

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)
AS OF JUNE 30, 2025 AND DECEMBER 31, 2024
(In Million Rupiah)

NO.	ACCOUNT	JUN 30, 2025	DEC 31, 2024
ASSETS			
1.	Cash	71,489	77,953
2.	Placement to Bank Indonesia	1,639,374	844,896
3.	Interbank placement	36,717	48,449
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	761,715	813,239
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	983,759	1,084,739
8.	Acceptance claims	11,218	18,667
9.	Loans	4,747,301	4,477,789
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	42,521	41,893
13.	Impairment on financial assets -/-	153,147	149,393
	a. Securities	-	-
	b. Loans and sharia financing	134,445	130,665
	c. Others	18,702	18,728
14.	Intangible assets	72,557	71,309
	Accumulated amortization on intangible assets -/-	56,582	50,141
15.	Fixed assets and equipment	871,622	872,002
	Accumulated depreciation on fixed assets and equipment -/-	93,800	91,049
16.	Non Productive Asset	44,546	44,713
	a. Abandoned property	36,976	36,976
	b. Foreclosed assets	7,570	7,737
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	73,650	70,850
TOTAL ASSETS		9,052,950	8,175,926
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current account	743,981	669,252
2.	Saving account	359,299	348,383
3.	Time deposit	4,536,298	3,781,028
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	539	1,026
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	11,218	18,667
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	437	322
13.	Interbranch liabilities	-	-
14.	Other liabilities	196,718	172,142
15.	Minority Interest	-	-
TOTAL LIABILITIES		5,848,490	4,990,820
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)	686,007	686,007
	a. Gains	692,374	692,374
	b. Losses -/-	6,367	6,367
19.	Reserves	50,500	47,500
	a. General reserves	50,500	47,500
	b. Appropriated reserves	-	-
20.	Gain/loss	784,301	767,947
	a. Previous years	764,947	706,547
	b. Current year	19,354	61,400
	c. Dividends paid -/-	-	-
TOTAL EQUITIES		3,204,460	3,185,106
TOTAL LIABILITIES AND EQUITIES		9,052,950	8,175,926

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
FOR PERIOD ENDED JUNE 30, 2025 AND 2024
(In Million Rupiah)

NO.	ACCOUNT	JUN 30, 2025	JUN 30, 2024
OPERATIONAL INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	270,509	269,688
2.	Interest Expenses	107,213	103,918
	Net Interest Income (Expenses)	163,296	165,770
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	519	2,182
7.	Dividend income	-	-
8.	Commission / provision / fee and administration	6,337	4,761
9.	Others income	785	1,137
10.	Impairment losses on financial assets	3,579	(19,216)
11.	Losses on operational risk	2	2
12.	Personnel expenses	85,298	84,758
13.	Promotion expenses	76	158
14.	Other expenses	57,562	53,867
	Other Operating Income (Expenses)	(138,876)	(111,489)
	OPERATIONAL PROFIT (LOSS)	24,420	54,281
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipment	535	263
2.	Other non operational income (expenses)	(142)	1,025
	NON OPERATIONAL PROFIT (LOSS)	393	1,288
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		24,813	55,569
	Income taxes	5,459	12,225
a.	Estimated current period tax -/-	5,459	12,225
b.	Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX		19,354	43,344
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		19,354	43,344
Profit (Loss) attributable to :			
	- Owner	19,354	43,344
	- Minority Interest	-	-
CURRENT PERIOD TOTAL PROFIT		19,354	43,344
Total comprehensive profit attributable to :			
	- Owner	19,354	43,344
	- Minority Interest	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT		19,354	43,344
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE			
DIVIDEND			
		-	-
NET EARNINGS (LOSS) PER SHARE		5.71	12.79

STATEMENT OF COMMITMENTS AND CONTINGENCIES
AS OF JUNE 30, 2025 AND DECEMBER 31, 2024
(In Million Rupiah)

NO.	ACCOUNT	JUN 30, 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		1,928,884	1,928,426
1.	Undisbursed loan / financing facilities to debtors	1,919,492	1,920,324
	a. Committed	1,919,492	1,920,324
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	9,392	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		94,730	94,226
1.	Issued guarantees	94,730	94,226
2.	Others	-	-

**FINANCIAL RATIO STATEMENTS
FOR PERIOD ENDED JUNE 30, 2025 AND 2024**

(In %)

