

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)
AS OF JUNE 30, 2024 AND DECEMBER 31, 2023
(In Million Rupiah)

NO.	ACCOUNT	JUN 30, 2024	DEC 31, 2023
ASSETS			
1.	Cash	76,643	44,898
2.	Placement to Bank Indonesia	1,038,135	1,128,479
3.	Interbank placement	33,063	31,698
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	122,535	122,484
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	2,106,050	1,918,008
8.	Acceptance claims	7,378	9,782
9.	Loans	4,145,378	3,919,454
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	48,714	45,455
13.	Impairment on financial assets -/-	141,969	159,144
	a. Securities	-	-
	b. Loans and sharia financing	122,352	139,560
	c. Others	19,617	19,584
14.	Intangible assets	58,793	56,121
	Accumulated amortization on intangible assets -/-	45,354	38,674
15.	Fixed assets and equipment	870,467	869,694
	Accumulated depreciation on fixed assets and equipment -/-	86,177	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	60,503	53,673
TOTAL ASSETS		8,360,601	7,991,554
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current account	548,453	630,724
2.	Saving account	356,677	334,086
3.	Time deposit	4,117,231	3,731,952
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	485	1,004
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	7,378	9,782
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	658	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	164,421	162,052
15.	Minority Interest	-	-
TOTAL LIABILITIES		5,195,303	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	47,500	45,000
	a. General reserves	47,500	45,000
	b. Appropriated reserves	-	-
20.	Gain/loss	746,966	704,526
	a. Previous years	703,622	660,160
	b. Current year	43,344	44,366
	c. Dividends paid -/-	-	-
TOTAL EQUITIES		3,165,298	3,121,954
TOTAL LIABILITIES AND EQUITIES		8,360,601	7,991,554

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
FOR PERIOD ENDED JUNE 30, 2024 AND 2023
(In Million Rupiah)

NO.	ACCOUNT	JUN 30, 2024	JUN 30, 2023
OPERATIONAL INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	269,688	270,696
2.	Interest Expenses	103,918	82,565
	Net Interest Income (Expenses)	165,770	188,131
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	2,182	(948)
7.	Dividend income	-	-
8.	Commission / provision / fee and administration	4,761	5,269
9.	Others income	1,137	2,671
10.	Impairment losses on financial assets	(19,216)	46,593
11.	Losses on operational risk	2	5
12.	Personnel expenses	84,758	80,876
13.	Promotion expenses	158	133
14.	Other expenses	53,867	51,990
	Other Operating Income (Expenses)	(111,489)	(172,605)
	OPERATIONAL PROFIT (LOSS)	54,281	15,526
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipment	263	496
2.	Other non operational income (expenses)	1,025	-
	NON OPERATIONAL PROFIT (LOSS)	1,288	496
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		55,569	16,022
	Income taxes	12,225	3,525
a.	Estimated current period tax -/-	12,225	3,525
b.	Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX		43,344	12,497
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		43,344	12,497
Profit (Loss) attributable to :			
	- Owner	43,344	12,497
	- Minority Interest	-	-
CURRENT PERIOD TOTAL PROFIT		43,344	12,497
Total comprehensive profit attributable to :			
	- Owner	43,344	12,497
	- Minority Interest	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT		43,344	12,497
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE			
DIVIDEND			
		-	-
NET EARNINGS (LOSS) PER SHARE		12.79	3.69

STATEMENT OF COMMITMENTS AND CONTINGENCIES
AS OF JUNE 30, 2024 AND DECEMBER 31, 2023
(In Million Rupiah)

NO.	ACCOUNT	JUN 30, 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		1,489,190	1,696,429
1.	Undisbursed loan / financing facilities to debtors	1,480,376	1,684,002
	a. Committed	1,480,376	1,684,002
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	8,814	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		90,277	88,452
1.	Issued guarantees	90,277	88,452
2.	Others	-	-

**FINANCIAL RATIO STATEMENTS
FOR PERIOD ENDED JUNE 30, 2024 AND 2023**

(In %)

RATIO		JUN 30, 2024	JUN 30, 2023
Performance Ratio			
1.	Minimum Capital Adequacy Requirement (CAR)	69.85%	73.48%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.82%	2.82%
3.	Non performing earning assets to total earning assets	1.92%	1.94%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	1.90%	2.38%
5.	NPL Gross	4.17%	4.35%
6.	NPL Net	2.75%	2.69%
7.	Return on Asset (ROA)	1.34%	0.40%
8.	Return on Equity (ROE)	2.81%	0.82%
9.	Net Interest Margin (NIM)	4.47%	5.27%
10.	Operating Expenses to Operating Income (BOPO)	81.73%	94.44%
11.	Cost to Income Ratio (CIR)	79.83%	68.32%
12.	Loan to Deposit Ratio (LDR)	82.54%	82.39%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	219.20%	337.38%
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	36.12%	36.03%
	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	10.51%	10.31%
	b. GWM in Foreign Exchange (daily)	8.71%	10.67%
3.	Overall Net Open Position (NOP)	0.97%	0.48%

