

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	50,413
2.	Placement to Bank Indonesia	883,263	1,041,361
3.	Interbank placement	44,157	30,921
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	122,459	122,388
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	2,195,908	2,255,712
8.	Acceptance claims	9,974	5,518
9.	Loans	4,063,838	3,845,625
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	48,153	51,859
13.	Impairment on financial assets -/-	158,145	127,598
	a. Securities	-	-
	b. Loans and sharia financing	136,998	113,788
	c. Others	21,147	13,810
14.	Intangible assets	45,929	43,574
	Accumulated amortization on intangible assets -/-	35,228	30,505
15.	Fixed assets and equipment	869,941	870,050
	Accumulated depreciation on fixed assets and equipment -/-	77,925	70,461
16.	Non Productive Asset	72,936	79,891
	a. Abandoned property	45,739	49,262
	b. Foreclosed assets	27,197	30,629
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	49,066	42,534
TOTAL ASSETS		8,179,919	8,211,292
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current account	515,055	753,825
2.	Saving account	357,390	405,472
3.	Time deposit	4,032,141	3,813,070
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	949	1,982
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	9,974	5,518
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	-	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	156,325	154,652
15.	Minority Interest	-	-
TOTAL LIABILITIES		5,071,834	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 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
TOTAL LIABILITIES AND EQUITIES		8,179,919	8,211,292

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
OPERATIONAL INCOME AND EXPENSES			
A. Interest 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
B. Operational Income and Expenses Other than Interest			
1.	Gain (loss) from increase (decrease) in fair value of financial assets	-	-
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-
3.	Gain (loss) from sale of financial assets	-	-
4.	Gain (loss) from spot and derivative / forward transactions (realized)	-	-
5.	Gain (loss) from investment using the equity method	-	-
6.	Gain (loss) from translation of foreign currency transactions	(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
14.	Other expenses	85,775	79,776
	Other Operating Income (Expenses)	(226,237)	(214,792)
	OPERATIONAL PROFIT (LOSS)	39,522	44,829
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipment	618	1,405
2.	Other non operational income (expenses)	3	1,507
	NON OPERATIONAL PROFIT (LOSS)	621	2,912
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		40,143	47,741
	Income taxes	8,831	3,346
a.	Estimated current period tax -/-	8,831	10,504
b.	Deferred tax income (expenses)	-	7,158
NET PROFIT (LOSS) AFTER TAX		31,312	44,395
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit and Loss	-	(13,095)
a.	Reserves of fixed asset revaluation	-	(16,371)
b.	Gain (loss) on defined benefit actuarial program	-	2,131
c.	Others	-	1,145
2.	Items that will be reclassified to profit and Loss	-	-
a.	Gain (loss) arising from adjustments resulting from translation of financial statements in foreign currency	-	-
b.	Gain (loss) from changes in fair value of financial assets of debt instruments at fair value through other comprehensive income	-	-
c.	Others	-	-
OTHER COMPREHENSIVE PROFIT FOR THE YEAR AFTER TAX		-	(13,095)
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		31,312	31,300
Profit (Loss) attributable to :			
	- Owner	31,312	44,395
	- Minority Interest	-	-
CURRENT PERIOD TOTAL PROFIT		31,312	44,395
Total comprehensive profit attributable to :			
	- Owner	31,312	31,300
	- Minority Interest	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT		31,312	31,300
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE			
DIVIDEND		-	11,781
NET 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. COMMITTED RECEIVABLES		-	-
1.	Unused loan / financing facilities	-	-
2.	Foreign currency positions to be received from spot and derivative / forward purchase transactions	-	-
3.	Others	-	-
II. COMMITTED LIABILITIES		1,593,714	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
Performance 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	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	36.22%	25.74%
	b. Leverage Ratio value consolidation	-	-
Compliance			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	-	-
	ii. Non related parties	-	-
	b. Percentage Lending in Excess of The Legal Lending Limit		
	i. Related parties	-	-
	ii. Non related parties	-	-
2.	GWM		
	a. Main GWM in rupiah		
	- Daily	0.00%	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)

Pos-pos	SEP 30, 2023	SEP 30, 2022
CASH FLOWS FROM OPERATING ACTIVITIES		
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)
Increase (decrease) in operating liabilities:		
Deposits	(67,780)	(447,749)
Deposits from other banks	(1,033)	(25)
Other liabilities	1,933	427
Net Cash Provided by Operating Activities	(202,967)	(376,277)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in securities purchase under resale arrangement	(2,195,908)	(1,980,506)
Proceeds 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	-	-
Payments of stock issuance costs	-	-
Net Cash Used for Financing Activities	(445)	(12,146)
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	45,583	47,405
Demand deposits with Bank Indonesia	513,314	789,258
Demand deposits with other banks	44,157	24,343
Placement with Bank Indonesia	369,949	419,918
Total Cash and Cash Equivalents	973,003	1,280,924

