

**STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)**  
**AS OF MARCH 31, 2025 AND DECEMBER 31, 2024**  
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2025	DEC 31, 2024
<b>ASSETS</b>			
1.	Cash	63,925	77,953
2.	Placement to Bank Indonesia	726,887	844,896
3.	Interbank placement	47,955	48,449
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	910,951	813,239
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	987,592	1,084,739
8.	Acceptance claims	11,371	18,667
9.	Loans	4,674,944	4,477,789
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	41,997	41,893
13.	Impairment on financial assets -/-	142,652	149,393
	a. Securities	-	-
	b. Loans and sharia financing	123,768	130,665
	c. Others	18,884	18,728
14.	Intangible assets	71,811	71,309
	Accumulated amortization on intangible assets -/-	53,414	50,141
15.	Fixed assets and equipment	872,727	872,002
	Accumulated depreciation on fixed assets and equipment -/-	93,666	91,049
16.	Non Productive Asset	44,713	44,713
	a. Abandoned property	36,976	36,976
	b. Foreclosed assets	7,737	7,737
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	103,486	70,850
<b>TOTAL ASSETS</b>		<b>8,268,637</b>	<b>8,175,926</b>
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1.	Current account	529,149	669,252
2.	Saving account	376,938	348,383
3.	Time deposit	3,967,875	3,781,028
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	1,533	1,026
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	11,371	18,667
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	825	322
13.	Interbranch liabilities	-	-
14.	Other liabilities	175,813	172,142
15.	Minority Interest	-	-
<b>TOTAL LIABILITIES</b>		<b>5,063,504</b>	<b>4,990,820</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)	686,007	686,007
	a. Gains	692,374	692,374
	b. Losses -/-	6,367	6,367
19.	Reserves	47,500	47,500
	a. General reserves	47,500	47,500
	b. Appropriated reserves	-	-
20.	Gain/loss	787,974	767,947
	a. Previous years	767,947	706,547
	b. Current year	20,027	61,400
	c. Dividends paid -/-	-	-
<b>TOTAL EQUITIES</b>		<b>3,205,133</b>	<b>3,185,106</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>8,268,637</b>	<b>8,175,926</b>

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**  
**FOR PERIOD ENDED MARCH 31, 2025 AND 2024**  
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2025	MAR 31, 2024
<b>OPERATIONAL INCOME AND EXPENSES</b>			
<b>A. Interest Income and Expenses</b>			
1.	Interest Income	135,233	132,296
2.	Interest Expenses	52,309	50,500
	<b>Net Interest Income (Expenses)</b>	<b>82,924</b>	<b>81,796</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	1,103	976
7.	Dividend income	-	-
8.	Commission / provision / fee and administration	3,411	2,495
9.	Others income	478	708
10.	Impairment losses on financial assets	(7,147)	(18,302)
11.	Losses on operational risk	-	2
12.	Personnel expenses	41,692	41,928
13.	Promotion expenses	40	97
14.	Other expenses	27,990	25,895
	<b>Other Operating Income (Expenses)</b>	<b>(57,583)</b>	<b>(45,441)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>25,341</b>	<b>36,355</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>			
1.	Gain (loss) on sale of fixed assets and equipment	361	3
2.	Other non operational income (expenses)	(26)	1,025
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>335</b>	<b>1,028</b>
<b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>		<b>25,676</b>	<b>37,383</b>
	Income taxes	5,649	8,224
a.	Estimated current period tax -/-	5,649	8,224
b.	Deferred tax income (expenses)	-	-
<b>NET PROFIT (LOSS) AFTER TAX</b>		<b>20,027</b>	<b>29,159</b>
<b>OTHER COMPREHENSIVE INCOME</b>			
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	-	-
<b>OTHER COMPREHENSIVE PROFIT FOR THE YEAR AFTER TAX</b>		<b>-</b>	<b>-</b>
<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>		<b>20,027</b>	<b>29,159</b>
<b>Profit (Loss) attributable to :</b>			
	- Owner	20,027	29,159
	- Minority Interest	-	-
<b>CURRENT PERIOD TOTAL PROFIT</b>		<b>20,027</b>	<b>29,159</b>
<b>Total comprehensive profit attributable to :</b>			
	- Owner	20,027	29,159
	- Minority Interest	-	-
<b>CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT</b>		<b>20,027</b>	<b>29,159</b>
<b>TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE</b>			
<b>DIVIDEND</b>			
		-	-
<b>NET EARNINGS (LOSS) PER SHARE</b>		<b>5.91</b>	<b>8.61</b>

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**  
**AS OF MARCH 31, 2025 AND DECEMBER 31, 2024**  
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2025	DEC 31, 2024
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		1,897,537	1,928,426
1.	Undisbursed loan / financing facilities to debtors	1,881,229	1,920,324
	a. Committed	1,881,229	1,920,324
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	16,308	8,102
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		97,176	94,226
1.	Issued guarantees	97,176	94,226
2.	Others	-	-

