

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

NO.	ACCOUNT	SEP 30, 2024	DEC 31, 2023
ASSETS			
1.	Cash	71,951	44,898
2.	Placement to Bank Indonesia	718,296	1,128,479
3.	Interbank placement	37,091	31,698
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	221,518	122,484
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	2,064,892	1,918,008
8.	Acceptance claims	13,143	9,782
9.	Loans	4,333,666	3,919,454
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	43,875	45,455
13.	Impairment on financial assets -/-	131,472	159,144
	a. Securities	-	-
	b. Loans and sharia financing	112,584	139,560
	c. Others	18,888	19,584
14.	Intangible assets	60,369	56,121
	Accumulated amortization on intangible assets -/-	48,750	38,674
15.	Fixed assets and equipment	871,427	869,694
	Accumulated depreciation on fixed assets and equipment -/-	88,707	80,917
16.	Non Productive Asset	63,276	70,533
	a. Abandoned property	38,300	43,092
	b. Foreclosed assets	24,976	27,441
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	71,705	53,673
TOTAL ASSETS		8,302,290	7,991,554
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current account	537,470	630,724
2.	Saving account	368,008	334,086
3.	Time deposit	4,031,016	3,731,952
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	968	1,004
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	13,143	9,782
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	-	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	169,875	162,052
15.	Minority Interest	-	-
TOTAL LIABILITIES		5,120,480	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)	684,256	688,776
	a. Gains	692,374	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	766,402	704,526
	a. Previous years	706,547	660,160
	b. Current year	59,855	44,366
	c. Dividends paid -/-	-	-
TOTAL EQUITIES		3,181,810	3,121,954
TOTAL LIABILITIES AND EQUITIES		8,302,290	7,991,554

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

NO.	ACCOUNT	SEP 30, 2024	SEP 30, 2023
OPERATIONAL INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	409,224	396,331
2.	Interest Expenses	159,131	130,572
	Net Interest Income (Expenses)	250,093	265,759
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	(217)	(20)
7.	Dividend income	-	113
8.	Commission / provision / fee and administration	7,852	7,920
9.	Others income	1,546	5,107
10.	Impairment losses on financial assets	(28,029)	31,242
11.	Losses on operational risk	146	12
12.	Personnel expenses	127,886	122,006
13.	Promotion expenses	223	322
14.	Other expenses	84,641	85,775
	Other Operating Income (Expenses)	(175,686)	(226,237)
	OPERATIONAL PROFIT (LOSS)	74,407	39,522
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipment	265	618
2.	Other non operational income (expenses)	2,065	3
	NON OPERATIONAL PROFIT (LOSS)	2,330	621
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		76,737	40,143
	Income taxes	16,882	8,831
a.	Estimated current period tax -/-	16,882	8,831
b.	Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX		59,855	31,312
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		59,855	31,312
Profit (Loss) attributable to :			
	- Owner	59,855	31,312
	- Minority Interest	-	-
CURRENT PERIOD TOTAL PROFIT		59,855	31,312
Total comprehensive profit attributable to :			
	- Owner	59,855	31,312
	- Minority Interest	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT		59,855	31,312
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE			
DIVIDEND			
		-	-
NET EARNINGS (LOSS) PER SHARE		17.67	9.24

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

NO.	ACCOUNT	SEP 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		1,936,050	1,696,429
1.	Undisbursed loan / financing facilities to debtors	1,922,163	1,684,002
	a. Committed	1,922,163	1,684,002
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	13,887	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		89,327	88,452
1.	Issued guarantees	89,327	88,452
2.	Others	-	-

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

(In %)

RATIO		SEP 30, 2024	SEP 30, 2023
Performance Ratio			
1.	Minimum Capital Adequacy Requirement (CAR)	66.53%	70.99%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.56%	3.17%
3.	Non performing earning assets to total earning assets	1.75%	2.22%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	1.78%	2.16%
5.	NPL Gross	3.79%	4.92%
6.	NPL Net	2.45%	3.34%
7.	Return on Asset (ROA)	1.23%	0.66%
8.	Return on Equity (ROE)	2.58%	1.37%
9.	Net Interest Margin (NIM)	4.49%	4.92%
10.	Operating Expenses to Operating Income (BOPO)	83.34%	90.36%
11.	Cost to Income Ratio (CIR)	82.13%	72.13%
12.	Loan to Deposit Ratio (LDR)	87.79%	82.86%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	351.22%	382.67%
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	36.40%	36.22%
	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	9.92%	10.26%
	b. GWM in Foreign Exchange (daily)	8.10%	8.30%
3.	Overall Net Open Position (NOP)	0.84%	0.71%

