

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)
AS OF MARCH 31, 2024 AND DECEMBER 31, 2023
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2024	DEC 31, 2023
ASSETS			
1.	Cash	48,911	44,898
2.	Placement to Bank Indonesia	1,162,402	1,128,479
3.	Interbank placement	47,284	31,698
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	122,509	122,484
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	2,297,961	1,918,008
8.	Acceptance claims	3,697	9,782
9.	Loans	3,897,398	3,919,454
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	45,437	45,455
13.	Impairment on financial assets -/-	142,604	159,144
	a. Securities	-	-
	b. Loans and sharia financing	120,715	139,560
	c. Others	21,889	19,584
14.	Intangible assets	56,500	56,121
	Accumulated amortization on intangible assets -/-	41,995	38,674
15.	Fixed assets and equipment	869,835	869,694
	Accumulated depreciation on fixed assets and equipment -/-	84,182	80,917
16.	Non Productive Asset	66,432	70,533
	a. Abandoned property	40,796	43,092
	b. Foreclosed assets	25,636	27,441
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	63,735	53,673
TOTAL ASSETS		8,413,330	7,991,554
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current account	686,437	630,724
2.	Saving account	356,163	334,086
3.	Time deposit	4,031,757	3,731,952
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	1,613	1,004
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	3,697	9,782
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	549	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	182,001	162,052
15.	Minority Interest	-	-
TOTAL LIABILITIES		5,262,217	4,869,600
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)	687,180	688,776
	a. Gains	695,298	696,894
	b. Losses -/-	8,118	8,118
19.	Reserves	45,000	45,000
	a. General reserves	45,000	45,000
	b. Appropriated reserves	-	-
20.	Gain/loss	735,281	704,526
	a. Previous years	706,122	660,160
	b. Current year	29,159	44,366
	c. Dividends paid -/-	-	-
TOTAL EQUITIES		3,151,113	3,121,954
TOTAL LIABILITIES AND EQUITIES		8,413,330	7,991,554

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
FOR PERIOD ENDED MARCH 31, 2024 AND 2023
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2024	MAR 31, 2023
OPERATIONAL INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	132,296	135,002
2.	Interest Expenses	50,500	40,101
	Net Interest Income (Expenses)	81,796	94,901
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	976	(916)
7.	Dividend income	-	-
8.	Commission / provision / fee and administration	2,495	3,014
9.	Others income	708	1,769
10.	Impairment losses on financial assets	(18,302)	23,513
11.	Losses on operational risk	2	2
12.	Personnel expenses	41,928	39,875
13.	Promotion expenses	97	71
14.	Other expenses	25,895	25,432
	Other Operating Income (Expenses)	(45,441)	(85,026)
	OPERATIONAL PROFIT (LOSS)	36,355	9,875
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipment	3	392
2.	Other non operational income (expenses)	1,025	-
	NON OPERATIONAL PROFIT (LOSS)	1,028	392
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		37,383	10,267
	Income taxes	8,224	2,259
a.	Estimated current period tax -/-	8,224	2,259
b.	Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX		29,159	8,008
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit and Loss	-	-
a.	Reserves of fixed asset revaluation	-	-
b.	Gain (loss) on defined benefit actuarial program	-	-
c.	Others	-	-
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		-	-
TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR		29,159	8,008
Profit (Loss) attributable to :			
	- Owner	29,159	8,008
	- Minority Interest	-	-
CURRENT PERIOD TOTAL PROFIT		29,159	8,008
Total comprehensive profit attributable to :			
	- Owner	29,159	8,008
	- Minority Interest	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT		29,159	8,008
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE			
DIVIDEND			
		-	-
NET EARNINGS (LOSS) PER SHARE		8.61	2.36

STATEMENT OF COMMITMENTS AND CONTINGENCIES
AS OF MARCH 31, 2024 AND DECEMBER 31, 2023
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2024	DEC 31, 2023
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		1,592,646	1,696,429
1.	Undisbursed loan / financing facilities to debtors	1,578,128	1,684,002
	a. Committed	1,578,128	1,684,002
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	14,518	12,427
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		87,552	88,452
1.	Issued guarantees	87,552	88,452
2.	Others	-	-

FINANCIAL RATIO STATEMENTS
FOR PERIOD ENDED MARCH 31, 2024 AND 2023
(In %)

