		- 1	-	40,602
III.	OTHER INFORMATION												
1.	Assets pledged as collateral												
	a. To Bank Indonesia		1 × 1 × 1 × 1				- 1						-
	b. To other parties						-						-
2.	Foreclosed assets						27,197						31,451

*

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

				SEP 30, 2022							
NO.	ACCOUNT	Allowance For Impairment			Allowance required to be provided		Allowa	nce For Impa	irment	Allowance required to be provided	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Interbank placement	21	-	-	441	-	19	-	-	243	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	~		-	-	
3.	Securities	-	=	-	-	-		=	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	Ξ.	-	=	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	21,959	-	-	, -	-	19,805	-
6.	Acceptance claims	-	-	-	100	-	-	105	-	72	-
7.	Loans	41,336	31,780	63,882	34,772	34,767	23,068	16,111	64,695	34,185	29,210
8.	Equity investment	-	-	-	-	-		-	-	:=	(4)
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contigencies	2,906	8	-	1,133	-	1,729	-8	-	1,359	7-

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

				INDIVIDUAL								
NO.	TRANSACTION	Notional Value	Objec	tives	Derivative Receivables and Liabilities							
			Trading	Hedging	Receivables	Liabilities						
A.	Related to Exchange Rat	e										
1.	Spot											
2.	Forward											
3.	Option											
	a. Purchased											
	b. Written	* -										
4.	Future											
5.	Swap			,								
6.	Others											
В.	Related to Interest Rate											
1.	Forward											
2.	Option	, v										
	a. Purchased											
	b. Written				N							
3.	Future											
4.	Swap					4 *						
5.	Others											
c.	Others											
	TOTAL											

BOARD OF COM	MISSIONERS	SHAREHOLDERS						
- President Commissioner	: Ir. Rachmat M.S.,MBA	Ownership arrangement						
- Vice President Commissioner	: Daniel Budi Dharma	- PT. Surya Husada Investment	:	29.53%				
- Independent Commissioner	: R.M. Sjariffudin	- PT. Takjub Finansial Teknologi	:	33.45%				
2 "	(Mohammad Sjariffudin)	- PT. Dana Graha Agung	:	17.72%				
- Commissioner	: I Gst Agung Rai Wirajaya	- PT. Budiman Kencana Lestari	:	10.95%				
9		- Masyarakat	:	8.35%				
DIRECT	ORS	Controlling Shareholders (PSP):						
- President Director	: Wikan Aryono S.	Ultimate shareholder : 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 Developmen	it							
and Finance	: Edwin Suryahusada	*						
- Director of Digital Banking	: Aditya Putra Utama							
		Non-Controlling Shareholders (PSP) shareholders do not go through						
		the capital market (≥ 5%)						
		- PT. Budiman Kencana Lestari	:	10.95%				

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

- 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
 - 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. Based on POJK No. 12/POJK.03/2021 concerning Commercial Banks dated 30 July 2021, Controlling Shareholders ("PSP") on 30 September 2023 and 31 December 2022 are PT Surya Husada Investment and PT Takjub Finansial Teknologi, the Final Controlling Shareholders of the Bank are Mr. Rachmat Mulia Suryahusada and Mr. Anderson Sumarli.
- 4. Foreign currency exchange rate of 1 USD of September 30, 2023, September 30, 2022 and December 31, 2022 respectively amounted to 15,455.00, 15,227.50 and 15,567.50

Jakarta, October 30, 2023 Board of Director of Pf. Bank Bumi Arta Tbk.

Wikan Aryono S.

Presiden Direktur

Edwin Survahusada

Direktur