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

Pos-pos	SEP 30, 2024	SEP 30, 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	412,146	402,643
Interest, Commissions and fees paid	(159,053)	(129,595)
Other operating revenues received	8,064	12,091
Personnel expenses paid	(109,518)	(108,403)
General and administrative expenses paid	(67,595)	(65,985)
Non-operating income (expense) received (paid)	3,192	3
Payments of corporate income tax	(26,320)	(17,565)
Operating Cash Flows Before Changes in Operating Activities	60,916	93,189
Decrease (increase) in operating assets:		
Loans	(414,206)	(218,212)
Other assets	(14,288)	(11,064)
Increase (decrease) in operating liabilities:		
Deposits	239,734	(67,780)
Deposits from other banks	(36)	(1,033)
Other liabilities	5,006	1,933
Net Cash Provided by Operating Activities	(122,874)	(202,967)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in marketable securities	(100,000)	-
Placements in securities purchase under resale arrangement	(2,064,892)	(2,195,908)
Proceeds from securities purchase under resale arrangement	1,918,008	2,255,712
Proceeds from sale of premises and equipment	268	706
Payment to right-of-use of assets	(332)	(375)
Acquisition of fixed assets	(2,473)	(3,799)
Acquisitions of intangible assets	(4,249)	(2,356)
Net Cash Used in investing Activities	(253,670)	53,980
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	-	-
Payment of lease liabilities	(842)	(445)
Proceeds from issuance of new stocks	-	-
Payments of stock issuance costs	-	-
Net Cash Used for Financing Activities	(842)	(445)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(377,386)	(149,432)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,205,075	1,122,695
Effect of foreign exchange rate changes	(352)	(260)
CASH AND CASH EQUIVALENTS AT END OF PERIOD	827,337	973,003
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	71,951	45,583
Demand deposits with Bank Indonesia	503,296	513,314
Demand deposits with other banks	37,090	44,157
Placement with Bank Indonesia	215,000	369,949
Total Cash and Cash Equivalents	827,337	973,003

MINIMUM CAPITAL REQUIREMENTS (KPM)
FOR PERIOD ENDED SEPTEMBER 30, 2024 AND 2023
(In Million Rupiah)

CAPITAL COMPONENTS		SEP 30, 2024	SEP 30, 2023
I	Core Capital (Tier 1)	3,110,489	3,046,674
	1 CET 1	3,110,489	3,046,674
	1.1 Pain-in Capital (After the deduction of treasury stock)	338,800	338,800
	1.2 Disclosed Reserves	2,809,964	2,736,478
	1.2.1 Addition Factor	2,851,128	2,778,218
	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	692,374	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	706,547	660,160
	1.2.1.2.4 Current year's profit	59,855	31,312
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(41,164)	(41,740)
	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	(41,164)	(41,740)
	1.2.2.2.7 Others	-	-
	1.3 Non-Controlling Interests that can be taken into account	-	-
	1.4 Deduction Factors for Main Core Capital	(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	55,823	51,314
	1 Capital instruments in the form of shares or others that meet Tier 2 requirements	-	-
	2 Agio/Disagio	-	-
	3 PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA)	55,823	51,314
	4 Deduction Factors for Tier 2	-	-
	4.1 Sinking Fund	-	-
	4.2 Placement of funds in Tier 2 instruments with other banks	-	-
	4.3 Cross-ownership in another entity that is obtained by virtue of a legal transfer, grant or will grant	-	-
	TOTAL CAPITAL	3,166,312	3,097,988
	RISK-WEIGHTED ASSETS (RWAs)		
	RWAs CONSIDERING CREDIT RISK	4,462,003	4,098,081
	RWAs CONSIDERING MARKET RISK	27,654	-
	RWAs CONSIDERING OPERATIONAL RISK	269,691	265,637
	TOTAL RISK-WEIGHTED ASSETS	4,759,348	4,363,718
	Min. Capital Requirement based on Risk Profile	9.91%	9.91%
	REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
	From CET 1 (%)	9.91%	9.91%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	0.00%	0.00%
	CAR RATIO		
	CET 1 Ratio (%)	65.36%	69.82%
	Tier 1 Ratio (%)	65.36%	69.82%
	Tier 2 Ratio (%)	1.17%	1.17%
	CAR Ratio (%)	66.53%	70.99%
	CET 1 For BUFFER (%)	55.45%	59.91%
	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 SEPTEMBER 30, 2024 AND 2023
(In Million Rupiah)