STATEMENT OF CASH FLOW
FOR PERIOD ENDED JUNE 30, 2024 AND 2023
(In Million Rupiah)

Pos-pos	JUN 30, 2024	JUN 30, 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	266,925	265,201
Interest, Commissions and fees paid	(101,659)	(80,567)
Other operating revenues received	5,769	6,917
Personnel expenses paid	(70,458)	(71,078)
General and administrative expenses paid	(43,653)	(44,374)
Non-operating income (expense) received (paid)	1,584	-
Payments of corporate income tax	(21,757)	(14,809)
Operating Cash Flows Before Changes in Operating Activities	36,751	61,290
Decrease (increase) in operating assets:		
Loans	(225,881)	(171,791)
Other assets	(916)	(8,753)
Increase (decrease) in operating liabilities:		
Deposits	325,599	(96,193)
Deposits from other banks	(519)	(491)
Other liabilities	(1,427)	50,670
Net Cash Provided by Operating Activities	133,607	(165,268)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in securities purchase under resale arrangement	(2,106,050)	(2,153,446)
Proceeds from securities purchase under resale arrangement	1,918,008	2,255,712
Proceeds from sale of premises and equipment	266	583
Payment to right-of-use of assets	(80)	(375)
Acquisition of fixed assets	(1,187)	(1,941)
Acquisitions of intangible assets	(2,673)	(472)
Net Cash Used in investing Activities	(191,716)	100,061
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	-	-
Payment of lease liabilities	(528)	(296)
Proceeds from issuance of new stocks	-	-
Payments of stock issuance costs	-	-
Net Cash Used for Financing Activities	(528)	(296)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(58,637)	(65,503)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,205,075	1,122,695
Effect of foreign exchange rate changes	1,403	(849)
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,147,841	1,056,343
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	76,643	50,165
Demand deposits with Bank Indonesia	524,635	490,465
Demand deposits with other banks	33,063	48,343
Placement with Bank Indonesia	513,500	467,370
Total Cash and Cash Equivalents	1,147,841	1,056,343

**MINIMUM CAPITAL REQUIREMENTS (KPMM)
FOR PERIOD ENDED JUNE 30, 2024 AND 2023
(In Million Rupiah)**

CAPITAL COMPONENTS		JUN 30, 2024	JUN 30, 2023
I	Core Capital (Tier 1)	3,092,171	3,029,688
1	CET 1	3,092,171	3,029,688
	1.1 Pain-in Capital (After the deduction of treasury stock)	338,800	338,800
	1.2 Disclosed Reserves	2,791,646	2,719,492
	1.2.1 Addition Factor	2,834,616	2,759,403
	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	47,500	45,000
	1.2.1.2.3 Previous year's profit	703,622	660,160
	1.2.1.2.4 Current year's profit	43,344	12,497
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(42,970)	(39,911)
	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)	(39,911)
	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)	52,529	49,145
	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)	52,529	49,145
	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		3,144,700	3,078,833
RISK-WEIGHTED ASSETS (RWAs)			
	RWAs CONSIDERING CREDIT RISK	4,197,570	3,924,405
	RWAs CONSIDERING MARKET RISK	34,612	-
	RWAs CONSIDERING OPERATIONAL RISK	269,691	265,637
	TOTAL RISK-WEIGHTED ASSETS	4,501,873	4,190,042
	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 (%)	68.68%	72.31%
	Tier 1 Ratio (%)	68.68%	72.31%
	Tier 2 Ratio (%)	1.17%	1.17%
	CAR Ratio (%)	69.85%	73.48%
	CET 1 For BUFFER (%)	58.78%	62.49%
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 JUNE 30, 2024 AND 2023
(In Million Rupiah)

