

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

NO.	ACCOUNT	DEC 31, 2023	DEC 31, 2022
<b>ASSETS</b>			
1.	Cash	44,898	50,413
2.	Placement to Bank Indonesia	1,128,479	1,041,361
3.	Interbank placement	31,698	30,921
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	122,484	122,388
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	1,918,008	2,255,712
8.	Acceptance claims	9,782	5,518
9.	Loans	3,919,454	3,845,625
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	45,455	51,859
13.	Impairment on financial assets -/-	159,144	127,598
	a. Securities	-	-
	b. Loans and sharia financing	139,560	113,788
	c. Others	19,584	13,810
14.	Intangible assets	56,121	43,574
	Accumulated amortization on intangible assets -/-	38,674	30,505
15.	Fixed assets and equipment	869,694	870,050
	Accumulated depreciation on fixed assets and equipment -/-	80,917	70,461
16.	Non Productive Asset	70,533	79,891
	a. Abandoned property	43,092	49,262
	b. Foreclosed assets	27,441	30,629
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	53,673	42,534
<b>TOTAL ASSETS</b>		<b>7,991,554</b>	<b>8,211,292</b>
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1.	Current account	630,724	753,825
2.	Saving account	334,086	405,472
3.	Time deposit	3,731,952	3,813,070
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	1,004	1,982
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	9,782	5,518
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	-	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	162,052	154,652
15.	Minority Interest	-	-
<b>TOTAL LIABILITIES</b>		<b>4,869,600</b>	<b>5,134,519</b>
<b>EQUITIES</b>			
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)	688,776	687,961
	a. Gains	696,894	696,894
	b. Losses -/-	8,118	8,933
19.	Reserves	45,000	42,500
	a. General reserves	45,000	42,500
	b. Appropriated reserves	-	-
20.	Gain/loss	704,526	662,660
	a. Previous years	660,160	635,502
	b. Current year	44,366	38,939
	c. Dividends paid -/-	-	11,781
<b>TOTAL EQUITIES</b>		<b>3,121,954</b>	<b>3,076,773</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>7,991,554</b>	<b>8,211,292</b>

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**  
**FOR PERIOD ENDED DECEMBER 31, 2023 AND 2022**  
(In Million Rupiah)

NO.	ACCOUNT	DEC 31, 2023	DEC 31, 2022
<b>OPERATIONAL INCOME AND EXPENSES</b>			
<b>A. Interest Income and Expenses</b>			
1.	Interest Income	532,228	527,607
2.	Interest Expenses	177,974	179,884
	<b>Net Interest Income (Expenses)</b>	<b>354,254</b>	<b>347,723</b>
<b>B. Operational Income and Expenses Other than Interest</b>			
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	11	1,777
7.	Dividend income	113	21
8.	Commission / provision / fee and administration	10,413	11,528
9.	Others income	5,831	4,873
10.	Impairment losses on financial assets	33,039	53,950
11.	Losses on operational risk	12	59
12.	Personnel expenses	160,877	149,159
13.	Promotion expenses	393	473
14.	Other expenses	119,809	114,851
	<b>Other Operating Income (Expenses)</b>	<b>(297,762)</b>	<b>(300,293)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>56,492</b>	<b>47,430</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>			
1.	Gain (loss) on sale of fixed assets and equipment	824	1,515
2.	Other non operational income (expenses)	(69)	1,420
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>755</b>	<b>2,935</b>
	<b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>	<b>57,247</b>	<b>50,365</b>
	Income taxes	12,881	11,426
a.	Estimated current period tax -/-	22,782	24,038
b.	Deferred tax income (expenses)	9,901	12,612
	<b>NET PROFIT (LOSS) AFTER TAX</b>	<b>44,366</b>	<b>38,939</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
1.	Items that will not be reclassified to profit and Loss	815	(15,412)
a.	Reserves of fixed asset revaluation	-	(16,371)
b.	Gain (loss) on defined benefit actuarial program	1,045	(840)
c.	Others	(230)	1,799
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	-	-
	<b>OTHER COMPREHENSIVE PROFIT FOR THE YEAR AFTER TAX</b>	<b>815</b>	<b>(15,412)</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>45,181</b>	<b>23,527</b>
<b>Profit (Loss) attributable to :</b>			
	- Owner	44,366	38,939
	- Minority Interest	-	-
	<b>CURRENT PERIOD TOTAL PROFIT</b>	<b>44,366</b>	<b>38,939</b>
<b>Total comprehensive profit attributable to :</b>			
	- Owner	45,181	23,527
	- Minority Interest	-	-
	<b>CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT</b>	<b>45,181</b>	<b>23,527</b>
<b>TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE</b>			
<b>DIVIDEND</b>			
		-	<b>11,781</b>
<b>NET EARNINGS (LOSS) PER SHARE</b>			
		<b>13.10</b>	<b>13.79</b>