RATIO		JUN 30, 2025	JUN 30, 2024
Performance Ratio			
1.	Minimum Capital Adequacy Requirement (CAR)	63.61%	69.85%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.05%	2.82%
3.	Non performing earning assets to total earning assets	1.52%	1.92%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	1.87%	1.90%
5.	NPL Gross	3.27%	4.17%
6.	NPL Net	1.99%	2.75%
7.	Return on Asset (ROA)	0.59%	1.34%
8.	Return on Equity (ROE)	1.23%	2.81%
9.	Net Interest Margin (NIM)	4.31%	4.47%
10.	Operating Expenses to Operating Income (BOPO)	91.23%	81.73%
11.	Cost to Income Ratio (CIR)	83.62%	79.83%
12.	Loan to Deposit Ratio (LDR)	84.18%	82.54%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	257.13%	219.20%
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	33.87%	36.12%
	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	9.62%	10.51%
	b. GWM in Foreign Exchange (daily)	6.87%	8.71%
3.	Overall Net Open Position (NOP)	0.95%	0.97%

STATEMENT OF CASH FLOW
FOR PERIOD ENDED JUNE 30, 2025 AND 2024
(In Million Rupiah)

Pos-pos	JUN 30, 2025	JUN 30, 2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	271,688	266,925
Interest, Commissions and fees paid	(106,108)	(101,659)
Other operating revenues received	6,111	5,769
Personnel expenses paid	(71,891)	(70,458)
General and administrative expenses paid	(48,162)	(43,653)
Non-operating income (expense) received (paid)	(26)	1,584
Payments of corporate income tax	(6,416)	(21,757)
Operating Cash Flows Before Changes in Operating Activities	45,196	36,751
Decrease (increase) in operating assets:		
Loans	(269,506)	(225,881)
Other assets	55,066	(916)
Increase (decrease) in operating liabilities:		
Deposits	840,915	325,599
Deposits from other banks	(487)	(519)
Other liabilities	6,032	(1,427)
Net Cash Provided by Operating Activities	677,216	133,607
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in marketable securities	(1,138,715)	-
Proceeds from marketable securities	1,190,239	-
Placements in securities purchase under resale arrangement	(983,759)	(2,106,050)
Proceeds from securities purchase under resale arrangement	1,084,739	1,918,008
Proceeds from sale of premises and equipment	535	266
Payment to right-of-use of assets	(902)	(80)
Acquisition of fixed assets	(1,574)	(1,187)
Acquisitions of intangible assets	(1,248)	(2,673)
Net Cash Used in investing Activities	149,315	(191,716)
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	-	-
Payment of lease liabilities	(916)	(528)
Proceeds from issuance of new stocks	-	-
Payments of stock issuance costs	-	-
Net Cash Used for Financing Activities	(916)	(528)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	825,615	(58,637)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	971,298	1,205,075
Effect of foreign exchange rate changes	382	1,403
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,797,295	1,147,841
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	71,489	76,643
Demand deposits with Bank Indonesia	479,374	524,635
Demand deposits with other banks	36,717	33,063
Placement with Bank Indonesia	1,160,000	513,500
Securities denominated in IDR (SRBI)	49,715	-
Total Cash and Cash Equivalents	1,797,295	1,147,841

**MINIMUM CAPITAL REQUIREMENTS (KPMM)
FOR PERIOD ENDED JUNE 30, 2025 AND 2024
(In Million Rupiah)**

CAPITAL COMPONENTS		JUN 30, 2025	JUN 30, 2024
I	Core Capital (Tier 1)	3,153,872	3,092,171
	1 CET 1	3,153,872	3,092,171
	1.1 Pain-in Capital (After the deduction of treasury stock)	338,800	338,800
	1.2 Disclosed Reserves	2,840,088	2,791,646
	1.2.1 Addition Factor	2,872,027	2,834,616
	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	50,500	47,500
	1.2.1.2.3 Previous year's profit	764,947	703,622
	1.2.1.2.4 Current year's profit	19,354	43,344
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(31,939)	(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	(31,939)	(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	Supplementary Capital (Tier 2)	52,019	52,529
	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)	52,019	52,529
	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		3,205,891	3,144,700
RISK-WEIGHTED ASSETS (RWAs)			
	RWAs CONSIDERING CREDIT RISK	4,736,775	4,197,570
	RWAs CONSIDERING MARKET RISK	34,619	34,612
	RWAs CONSIDERING OPERATIONAL RISK	268,861	269,691
	TOTAL RISK-WEIGHTED ASSETS	5,040,255	4,501,873
	Min. Capital Requirement based on Risk Profile	9.88%	9.90%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION			
	From CET 1 (%)	9.88%	9.90%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	0.00%	0.00%
CAR RATIO			
	CET 1 Ratio (%)	62.58%	68.68%
	Tier 1 Ratio (%)	62.58%	68.68%
	Tier 2 Ratio (%)	1.03%	1.17%
	CAR Ratio (%)	63.61%	69.85%
	CET 1 For BUFFER (%)	52.70%	58.78%
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, 2025 AND 2024
(In Million Rupiah)