NO.	ACCOUNT	JUN 30, 2024					JUN 30, 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												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	48,114	-	-	-	-	48,114	48,264	-	-	-	-	48,264
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	83,377	-	-	-	-	83,377	43,863	-	-	-	-	43,863
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment												
9.	Other Receivables												
10.	Commitment and contingencies												
	a. Rupiah	59,861	-	-	-	-	59,861	67,804	-	-	-	-	67,804
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	15,142	-	-	-	-	15,142	39,319	-	-	-	-	39,319
	b. Foreign currency	17,921	-	-	-	-	17,921	9,024	-	-	-	-	9,024
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	122,535	-	-	-	-	122,535	122,435	-	-	-	-	122,435
	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	2,106,050	-	-	-	-	2,106,050	2,153,446	-	-	-	-	2,153,446
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims												
	a. Rupiah	7,378	-	-	-	-	7,378	6,534	-	-	-	-	6,534
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	882,429	84,186	-	7,325	92,783	1,066,723	703,891	89,855	146	7,355	82,378	883,625
	ii. Foreign currency	24,249	-	-	-	-	24,249	40,574	-	-	-	-	40,574
	b. Non UMKM												
	i. Rupiah	2,757,589	44,910	7,920	5,589	59,353	2,875,361	2,852,365	32,384	1,100	715	82,980	2,969,544
	ii. Foreign currency	47,554	-	-	-	-	47,554	31,547	-	-	-	-	31,547

NO.	ACCOUNT	JUN 30, 2024						JUN 30, 2023					
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	c. Restructured loans												
	i. Rupiah	16,868	70,936	1,015	12,063	21,739	122,621	109,090	59,639	-	7,355	91,959	268,043
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	1,508,375	5,159	-	-	-	1,513,534	1,613,427	1,912	-	-	-	1,615,339
	b. Foreign currency	6,072	-	-	-	-	6,072	14,442	-	-	-	-	14,442
	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 JUNE 30, 2024 AND 2023
(In Million Rupiah)**

NO.	ACCOUNT	JUN 30, 2024					JUN 30, 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	29	-	-	331	-	11	-	-	484	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	21,060	-	-	-	-	21,535	-
6.	Acceptance claims	28	-	-	74	-	-	-	-	65	-
7.	Loans	37,763	25,451	59,138	34,908	35,822	52,262	24,672	65,790	33,108	34,859
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	1,674	34	-	954	-	2,263	4	-	1,193	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
FOR PERIOD ENDED JUNE 30, 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.	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	
- President Commissioner	: Rachmat Mulia Suryahusada	Ownership arrangement	
- Vice President Commissioner/ Independent Commissioner	: Daniel Budi Dharma	- PT. Surya Husada Investment	: 29.53%
- Commissioner/Independent Commissioner	: R.M. Sjariffudin (Mohammad Sjariffudin)	- PT. Takjub Finansial Teknologi	: 33.45%
- Commissioner	: I Gst Agung Rai Wirajaya	- PT. Dana Graha Agung	: 17.72%
		- PT. Budiman Kencana Lestari	: 10.95%
		- Masyarakat	: 8.35%
DIRECTORS		Controlling Shareholders (PSP):	
- President Director	: Wikan Aryono S.	<i>Ultimate shareholder</i>	: 1. Rachmat Mulia Suryahusada
- Credit and Marketing Director	: Hendrik Atmaja	through	- PT. Surya Husada Investment : 6.82%
- Compliance Director	: John David Nehemia Engelen		- PT. Dana Graha Agung : 16.83%
- Director of Business Development 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%

Catatan:

- The presentation of financial information in the published reports on June 30, 2024 and December 31, 2023 and for the six-month periods ended June 30, 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 June 30, 2024 and December 31, 2023 and for the six-month periods ended June 30, 2024 and 2023 is unaudited, as stated in our report dated July 31, 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.
- Financial Statements presented in accordance with the Bank on matters as follows:
 - Financial Services Authority Regulation No. 37/POJK.03/2019 on "Transparency and Publication of Bank Reports".
 - Financial Services Authority Circular Letter No. 9/SEOJK.03/2020 concerning "Transparency and Publication of Conventional Commercial Bank Reports".
 - Financial Services Authority Regulation No. 14/POJK.04/2022 dated August 18, 2022, concerning "Submission of Periodic Financial Reports of Issuers or Public Companies", replacing Regulation No. X.K.2 with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Decree of the Chairman of the Capital Market and Financial Institution Supervisory Agency No.Kep-346/BL/2011 dated July 05, 2011.
 - Bapepam-LK Regulation No. VIII.G.7, with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-347/BL/2012 of June 25, 2012 year 2012 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
- Based on POJK No. 12/POJK.03/2021 concerning Commercial Banks dated July 30, 2021, Controlling Shareholders ("PSP") on June 30, 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.
- Foreign currency exchange rate of 1 USD of June 30, 2024, June 30, 2023 and December 31, 2023 respectively amounted to 16,375.00, 14,992.50 and 15,397.00

Jakarta, July 31, 2024
Board of Director of PT. Bank Bumi Arta Tbk.


Wikan Aryono S.
Presiden Direktur


Edwin Suryahusada
Direktur