NO.	ACCOUNT	SEP 30, 2024					Jumlah	SEP 30, 2023					Jumlah	
		L	DPK	KL	D	M		L	DPK	KL	D	M		
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	44,508	-	-	-	-	44,508	45,812	-	-	-	-	-	45,812
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM													
	i. Rupiah	78,584	-	-	-	-	78,584	38,970	-	-	-	-	-	38,970
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans													
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment													
9.	Other Receivables													
10.	Commitment and contingencies													
	a. Rupiah	162,459	-	-	-	-	162,459	74,429	-	-	-	-	-	74,429
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES														
1.	Interbank placement													
	a. Rupiah	19,833	-	-	-	-	19,833	28,912	-	-	-	-	-	28,912
	b. Foreign currency	17,258	-	-	-	-	17,258	15,245	-	-	-	-	-	15,245
2.	Spot dan derivative claims													
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities													
	a. Rupiah	221,518	-	-	-	-	221,518	122,459	-	-	-	-	-	122,459
	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	2,064,892	-	-	-	-	2,064,892	2,195,908	-	-	-	-	-	2,195,908
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	13,143	-	-	-	-	13,143	9,974	-	-	-	-	-	9,974
7.	Loans													
	a. Micro, small and medium enterprises (UMKM)													
	i. Rupiah	932,333	69,695	3,700	5,828	90,267	1,101,823	709,750	26,690	3,827	35,149	87,625	863,041	
	ii. Foreign currency	22,442	-	-	-	-	22,442	22,812	-	-	-	-	22,812	
	b. Non UMKM													
	i. Rupiah	2,967,889	9,984	939	12,391	51,170	3,042,373	2,944,543	26,953	1,237	666	71,553	3,044,952	
	ii. Foreign currency	43,936	-	-	-	-	43,936	48,252	-	-	-	-	48,252	

NO.	ACCOUNT	SEP 30, 2024						SEP 30, 2023						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah	
	c. Restructured loans													
	i. Rupiah	23,789	58,872	3,700	11,581	23,239	121,181	111,974	3,723	-	35,149	89,941	240,787	
	ii Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10	
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitment and contingencies													
	a. Rupiah	1,857,154	158	-	-	-	1,857,312	1,601,143	1,651	-	-	-	1,602,794	
	b. Foreign currency	5,606	-	-	-	-	5,606	18,193	-	-	-	-	18,193	
III.	OTHER INFORMATION													
1.	Assets pledged as collateral													
	a. To Bank Indonesia													
	b. To other parties													
2.	Foreclosed assets						24,976						27,197	

STATEMENT OF ALLOWANCE FOR LOSSES
FOR PERIOD ENDED SEPTEMBER 30, 2024 AND 2023
(In Million Rupiah)

NO.	ACCOUNT	SEP 30, 2024					SEP 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	25	-	-	371	-	21	-	-	441	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	20,649	-	-	-	-	21,959	-
6.	Acceptance claims	38	-	-	131	-	-	-	-	100	-
7.	Loans	32,518	22,014	58,052	37,588	34,803	41,336	31,780	63,882	34,772	34,767
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	3,320	29	-	995	-	2,906	8	-	1,133	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
FOR PERIOD ENDED SEPTEMBER 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
<ul style="list-style-type: none"> - President Commissioner : Rachmat Mulia Suryahusada - 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 	<i>Ultimate shareholder</i> : 1. Rachmat Mulia Suryahusada through - 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 September 30, 2024 and December 31, 2023 and for the nine-month periods ended September 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 September 30, 2024 and December 31, 2023 and for the nine-month periods ended September 30, 2024 and 2023 is unaudited, as stated in our report dated October 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 September 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.
4. Foreign currency exchange rate of 1 USD of September 30, 2024, September 30, 2023 and December 31, 2023 respectively amounted to 15,140.00, 15,455.00 and 15,397.00

Jakarta, October 29, 2024
Board of Director of PT. Bank Bumi Arta Tbk.



Wikan Aryono S.
Presiden Direktur



Edwin Suryahusada
Direktur