

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

NO.	ACCOUNT	DEC 31, 2024	DEC 31, 2023
ASSETS			
1.	Cash	77,953	44,898
2.	Placement to Bank Indonesia	844,896	1,128,479
3.	Interbank placement	48,449	31,698
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	813,239	122,484
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	1,084,739	1,918,008
8.	Acceptance claims	18,667	9,782
9.	Loans	4,477,789	3,919,454
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	41,893	45,455
13.	Impairment on financial assets -/-	149,393	159,144
	a. Securities	-	-
	b. Loans and sharia financing	130,665	139,560
	c. Others	18,728	19,584
14.	Intangible assets	71,309	56,121
	Accumulated amortization on intangible assets -/-	50,141	38,674
15.	Fixed assets and equipment	872,002	869,694
	Accumulated depreciation on fixed assets and equipment -/-	91,049	80,917
16.	Non Productive Asset	44,713	70,533
	a. Abandoned property	36,976	43,092
	b. Foreclosed assets	7,737	27,441
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
17.	Other assets	70,850	53,673
TOTAL ASSETS		8,175,926	7,991,554
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current account	669,252	630,724
2.	Saving account	348,383	334,086
3.	Time deposit	3,781,028	3,731,952
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	1,026	1,004
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	18,667	9,782
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	322	-
13.	Interbranch liabilities	-	-
14.	Other liabilities	172,142	162,052
15.	Minority Interest	-	-
TOTAL LIABILITIES		4,990,820	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)	686,007	688,776
	a. Gains	692,374	696,894
	b. Losses -/-	6,367	8,118
19.	Reserves	47,500	45,000
	a. General reserves	47,500	45,000
	b. Appropriated reserves	-	-
20.	Gain/loss	767,947	704,526
	a. Previous years	706,547	660,160
	b. Current year	61,400	44,366
	c. Dividends paid -/-	-	-
TOTAL EQUITIES		3,185,106	3,121,954
TOTAL LIABILITIES AND EQUITIES		8,175,926	7,991,554

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
FOR PERIOD ENDED DECEMBER 31, 2024 AND 2023
(In Million Rupiah)

NO.	ACCOUNT	DEC 31, 2024	DEC 31, 2023
OPERATIONAL INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	549,958	532,228
2.	Interest Expenses	213,097	177,974
	Net Interest Income (Expenses)	336,861	354,254
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	1,691	11
7.	Dividend income	9	113
8.	Commission / provision / fee and administration	11,168	10,413
9.	Others income	2,336	5,831
10.	Impairment losses on financial assets	(9,846)	33,039
11.	Losses on operational risk	326	12
12.	Personnel expenses	165,296	160,877
13.	Promotion expenses	320	393
14.	Other expenses	125,940	119,809
	Other Operating Income (Expenses)	(266,832)	(297,762)
	OPERATIONAL PROFIT (LOSS)	70,029	56,492
NON OPERATIONAL INCOME (EXPENSES)			
1.	Gain (loss) on sale of fixed assets and equipment	351	824
2.	Other non operational income (expenses)	9,465	(69)
	NON OPERATIONAL PROFIT (LOSS)	9,816	755
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	79,845	57,247
	Income taxes	18,445	12,881
a.	Estimated current period tax -/-	5,679	22,782
b.	Deferred tax income (expenses)	(12,766)	9,901
	NET PROFIT (LOSS) AFTER TAX	61,400	44,366
OTHER COMPREHENSIVE INCOME			
1.	Items that will not be reclassified to profit and Loss	1,751	815
a.	Reserves of fixed asset revaluation	-	-
b.	Gain (loss) on defined benefit actuarial program	2,245	1,045
c.	Others	(494)	(230)
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	1,751	815
	TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR	63,151	45,181
Profit (Loss) attributable to :			
	- Owner	61,400	44,366
	- Minority Interest	-	-
	CURRENT PERIOD TOTAL PROFIT	61,400	44,366
Total comprehensive profit attributable to :			
	- Owner	63,151	45,181
	- Minority Interest	-	-
	CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	63,151	45,181
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE			
DIVIDEND			
		-	-
	NET EARNINGS (LOSS) PER SHARE	18.12	13.10

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

NO.	ACCOUNT	DEC 31, 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		1,928,426	1,696,429
1.	Undisbursed loan / financing facilities to debtors	1,920,324	1,684,002
	a. Committed	1,920,324	1,684,002
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	8,102	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		94,226	88,452
1.	Issued guarantees	94,226	88,452
2.	Others	-	-