NO.	ACCOUNT	JUN 30, 2025					JUN 30, 2024						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I. RELATED PARTIES													
1.	Interbank placement												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims												
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	42,596	-	-	-	-	42,596	48,114	-	-	-	-	48,114
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	112,752	-	-	-	-	112,752	83,377	-	-	-	-	83,377
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment												
9.	Other Receivables												
10.	Commitment and contingencies												
	a. Rupiah	158,746	-	-	-	-	158,746	59,861	-	-	-	-	59,861
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES													
1.	Interbank placement												
	a. Rupiah	16,324	-	-	-	-	16,324	15,142	-	-	-	-	15,142
	b. Foreign currency	20,393	-	-	-	-	20,393	17,921	-	-	-	-	17,921
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	761,715	-	-	-	-	761,715	122,535	-	-	-	-	122,535
	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	983,759	-	-	-	-	983,759	2,106,050	-	-	-	-	2,106,050
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	11,218	-	-	-	-	11,218	7,378	-	-	-	-	7,378
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	964,309	65,807	-	-	102,032	1,132,148	882,429	84,186	-	7,325	92,783	1,066,723
	ii. Foreign currency	24,170	-	-	-	-	24,170	24,249	-	-	-	-	24,249
	b. Non UMKM												
	i. Rupiah	3,315,822	20,038	1,042	629	51,301	3,388,832	2,757,589	44,910	7,920	5,589	59,353	2,875,361
	ii. Foreign currency	46,803	-	-	-	-	46,803	47,554	-	-	-	-	47,554

NO.	ACCOUNT	JUN 30, 2025						JUN 30, 2024					
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	c. Restructured loans												
	i. Rupiah	16,523	61,215	-	-	36,306	114,044	16,868	70,936	1,015	12,063	21,739	122,621
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	1,859,390	1,683	-	-	-	1,861,073	1,508,375	5,159	-	-	-	1,513,534
	b. Foreign currency	3,795	-	-	-	-	3,795	6,072	-	-	-	-	6,072
III.	OTHER INFORMATION												
1.	Assets pledged as collateral												
	a. To Bank Indonesia												
	b. To other parties												
2.	Foreclosed assets						7,570						25,636

**STATEMENT OF ALLOWANCE FOR LOSSES
FOR PERIOD ENDED JUNE 30, 2025 AND 2024
(In Million Rupiah)**

NO.	ACCOUNT	JUN 30, 2025					JUN 30, 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	27	-	-	367	-	29	-	-	331	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	9,838	-	-	-	-	21,060	-
6.	Acceptance claims	16	-	-	112	-	28	-	-	74	-
7.	Loans	38,161	35,603	60,681	40,780	39,952	37,763	25,451	59,138	34,908	35,822
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	3,296	176	-	922	-	1,674	34	-	954	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
FOR PERIOD ENDED JUNE 30, 2025
(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 	<p>Ownership arrangement</p> <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 	<p><i>Ultimate shareholder</i> : 1. Rachmat Mulia Suryahusada*) through</p> <ul style="list-style-type: none"> - PT. Surya Husada Investment : 6.82% - PT. Dana Graha Agung : 16.83% <p>Non-Controlling Shareholders (PSP) shareholders do not go through the capital market (≥ 5%)</p> <ul style="list-style-type: none"> - PT. Budiman Kencana Lestari : 10.95%

*) Passed away on July 23, 2025

Catatan:

1. The presentation of financial information in the published reports on and for the six-month periods ended June 30, 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 June 30, 2025 and December 31, 2024 and for the six-month periods ended June 30, 2025 and 2024 is unaudited, as stated in our report dated July 29, 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 June 30, 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 June 30, 2025, June 30, 2024 dan December 31, 2024 respectively amounted to 16,235.00, 16,375.00 and 16,095.00

*) Passed away on July 23, 2025

Jakarta, July 30, 2025
Board of Director of PT. Bank Bumi Arta Tbk.



Wikan Aryono S.
Presiden Direktur



Edwin Suryahusada
Direktur