RATIO		MAR 31, 2024	MAR 31, 2023
Performance Ratio			
1.	Minimum Capital Adequacy Requirement (CAR)	73.31%	72.91%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.53%	2.62%
3.	Non performing earning assets to total earning assets	1.64%	2.16%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	1.89%	2.17%
5.	NPL Gross	3.88%	4.82%
6.	NPL Net	2.57%	3.20%
7.	Return on Asset (ROA)	1.80%	0.51%
8.	Return on Equity (ROE)	3.79%	1.05%
9.	Net Interest Margin (NIM)	4.40%	5.32%
10.	Operating Expenses to Operating Income (BOPO)	76.86%	92.94%
11.	Cost to Income Ratio (CIR)	79.00%	66.51%
12.	Loan to Deposit Ratio (LDR)	76.81%	85.35%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	249.58%	345.76%
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	35.70%	37.18%
	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	10.20%	9.68%
	b. GWM in Foreign Exchange (daily)	7.35%	10.44%
3.	Overall Net Open Position (NOP)	0.68%	0.30%

STATEMENT OF CASH FLOW
FOR PERIOD ENDED MARCH 31, 2024 AND 2023
(In Million Rupiah)

Pos-pos	MAR 31, 2024	MAR 31, 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	132,582	133,751
Interest, Commissions and fees paid	(48,822)	(41,076)
Other operating revenues received	2,936	4,047
Personnel expenses paid	(34,929)	(33,389)
General and administrative expenses paid	(19,948)	(27,076)
Non-operating income (expense) received (paid)	1,584	-
Payments of corporate income tax	(8,300)	(13,473)
Operating Cash Flows Before Changes in Operating Activities	25,103	22,784
Decrease (increase) in operating assets:		
Loans	22,084	(102,418)
Other assets	(414)	(3,978)
Increase (decrease) in operating liabilities:		
Deposits	377,596	(346,854)
Deposits from other banks	609	(39)
Other liabilities	8,567	11,832
Net Cash Provided by Operating Activities	433,545	(418,673)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in securities purchase under resale arrangement	(2,297,961)	(2,152,216)
Proceeds from securities purchase under resale arrangement	1,918,008	2,255,712
Proceeds from sale of premises and equipment	3	479
Payment to right-of-use of assets	-	-
Acquisition of fixed assets	(173)	(1,546)
Acquisitions of intangible assets	(379)	-
Net Cash Used in investing Activities	(380,502)	102,429
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	-	-
Payment of lease liabilities	(148)	(148)
Proceeds from issuance of new stocks	-	-
Payments of stock issuance costs	-	-
Net Cash Used for Financing Activities	(148)	(148)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	52,895	(316,392)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,205,075	1,122,695
Effect of foreign exchange rate changes	627	(787)
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,258,597	805,516
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	48,911	55,896
Demand deposits with Bank Indonesia	506,402	468,723
Demand deposits with other banks	47,284	35,965
Placement with Bank Indonesia	656,000	244,932
Total Cash and Cash Equivalents	1,258,597	805,516

**MINIMUM CAPITAL REQUIREMENTS (KPMM)
FOR PERIOD ENDED MARCH 31, 2024 AND 2023
(In Million Rupiah)**

CAPITAL COMPONENTS		MAR 31, 2024	MAR 31, 2023
I	Core Capital (Tier 1)	3,077,986	3,055,198
	1 CET 1	3,077,986	3,055,198
	1.1 Pain-in Capital (After the deduction of treasury stock)	338,800	338,800
	1.2 Disclosed Reserves	2,777,461	2,745,002
	1.2.1 Addition Factor	2,820,431	2,754,914
	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	695,298	696,894
	1.2.1.2 Other disclosed reserves		
	1.2.1.2.1 Agio	1,344,852	1,344,852
	1.2.1.2.2 General Reserves	45,000	42,500
	1.2.1.2.3 Previous year's profit	706,122	662,660
	1.2.1.2.4 Current year's profit	29,159	8,008
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(42,970)	(9,912)
	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	(42,970)	(9,912)
	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	(38,275)	(28,604)
	1.4.1 Deferred tax	(38,275)	(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 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)	49,759	50,004
	1 Capital instruments in the form of shares or others that meet Tier 2 requirements	-	-
	2 Agio/Disagio	-	-
	3 PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA)	49,759	50,004
	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	3,127,745	3,105,202
	RISK-WEIGHTED ASSETS (RWAs)		
	RWAs CONSIDERING CREDIT RISK	3,972,907	3,993,586
	RWAs CONSIDERING MARKET RISK	23,906	-
	RWAs CONSIDERING OPERATIONAL RISK	269,691	265,637
	TOTAL RISK-WEIGHTED ASSETS	4,266,504	4,259,223
	Min. Capital Requirement based on Risk Profile	9.90%	9.82%
	REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
	From CET 1 (%)	9.90%	9.82%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	0.00%	0.00%
	CAR RATIO		
	CET 1 Ratio (%)	72.14%	71.73%
	Tier 1 Ratio (%)	72.14%	71.73%
	Tier 2 Ratio (%)	1.17%	1.18%
	CAR Ratio (%)	73.31%	72.91%
	CET 1 For BUFFER (%)	62.24%	61.91%
	REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK		
	Capital Conservation Buffer (%)	0.00%	0.00%
	Countercyclical Buffer (%)	0.00%	0.00%
	Capital Surcharge for Systemic Bank (%)	0.00%	0.00%