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

CAPITAL COMPONENTS		SEP 30, 2023	SEP 30, 2022
I	Core Capital (Tier 1)	3,046,674	2,236,442
	1 CET 1	3,046,674	2,236,442
	1.1 Pain-in Capital (After the deduction of treasury stock)	338,800	277,200
	1.2 Disclosed Reserves	2,736,478	1,981,739
	1.2.1 Addition Factor	2,778,218	1,990,556
	1.2.1.1 Other comprehensive income		
	1.2.1.1.1 Difference in financial statement translation	-	-
	1.2.1.1.2 The potential gain from an increase in fair value of financial assets measured at fair value through other comprehensive income	-	-
	1.2.1.1.3 Fixed asset revaluation surplus balance	696,894	705,967
	1.2.1.2 Other disclosed reserves		
	1.2.1.2.1 Agio	1,344,852	583,045
	1.2.1.2.2 General Reserves	45,000	42,500
	1.2.1.2.3 Previous year's profit	660,160	614,649
	1.2.1.2.4 Current year's profit	31,312	44,395
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(41,740)	(8,817)
	1.2.2.1 Other comprehensive income		
	1.2.2.1.1 Difference in lack of financial statement translation	-	-
	1.2.2.1.2 Potential loss from impairment of fair value of financial assets measured at fair value through other comprehensive income	-	-
	1.2.2.2 Other disclosed reserves		
	1.2.2.2.1 Disagio	-	-
	1.2.2.2.2 Previous year's losses	-	-
	1.2.2.2.3 Current year's losses	-	-
	1.2.2.2.4 The difference is less between Allowance for Asset Quality Assessment (PPKA) and Allowance for Impairment Losses (CKPN) on productive assets	-	-
	1.2.2.2.5 The difference in the amount less than the fair value adjustment of financial instruments in the	-	-
	1.2.2.2.6 PPKA non-productive	(41,740)	(8,817)
	1.2.2.2.7 Others	-	-
	1.3 Non-Controlling Interests that can be taken into account	-	-
	1.4 Deduction Factors for Main Core Capital	(28,604)	(22,497)
	1.4.1 Deferred tax	(28,604)	(22,497)
	1.4.2 Goodwill	-	-
	1.4.3 Intangible assets	-	-
	1.4.4 Investment that is calculated as a deduction factor	-	-
	1.4.5 Lack of capital in the insurance subsidiary	-	-
	1.4.6 Securitization exposure	-	-
	1.4.7 Another major deduction factor for core capital	-	-
	1.4.7.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks	-	-
	1.4.7.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant	-	-
	1.4.7.3 Exposures that give rise to Credit Risk due to settlement risk - Non Delivery Versus Payment	-	-
	1.4.7.4 Exposures in Subsidiary Companies that carry out business activities based on sharia principles (if any)	-	-
	2 Additional Tier 1 (AT 1) Capital	-	-
	2.1 Instruments that meet the requirements of AT 1	-	-
	2.2 Agio/Disagio	-	-
	2.3 Deduction Factors for Additional Core Capital	-	-
	2.3.1 Placement of funds in AT 1 and / or Tier 2 instruments with other banks	-	-
	2.3.2 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant	-	-
II	Supplementary Capital (Tier 2)	51,314	55,664
	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	55,664
	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	2,292,106
RISK-WEIGHTED ASSETS (RWAs)			
	RWAs CONSIDERING CREDIT RISK	4,098,081	4,793,856
	RWAs CONSIDERING MARKET RISK	-	-
	RWAs CONSIDERING OPERATIONAL RISK	265,637	588,076
	TOTAL RISK-WEIGHTED ASSETS	4,363,718	5,381,932
	Min. Capital Requirement based on Risk Profile	9.91%	9.75%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION			
	From CET 1 (%)	9.91%	9.75%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	0.00%	0.00%
CAR RATIO			
	CET 1 Ratio (%)	69.82%	41.56%
	Tier 1 Ratio (%)	69.82%	41.56%
	Tier 2 Ratio (%)	1.17%	1.03%
	CAR Ratio (%)	70.99%	42.59%
	CET 1 For BUFFER (%)	59.91%	31.81%
REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK			
	Capital Conservation Buffer (%)	0.00%	0.00%
	Countercyclical Buffer (%)	0.00%	0.00%
	Capital Surcharge for Systemic Bank (%)	0.00%	0.00%

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

NO.	ACCOUNT	SEP 30, 2023					SEP 30, 2022						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I.	RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	45,812	-	-	-	-	45,812	56,745	-	-	-	-	56,745
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	38,970	-	-	-	-	38,970	34,032	-	-	-	-	34,032
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	74,429	-	-	-	-	74,429	51,031	-	-	-	-	51,031
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	28,912	-	-	-	-	28,912	10,841	-	-	-	-	10,841
	b. Foreign currency	15,245	-	-	-	-	15,245	13,502	-	-	-	-	13,502
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	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	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	9,974	-	-	-	-	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	-	-	-	-	28,326
	b. Non UMKM												
	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	-	-	-	-	48,252	50,522	-	-	-	-	50,522

NO.	ACCOUNT	SEP 30, 2023						SEP 30, 2022					
		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	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	1,601,143	1,651	-	-	-	1,602,794	1,714,224	20	-	-	-	1,714,244
	b. Foreign currency	18,193	-	-	-	-	18,193	40,602	-	-	-	-	40,602
III.	OTHER INFORMATION												
1.	Assets pledged as collateral												
	a. To Bank Indonesia						-						-
	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)**

NO.	ACCOUNT	SEP 30, 2023					SEP 30, 2022				
		Allowance For Impairment			Allowance required to be provided		Allowance For Impairment			Allowance required to be provided	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Interbank placement	21	-	-	441	-	19	-	-	243	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	21,959	-	-	-	-	19,805	-
6.	Acceptance claims	-	-	-	100	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	2,906	8	-	1,133	-	1,729	-	-	1,359	-

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

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

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

Catatan:

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
- 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. 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 PT. Bank Bumi Arta Tbk.


Wikan Aryono S.
Presiden Direktur


Edwin Suryahusada
Direktur