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

NO.	ACCOUNT	DEC 31, 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		1,696,429	1,753,562
1.	Undisbursed loan / financing facilities to debtors	1,684,002	1,734,150
	a. Committed	1,684,002	1,734,150
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	12,427	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		88,452	126,275
1.	Issued guarantees	88,452	116,102
2.	Others	-	10,173



**FINANCIAL RATIO STATEMENTS**  
**FOR PERIOD ENDED DECEMBER 31, 2023 AND 2022**  
(In %)

RATIO		DEC 31, 2023	DEC 31, 2022
<b>Performance Ratio</b>			
1.	Minimum Capital Adequacy Requirement (CAR)	72.87%	59.27%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.92%	2.34%
3.	Non performing earning assets to total earning assets	1.95%	1.91%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	2.23%	1.75%
5.	NPL Gross	4.43%	4.56%
6.	NPL Net	3.03%	3.23%
7.	Return on Asset (ROA)	0.71%	0.59%
8.	Return on Equity (ROE)	1.46%	1.69%
9.	Net Interest Margin (NIM)	4.92%	4.62%
10.	Operating Expenses to Operating Income (BOPO)	89.70%	91.31%
11.	Cost to Income Ratio (CIR)	73.32%	72.15%
12.	Loan to Deposit Ratio (LDR)	83.45%	77.34%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	317.13%	-
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	37.13%	35.18%
	b. Leverage Ratio value consolidation	-	-
<b>Compliance</b>			
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	9.77%	11.79%
	b. GWM in Foreign Exchange (daily)	7.47%	10.13%
3.	Overall Net Open Position (NOP)	0.98%	0.73%