**FINANCIAL RATIO STATEMENTS  
FOR PERIOD ENDED MARCH 31, 2025 AND 2024**

(In %)

RATIO		MAR 31, 2025	MAR 31, 2024
<b>Performance Ratio</b>			
1.	Minimum Capital Adequacy Requirement (CAR)	63.04%	73.31%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.33%	2.53%
3.	Non performing earning assets to total earning assets	1.75%	1.64%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	1.94%	1.89%
5.	NPL Gross	3.50%	3.88%
6.	NPL Net	2.20%	2.57%
7.	Return on Asset (ROA)	1.23%	1.80%
8.	Return on Equity (ROE)	2.54%	3.79%
9.	Net Interest Margin (NIM)	4.45%	4.40%
10.	Operating Expenses to Operating Income (BOPO)	82.83%	76.86%
11.	Cost to Income Ratio (CIR)	79.31%	79.00%
12.	Loan to Deposit Ratio (LDR)	95.92%	76.81%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	232.75%	249.58%
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	36.98%	35.70%
	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	9.82%	10.20%
	b. GWM in Foreign Exchange (daily)	7.29%	7.35%
3.	Overall Net Open Position (NOP)	0.85%	0.68%

**STATEMENT OF CASH FLOW**  
**FOR PERIOD ENDED MARCH 31, 2025 AND 2024**  
(In Million Rupiah)

Pos-pos	MAR 31, 2025	MAR 31, 2024
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest, Commissions and fees received	136,117	132,582
Interest, Commissions and fees paid	(49,625)	(48,822)
Other operating revenues received	3,359	2,936
Personnel expenses paid	(34,730)	(34,929)
General and administrative expenses paid	(23,442)	(19,948)
Non-operating income (expense) received (paid)	(26)	1,584
Payments of corporate income tax	(4,678)	(8,300)
<b>Operating Cash Flows Before Changes in Operating Activities</b>	<b>26,975</b>	<b>25,103</b>
Decrease (increase) in operating assets:		
Loans	(197,138)	22,084
Other assets	(25,305)	(414)
Increase (decrease) in operating liabilities:		
Deposits	75,299	377,596
Deposits from other banks	507	609
Other liabilities	(11,235)	8,567
<b>Net Cash Provided by Operating Activities</b>	<b>(130,897)</b>	<b>433,545</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Placements in marketable securities	(587,951)	-
Proceeds from marketable securities	490,239	-
Placements in securities purchase under resale arrangement	(987,592)	(2,297,961)
Proceeds from securities purchase under resale arrangement	1,084,739	1,918,008
Proceeds from sale of premises and equipment	360	3
Payment to right-of-use of assets	(639)	-
Acquisition of fixed assets	(711)	(173)
Acquisitions of intangible assets	(503)	(379)
<b>Net Cash Used in investing Activities</b>	<b>(2,058)</b>	<b>(380,502)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITY</b>		
Cash dividends paid	-	-
Payment of lease liabilities	(448)	(148)
Proceeds from issuance of new stocks	-	-
Payments of stock issuance costs	-	-
<b>Net Cash Used for Financing Activities</b>	<b>(448)</b>	<b>(148)</b>
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>(133,403)</b>	<b>52,895</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>	<b>971,298</b>	<b>1,205,075</b>
Effect of foreign exchange rate changes	872	627
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>	<b>838,767</b>	<b>1,258,597</b>
<b>SUPPLEMENTAL DISCLOSURE</b>		
Cash and cash equivalents consist of:		
Cash	63,925	48,911
Demand deposits with Bank Indonesia	482,125	506,402
Demand deposits with other banks	47,955	47,284
Placement with Bank Indonesia	244,762	656,000
<b>Total Cash and Cash Equivalents</b>	<b>838,767</b>	<b>1,258,597</b>