**FINANCIAL RATIO STATEMENTS
FOR PERIOD ENDED DECEMBER 31, 2024 AND 2023**

(In %)

RATIO		DEC 31, 2024	DEC 31, 2023
Performance Ratio			
1.	Minimum Capital Adequacy Requirement (CAR)	65.07%	72.87%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.34%	2.92%
3.	Non performing earning assets to total earning assets	1.76%	1.95%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	2.05%	2.23%
5.	NPL Gross	3.65%	4.43%
6.	NPL Net	2.30%	3.03%
7.	Return on Asset (ROA)	0.96%	0.71%
8.	Return on Equity (ROE)	1.98%	1.46%
9.	Net Interest Margin (NIM)	4.54%	4.92%
10.	Operating Expenses to Operating Income (BOPO)	87.83%	89.70%
11.	Cost to Income Ratio (CIR)	82.24%	73.32%
12.	Loan to Deposit Ratio (LDR)	93.31%	83.45%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	294.87%	317.13%
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	37.16%	37.13%
	b. Leverage Ratio value consolidation	-	-
Compliance			
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	-	-
	ii. Non related parties	-	-
	b. Percentage Lending in Excess of The Legal Lending Limit		
	i. Related parties	-	-
	ii. Non related parties	-	-
2.	GWM		
	a. Main GWM in rupiah		
	- Daily	0.00%	0.00%
	- Average	10.28%	9.77%
	b. GWM in Foreign Exchange (daily)	7.12%	7.47%
3.	Overall Net Open Position (NOP)	0.89%	0.98%

STATEMENT OF CASH FLOW
FOR PERIOD ENDED DECEMBER 31, 2024 AND 2023
(In Million Rupiah)

Pos-pos	DEC 31, 2024	DEC 31, 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	555,237	541,717
Interest, Commissions and fees paid	(212,757)	(176,151)
Other operating revenues received	12,256	14,816
Personnel expenses paid	(158,561)	(156,103)
General and administrative expenses paid	(101,076)	(89,422)
Non-operating income (expense) received (paid)	18,099	(69)
Payments of corporate income tax	(31,608)	(23,797)
Operating Cash Flows Before Changes in Operating Activities	81,590	110,991
Decrease (increase) in operating assets:		
Loans	(558,301)	(73,829)
Other assets	1,021	(5,667)
Increase (decrease) in operating liabilities:		
Deposits	101,902	(275,605)
Deposits from other banks	22	(978)
Other liabilities	25,987	7,276
Net Cash Provided by Operating Activities	(347,779)	(237,812)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in marketable securities	(700,000)	-
Placements in securities purchase under resale arrangement	(1,084,739)	(1,918,008)
Proceeds from securities purchase under resale arrangement	1,918,008	2,255,712
Proceeds from sale of premises and equipment	353	913
Payment to right-of-use of assets	(421)	(341)
Acquisition of fixed assets	(3,480)	(4,301)
Acquisitions of intangible assets	(15,188)	(12,547)
Net Cash Used in investing Activities	114,533	321,428
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	-	-
Payment of lease liabilities	(1,485)	(999)
Proceeds from issuance of new stocks	-	-
Payments of stock issuance costs	-	-
Net Cash Used for Financing Activities	(1,485)	(999)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(234,731)	82,617
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,205,075	1,122,695
Effect of foreign exchange rate changes	954	(237)
CASH AND CASH EQUIVALENTS AT END OF PERIOD	971,298	1,205,075
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	77,953	44,898
Demand deposits with Bank Indonesia	509,945	463,576
Demand deposits with other banks	48,449	31,698
Placement with Bank Indonesia	334,951	664,903
Total Cash and Cash Equivalents	971,298	1,205,075