**STATEMENT OF CASH FLOW**  
**FOR PERIOD ENDED DECEMBER 31, 2023 AND 2022**  
(In Million Rupiah)

Pos-pos	DEC 31, 2023	DEC 31, 2022
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest, Commissions and fees received	541,717	523,039
Interest, Commissions and fees paid	(176,151)	(181,111)
Other operating revenues received	14,816	10,753
Personnel expenses paid	(156,103)	(141,812)
General and administrative expenses paid	(89,422)	(94,560)
Non-operating income (expense) received (paid)	(69)	2,673
Payments of corporate income tax	(23,797)	(12,557)
<b>Operating Cash Flows Before Changes in Operating Activities</b>	<b>110,991</b>	<b>106,425</b>
Decrease (increase) in operating assets:		
Loans	(73,829)	122,896
Other assets	(5,667)	10,997
Increase (decrease) in operating liabilities:		
Deposits	(275,605)	(1,290,270)
Deposits from other banks	(978)	34
Other liabilities	7,276	(15,785)
<b>Net Cash Provided by Operating Activities</b>	<b>(237,812)</b>	<b>(1,065,703)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Placements in securities purchase under resale arrangement	(1,918,008)	(2,255,712)
Proceeds from securities purchase under resale arrangement	2,255,712	2,230,450
Proceeds from sale of premises and equipment	913	1,654
Payment to right-of-use of assets	(341)	(569)
Acquisition of fixed assets	(4,301)	(13,700)
Acquisitions of intangible assets	(12,547)	(15,227)
<b>Net Cash Used in investing Activities</b>	<b>321,428</b>	<b>(53,104)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITY</b>		
Cash dividends paid	-	(11,781)
Payment of lease liabilities	(999)	(485)
Proceeds from issuance of new stocks	-	828,520
Payments of stock issuance costs	-	(5,113)
<b>Net Cash Used for Financing Activities</b>	<b>(999)</b>	<b>811,141</b>
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>82,617</b>	<b>(307,666)</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>	<b>1,122,695</b>	<b>1,425,880</b>
Effect of foreign exchange rate changes	(237)	4,481
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>	<b>1,205,075</b>	<b>1,122,695</b>
<b>SUPPLEMENTAL DISCLOSURE</b>		
Cash and cash equivalents consist of:		
Cash	44,898	50,413
Demand deposits with Bank Indonesia	463,576	676,409
Demand deposits with other banks	31,698	30,921
Placement with Bank Indonesia	664,903	364,952
<b>Total Cash and Cash Equivalents</b>	<b>1,205,075</b>	<b>1,122,695</b>



**MINIMUM CAPITAL REQUIREMENTS (KPMM)  
FOR PERIOD ENDED DECEMBER 31, 2023 AND 2022  
(In Million Rupiah)**

<b>CAPITAL COMPONENTS</b>		<b>DEC 31, 2023</b>	<b>DEC 31, 2022</b>
<b>I Core Capital (Tier 1)</b>		3,048,054	3,047,400
1	CET 1	3,048,054	3,047,400
	1.1 Paid-in Capital (After the deduction of treasury stock)	338,800	338,800
	1.2 Disclosed Reserves	2,747,529	2,737,204
	1.2.1 Addition Factor	2,791,272	2,746,906
	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	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	48,000	42,500
	1.2.1.2.3 Previous year's profit	660,160	623,721
	1.2.1.2.4 Current year's profit	44,366	38,939
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(43,743)	(9,702)
	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	(43,743)	(9,702)
	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)	-	-
<b>2 Additional Tier 1 (AT 1) Capital</b>		-	-
	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	-	-
<b>II Supplementary Capital (Tier 2)</b>		49,873	56,835
	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)	49,873	56,835
	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	-	-
<b>TOTAL CAPITAL</b>		<b>3,097,927</b>	<b>3,104,235</b>
<b>RISK-WEIGHTED ASSETS (RWAs)</b>			
	RWAs CONSIDERING CREDIT RISK	3,985,557	4,649,002
	RWAs CONSIDERING MARKET RISK	-	-
	RWAs CONSIDERING OPERATIONAL RISK	265,637	588,076
	<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>4,251,194</b>	<b>5,237,078</b>
	Min. Capital Requirement based on Risk Profile	9.91%	9.73%
<b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION</b>			
	From CET 1 (%)	9.91%	9.73%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	0.00%	0.00%
<b>CAR RATIO</b>			
	CET 1 Ratio (%)	71.70%	58.19%
	Tier 1 Ratio (%)	71.70%	58.19%
	Tier 2 Ratio (%)	1.17%	1.08%
	CAR Ratio (%)	72.87%	59.27%
	CET 1 For BUFFER (%)	61.79%	48.44%
<b>REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK</b>			
	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 DECEMBER 31, 2023 AND 2022**  
(In Million Rupiah)