**MINIMUM CAPITAL REQUIREMENTS (KPMM)  
FOR PERIOD ENDED MARCH 31, 2025 AND 2024  
(In Million Rupiah)**

CAPITAL COMPONENTS		MAR 31, 2025	MAR 31, 2024
I	<b>Core Capital (Tier 1)</b>	3,154,290	3,077,986
	1 CET 1	3,154,290	3,077,986
	1.1 Pain-in Capital (After the deduction of treasury stock)	338,800	338,800
	1.2 Disclosed Reserves	2,840,506	2,777,461
	1.2.1 Addition Factor	2,872,700	2,820,431
	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	695,298
	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	767,947	706,122
	1.2.1.2.4 Current year's profit	20,027	29,159
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(32,194)	(42,970)
	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	(32,194)	(42,970)
	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	(25,016)	(38,275)
	1.4.1 Deferred tax	(25,016)	(38,275)
	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	<b>Supplementary Capital (Tier 2)</b>	51,972	49,759
	1 Capital instruments in the form of shares or others that meet Tier 2 requirements	-	-
	2 Agio/Disagio	-	-
	3 PPKA general reserves for earning assets that must be calculated (maximum 1.25% Credit Risk RWA)	51,972	49,759
	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>3,206,262</b>	<b>3,127,745</b>
	<b>RISK-WEIGHTED ASSETS (RWAs)</b>		
	RWAs CONSIDERING CREDIT RISK	4,787,635	3,972,907
	RWAs CONSIDERING MARKET RISK	29,916	23,906
	RWAs CONSIDERING OPERATIONAL RISK	268,861	269,691
	TOTAL RISK-WEIGHTED ASSETS	5,086,412	4,266,504
	Min. Capital Requirement based on Risk Profile	9.88%	9.90%
	<b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION</b>		
	From CET 1 (%)	9.88%	9.90%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	0.00%	0.00%
	<b>CAR RATIO</b>		
	CET 1 Ratio (%)	62.02%	72.14%
	Tier 1 Ratio (%)	62.02%	72.14%
	Tier 2 Ratio (%)	1.02%	1.17%
	CAR Ratio (%)	63.04%	73.31%
	CET 1 For BUFFER (%)	52.14%	62.24%
	<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 MARCH 31, 2025 AND 2024**  
(In Million Rupiah)

NO.	ACCOUNT	MAR 31, 2025					MAR 31, 2024						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
<b>I. 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	40,586	-	-	-	-	40,586	43,547	-	-	-	-	43,547
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	105,375	-	-	-	-	105,375	56,947	-	-	-	-	56,947
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment												
9.	Other Receivables												
10.	Commitment and contingencies												
	a. Rupiah	167,708	-	-	-	-	167,708	91,647	-	-	-	-	91,647
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
<b>II. NON-RELATED PARTIES</b>													
1.	Interbank placement												
	a. Rupiah	28,197	-	-	-	-	28,197	35,242	-	-	-	-	35,242
	b. Foreign currency	19,758	-	-	-	-	19,758	12,042	-	-	-	-	12,042
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	910,951	-	-	-	-	910,951	122,509	-	-	-	-	122,509
	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	987,592	-	-	-	-	987,592	2,297,961	-	-	-	-	2,297,961
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims												
	a. Rupiah	11,371	-	-	-	-	11,371	3,697	-	-	-	-	3,697
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	895,848	59,675	-	-	104,234	1,059,757	839,625	84,677	-	5,916	78,604	1,008,822
	ii. Foreign currency	24,745	-	-	-	-	24,745	23,451	-	-	-	-	23,451
	b. Non UMKM												
	i. Rupiah	3,327,983	9,446	1,157	827	57,341	3,396,754	2,625,889	22,484	940	5,756	60,049	2,715,118
	ii. Foreign currency	47,727	-	-	-	-	47,727	49,513	-	-	-	-	49,513

NO.	ACCOUNT	MAR 31, 2025					MAR 31, 2024						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	c. Restructured loans												
	i. Rupiah	19,533	58,515	-	-	37,163	115,211	30,773	80,417	-	4,738	80,179	196,107
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	1,823,082	109	-	-	-	1,823,191	1,475,979	4,562	-	-	-	1,480,541
	b. Foreign currency	3,814	-	-	-	-	3,814	5,940	-	-	-	-	5,940
<b>III.</b>	<b>OTHER INFORMATION</b>												
1.	Assets pledged as collateral												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						7,737						25,636



**STATEMENT OF ALLOWANCE FOR LOSSES  
FOR PERIOD ENDED MARCH 31, 2025 AND 2024  
(In Million Rupiah)**

NO.	ACCOUNT	MAR 31, 2025					MAR 31, 2024				
		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	24	-	-	480	-	17	-	-	473	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	9,876	-	-	-	-	22,980	-
6.	Acceptance claims	15	-	-	114	-	13	-	-	37	-
7.	Loans	34,589	28,345	60,834	40,463	37,224	26,854	42,722	51,139	33,141	31,924
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	3,187	67	-	1,040	-	1,904	65	-	984	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION  
FOR PERIOD ENDED MARCH 31, 2025  
(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.	<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>B.</b>	<b>Related to Interest Rate</b>					
1.	<i>Forward</i>					
2.	<i>Option</i>					
	a. Purchased					
	b. Written					
3.	<i>Future</i>					
4.	<i>Swap</i>					
5.	Others					
<b>C.</b>	<b>Others</b>					
	<b>TOTAL</b>					

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

Catatan:

1. The presentation of financial information in the published reports on and for the three-month periods ended March 31, 2025 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, 2025 and December 31, 2024 and for the three-month periods ended March 31, 2025 and 2024 is unaudited, as stated in our report dated April 28, 2025, 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.
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, 2025 and December 31, 2024 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, 2025, March 31, 2024 dan December 31, 2024 respectively amounted to 16,560.00, 15,855.00 and 16,095.00

Jakarta, April 29, 2025  
Board of Director of PT. Bank Bumi Arta Tbk.



Wikan Aryono S.  
Presiden Direktur



Edwin Suryahusada  
Direktur