**MINIMUM CAPITAL REQUIREMENTS (KPMM)
FOR PERIOD ENDED DECEMBER 31, 2024 AND 2023
(In Million Rupiah)**

CAPITAL COMPONENTS		DEC 31, 2024	DEC 31, 2023
I	Core Capital (Tier 1)	3,134,755	3,048,054
1	CET 1	3,134,755	3,048,054
	1.1 Pain-in Capital (After the deduction of treasury stock)	338,800	338,800
	1.2 Disclosed Reserves	2,820,971	2,747,529
	1.2.1 Addition Factor	2,852,673	2,791,272
	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	650,160
	1.2.1.2.4 Current year's profit	61,400	44,366
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(31,702)	(43,743)
	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	(31,702)	(43,743)
	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)	51,271	49,873
	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)	51,271	49,873
	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		3,186,026	3,097,927
RISK-WEIGHTED ASSETS (RWAs)			
	RWAs CONSIDERING CREDIT RISK	4,592,529	3,985,557
	RWAs CONSIDERING MARKET RISK	34,315	-
	RWAs CONSIDERING OPERATIONAL RISK	269,691	265,637
	TOTAL RISK-WEIGHTED ASSETS	4,896,535	4,251,194
	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 (%)	64.02%	71.70%
	Tier 1 Ratio (%)	64.02%	71.70%
	Tier 2 Ratio (%)	1.05%	1.17%
	CAR Ratio (%)	65.07%	72.87%
	CET 1 For BUFFER (%)	54.11%	61.79%
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 DECEMBER 31, 2024 AND 2023
(In Million Rupiah)

NO.	ACCOUNT	DEC 31, 2024					DEC 31, 2023						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
I.	RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims												
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	41,604	-	-	-	-	41,604	44,281	-	-	-	-	44,281
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	72,405	-	-	-	-	72,405	46,924	-	-	-	-	46,924
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment												
9.	Other Receivables												
10.	Commitment and contingencies												
	a. Rupiah	200,707	-	-	-	-	200,707	101,729	-	-	-	-	101,729
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II.	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	25,895	-	-	-	-	25,895	14,535	-	-	-	-	14,535
	b. Foreign currency	22,554	-	-	-	-	22,554	17,163	-	-	-	-	17,163
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	813,239	-	-	-	-	813,239	122,484	-	-	-	-	122,484
	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	1,084,739	-	-	-	-	1,084,739	1,918,008	-	-	-	-	1,918,008
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims												
	a. Rupiah	18,667	-	-	-	-	18,667	9,782	-	-	-	-	9,782
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	856,468	59,226	-	1,287	103,138	1,020,119	886,971	30,957	-	3,540	105,200	1,026,668
	ii. Foreign currency	23,963	-	-	-	-	23,963	22,749	-	-	-	-	22,749
	b. Non UMKM												
	i. Rupiah	3,187,555	26,768	1,019	533	57,447	3,273,322	2,635,918	29,885	1,179	983	62,788	2,730,753
	ii. Foreign currency	46,376	-	-	-	-	46,376	48,079	-	-	-	-	48,079

NO.	ACCOUNT	DEC 31, 2024						DEC 31, 2023					
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	c. Restructured loans												
	i. Rupiah	19,730	58,805	-	-	38,269	116,804	91,325	23,067	-	1,750	103,230	219,372
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	1,818,010	150	-	-	-	1,818,160	1,676,038	1,336	-	-	-	1,677,374
	b. Foreign currency	3,785	-	-	-	-	3,785	5,778	-	-	-	-	5,778
III.	OTHER INFORMATION												
1.	Assets pledged as collateral												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						7,737						27,441

**STATEMENT OF ALLOWANCE FOR LOSSES
FOR PERIOD ENDED DECEMBER 31, 2024 AND 2023
(In Million Rupiah)**

NO.	ACCOUNT	DEC 31, 2024					DEC 31, 2023				
		Allowance For Impairment			Allowance required to be provided		Allowance For Impairment			Allowance required to be provided	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Interbank placement	29	-	-	484	-	23	-	-	267	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	10,847	-	-	-	-	19,180	-
6.	Acceptance claims	41	-	-	187	-	60	-	-	98	-
7.	Loans	42,576	27,521	60,568	38,823	35,937	37,607	47,479	54,474	33,658	33,125
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies	3,604	38	-	929	-	3,709	3	-	977	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
FOR PERIOD ENDED DECEMBER 31, 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 	Ultimate shareholder : 1. Rachmat Mulia Suryahusada through <ul style="list-style-type: none"> - 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 as of and for the years ended December 31, 2024 and 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, 2024 and 2023 have been audited by the Public Accounting Firm of Rintis, Jumadi, Rianto & Rekan (member firms of PwC global network) and Public Accounting Firm of Tanudiredja, Wibisana, Rintis & Rekan (member firms of PwC global network) with the signing partner in charge is Jimmy Pangestu, SE. (2024 and 2023), 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 26, 2025 and 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 December 31, 2024 and 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 December 31, 2024 and December 31, 2023 respectively amounted to 16,095.00 and 15,397.00

Jakarta, March 27, 2025
Board of Director of PT. Bank Bumi Arta Tbk.


Wikan Aryono S.
Presiden Direktur


Edwin Suryahusada
Direktur