NO.	ACCOUNT	DEC 31, 2023						DEC 31, 2022					
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
<b>I.</b>	<b>RELATED PARTIES</b>												
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	44,281					44,281	51,741					51,741
	ii. Foreign currency												
	b. Non UMKM												
	i. Rupiah	46,924					46,924	35,893					35,893
	ii. Foreign currency												
	c. Restructured loans												
	i. Rupiah												
	ii. Foreign currency												
8.	Equity investment												
9.	Other Receivables												
10.	Commitment and contingencies												
	a. Rupiah	101,729					101,729	63,501					63,501
	b. Foreign currency												
<b>II.</b>	<b>NON-RELATED PARTIES</b>												
1.	Interbank placement												
	a. Rupiah	14,535					14,535	18,482					18,482
	b. Foreign currency	17,163					17,163	12,439					12,439
2.	Spot dan derivative claims												
	a. Rupiah												
	b. Foreign currency												
3.	Securities												
	a. Rupiah	122,484					122,484	122,388					122,388
	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	1,918,008					1,918,008	2,255,712					2,255,712
	b. Foreign currency												
6.	Acceptance claims	9,782					9,782	5,518					5,518
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	885,971	30,957		3,540	105,200	1,025,668	847,942	9,774	16,487	7,450	102,508	984,161
	ii. Foreign currency	22,749					22,749	28,988					28,988
	b. Non UMKM												
	i. Rupiah	2,635,918	29,885	1,179	983	62,788	2,730,753	2,595,050	51,749	921	1,902	46,058	2,695,690
	ii. Foreign currency	48,079					48,079	48,152					48,152

NO.	ACCOUNT	DEC 31, 2023					DEC 31, 2022						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	c. Restructured loans												
	i. Rupiah	91,325	23,067	-	1,750	103,230	219,372	170,032	6,388	16,486	1,835	92,485	287,226
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah	1,676,038	1,336	-	-	-	1,677,374	1,788,242	2,476	-	-	-	1,790,717
	b. Foreign currency	5,778	-	-	-	-	5,778	15,446	-	-	-	-	15,446
<b>III.</b>	<b>OTHER INFORMATION</b>												
1.	Assets pledged as collateral												
	a. To Bank Indonesia												
	b. To other parties												
2.	Foreclosed assets						27,441						30,629



**STATEMENT OF ALLOWANCE FOR LOSSES  
FOR PERIOD ENDED DECEMBER 31, 2023 AND 2022  
(In Million Rupiah)**

NO.	ACCOUNT	DEC 31, 2023					DEC 31, 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	23	-	-	267	-	16	-	-	309	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	19,180	-	-	-	-	22,557	-
6.	Acceptance claims	60	-	-	98	-	-	-	-	55	-
7.	Loans	37,607	47,479	54,474	33,658	33,125	24,752	40,187	48,849	32,597	27,708
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	3,709	3	-	977	-	2,219	-	-	1,317	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION**  
**FOR PERIOD ENDED DECEMBER 31, 2023**  
(In Million Rupiah)

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

BOARD OF COMMISSIONERS		SHAREHOLDERS	
- President Commissioner	: Rachmat Mulia Suryahusada	<b>Ownership arrangement</b>	
- 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. Badiman 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		
		<b>Non-Controlling Shareholders (PSP) shareholders do not go through the capital market (≥ 5%)</b>	
		- PT. Badiman Kencana Lestari	: 10.95%

**Catatan:**

- The presentation of financial information in the published reports as of and for the years ended December 31, 2023 and 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, 2023 and 2022 have been audited by the Public Accounting Firm of Tuntodredja, Wibisana, Rintis & Rekan (member firm of PwC global network) with the signing partner in charge is Jimmy Pangestu, SE. (2023 and 2022), 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 and 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.
- 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.
  - Bapejam-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 December 31, 2023 and 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.
- Foreign currency exchange rate of 1 USD of December 31, 2023 and December 31, 2022 respectively amounted to 15,397.00 and 15,567.50.

Jakarta, March 28, 2024  
Board of Director of PT. Bank Bumi Arta Tbk.

Hendrik Atmaja  
Director

Edwin Suryahusada  
Director