STATEMENT OF EARNING ASSETS QUALITY AND OTHER INFORMATION
FOR PERIOD ENDED MARCH 31, 2024 AND 2023
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2024					MAR 31, 2023						
		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	43,547	-	-	-	-	43,547	49,678	-	-	-	-	49,678
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	56,947	-	-	-	-	56,947	36,234	-	-	-	-	36,234
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment												
9.	Other Receivables												
10.	Commitment and contingencies												
	a. Rupiah	91,647	-	-	-	-	91,647	74,792	-	-	-	-	74,792
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	35,242	-	-	-	-	35,242	22,404	-	-	-	-	22,404
	b. Foreign currency	12,042	-	-	-	-	12,042	13,561	-	-	-	-	13,561
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	122,509	-	-	-	-	122,509	122,411	-	-	-	-	122,411
	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	2,297,961	-	-	-	-	2,297,961	2,152,216	-	-	-	-	2,152,216
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	3,697	-	-	-	-	3,697	6,876	-	-	-	-	6,876
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	839,625	84,677	-	5,916	78,604	1,008,822	692,456	46,134	13,782	4,236	78,953	835,561
	ii. Foreign currency	23,451	-	-	-	-	23,451	27,555	-	-	-	-	27,555
	b. Non UMKM												
	i. Rupiah	2,625,889	22,484	940	5,756	60,049	2,715,118	2,836,895	24,033	8,448	15,625	69,279	2,954,280
	ii. Foreign currency	49,513	-	-	-	-	49,513	44,719	-	-	-	-	44,719

NO.	ACCOUNT	MAR 31, 2024					MAR 31, 2023						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	c. Restructured loans												
	i. Rupiah	30,773	80,417	-	4,738	80,179	196,107	139,343	45,144	14,611	1,750	92,019	292,867
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	1,475,979	4,562	-	-	-	1,480,541	1,727,600	2,706	-	-	-	1,730,306
	b. Foreign currency	5,940	-	-	-	-	5,940	14,324	-	-	-	-	14,324
	III. OTHER INFORMATION												
1.	Assets pledged as collateral												
	a. To Bank Indonesia												
	b. To other parties												
2.	Foreclosed assets						25,636						30,629

**STATEMENT OF ALLOWANCE FOR LOSSES
FOR PERIOD ENDED MARCH 31, 2024 AND 2023
(In Million Rupiah)**

NO.	ACCOUNT	MAR 31, 2024					MAR 31, 2023				
		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	17	-	-	473	-	14	-	-	360	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	22,980	-	-	-	-	21,522	-
6.	Acceptance claims	13	-	-	37	-	-	-	-	69	-
7.	Loans	26,854	42,722	51,139	33,141	31,924	37,642	20,943	63,338	33,512	26,353
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	1,904	65	-	984	-	2,150	1	-	1,269	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
FOR PERIOD ENDED MARCH 31, 2024
(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.	<i>Others</i>					
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.	<i>Others</i>					
C.	Others					
	TOTAL					

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

Catatan:

1. The presentation of financial information in the published reports on March 31, 2024 and December 31, 2023 and for the three-month periods ended March 31, 2024 and 2023 is taken from the Interim Financial Statements of PT Bank Bumi Arta, Tbk. prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards where the Interim Financial Statements as of March 31, 2024 and December 31, 2023 and for the three-month periods ended March 31, 2024 and 2023 is unaudited, as stated in our report dated April 29, 2024, 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, 2023 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, 2023 have been audited by the Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (member firms of PwC global network) 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 28, 2024 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.03/2019 on "Transparency and Publication of Bank Reports.
 - b. Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 concerning "Transparency and Publication of Conventional Commercial Bank
 - 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 year 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 July 30, 2021, Controlling Shareholders ("PSP") on March 31, 2024 and December 31, 2023 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 March 31, 2024, March 31, 2023 and December 31, 2023 respectively amounted to 15,855.00, 14,994.50 and 15,397.00

Jakarta, April 30, 2024
Board of Director of PT. Bank Bumi Arta Tbk.



Wikan Aryono S.
Presiden Direktur



Edwin Suryahusada
Direktur