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

NO.	ACCOUNT	SEP 30, 2025	DEC 31, 2024
ASSETS			
1.	Cash	65,815	77,953
2.	Placement to Bank Indonesia	1,149,608	844,896
3.	Interbank placement	31,946	48,449
4.	Spot and derivatives / forward receivables	-	-
5.	Securities	518,127	813,239
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Claims on securities bought under reverse repo	1,043,700	1,084,739
8.	Acceptance claims	14,339	18,667
9.	Loans	4,710,835	4,477,789
10.	Sharia financing	-	-
11.	Equity investment	10	10
12.	Other financial assets	41,788	41,893
13.	Impairment on financial assets -/-	162,288	149,393
	a. Securities	-	-
	b. Loans and sharia financing	143,505	130,665
	c. Others	18,783	18,728
14.	Intangible assets	75,568	71,309
	Accumulated amortization on intangible assets -/-	59,473	50,141
15.	Fixed assets and equipment	870,626	872,002
	Accumulated depreciation on fixed assets and equipment -/-	94,634	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	74,326	70,850
TOTAL ASSETS		**8,324,839**	**8,175,926**
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current account	667,603	669,252
2.	Saving account	355,331	348,383
3.	Time deposit	3,908,902	3,781,028
4.	Electronic money	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Interbank liabilities	745	1,026
7.	Spot and derivative / forward liabilities	-	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-	-
9.	Acceptance liabilities	14,339	18,667
10.	Issued securities	-	-
11.	Loans / financing received	-	-
12.	Margin deposit	-	322
13.	Interbranch liabilities	-	-
14.	Other liabilities	174,971	172,142
15.	Minority Interest	-	-
TOTAL LIABILITIES		**5,121,891**	**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	782,789	767,947
	a. Previous years	764,947	706,547
	b. Current year	17,842	61,400
	c. Dividends paid -/-	-	-
TOTAL EQUITIES		**3,202,948**	**3,185,106**
TOTAL LIABILITIES AND EQUITIES		**8,324,839**	**8,175,926**

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

NO.		ACCOUNT	SEP 30, 2025	SEP 30, 2024
OPERATIONAL INCOME AND EXPENSES				
A. Interest Income and Expenses				
1.		Interest Income	405,611	409,224
2.		Interest Expenses	163,340	159,131
		Net Interest Income (Expenses)	242,271	250,093
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	1,512	(217)
7.		Dividend income	-	-
8.		Commission / provision / fee and administration	9,527	7,852
9.		Others income	1,445	1,546
10.		Impairment losses on financial assets	15,052	(28,029)
11.		Losses on operational risk	265	146
12.		Personnel expenses	129,446	127,886
13.		Promotion expenses	136	223
14.		Other expenses	87,804	84,641
		Other Operating Income (Expenses)	**(220,219)**	**(175,686)**
		OPERATIONAL PROFIT (LOSS)	**22,052**	**74,407**
NON OPERATIONAL INCOME (EXPENSES)				
1.		Gain (loss) on sale of fixed assets and equipment	990	265
2.		Other non operational income (expenses)	(168)	2,065
		NON OPERATIONAL PROFIT (LOSS)	**822**	**2,330**
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX			**22,874**	**76,737**
		Income taxes	5,032	16,882
	a.	Estimated current period tax -/-	5,032	16,882
	b.	Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX			**17,842**	**59,855**
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			**17,842**	**59,855**
Profit (Loss) attributable to :				
	-	Owner	17,842	59,855
	-	Minority Interest	-	-
		CURRENT PERIOD TOTAL PROFIT	17,842	59,855
Total comprehensive profit attributable to :				
	-	Owner	17,842	59,855
	-	Minority Interest	-	-
		CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	**17,842**	**59,855**
TRANSFER OF PROFIT(LOSS) TO HEAD OFFICE				
DIVIDEND			-	-
NET EARNINGS (LOSS) PER SHARE			**5.27**	**17.67**

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

NO.	ACCOUNT	SEP 30, 2025	DEC 31, 2024
I.	COMMITTED RECEIVABLES	199,225	-
1.	Unused loan / financing facilities	-	-
2.	Foreign currency positions to be received from spot and derivative / forward purchase transactions	-	-
3.	Others	199,225	-
II.	COMMITED LIABILITIES	2,104,108	1,928,426
1.	Undisbursed loan / financing facilities to debtors	2,091,000	1,920,324
	a. Committed	2,091,000	1,920,324
	b. Uncommitted	-	-
2.	Outstanding irrevocable L/C	13,108	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	91,780	94,226
1.	Issued guarantees	91,780	94,226
2.	Others	-	-

FINANCIAL RATIO STATEMENTS
FOR PERIOD ENDED SEPTEMBER 30, 2025 AND 2024
(In %)

RATIO		SEP 30, 2025	SEP 30, 2024
Performance Ratio			
1.	Minimum Capital Adequacy Requirement (CAR)	63.04%	66.53%
2.	Non performing earning assets and non earning assets to total earning assets and non earning assets	2.13%	2.56%
3.	Non performing earning assets to total earning assets	1.57%	1.75%
4.	Allowance for impairment losses (CKPN) of financial assets against productive assets	2.17%	1.78%
5.	NPL Gross	3.22%	3.79%
6.	NPL Net	1.92%	2.45%
7.	Return on Asset (ROA)	0.36%	1.23%
8.	Return on Equity (ROE)	0.75%	2.58%
9.	Net Interest Margin (NIM)	4.27%	4.49%
10.	Operating Expenses to Operating Income (BOPO)	94.73%	83.34%
11.	Cost to Income Ratio (CIR)	85.44%	82.13%
12.	Loan to Deposit Ratio (LDR)	95.52%	87.79%
13.	Liquidity Coverage Ratio (LCR)		
	a. LCR individual	260.49%	351.22%
	b. LCR consolidation	-	-
14.	Leverage Ratio		
	a. Leverage Ratio value individually	36.66%	36.40%
	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	9.89%	9.92%
	b. GWM in Foreign Exchange (daily)	7.43%	8.10%
3.	Overall Net Open Position (NOP)	1.01%	0.84%

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

Pos-pos	SEP 30, 2025	SEP 30, 2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	408,318	412,146
Interest, Commissions and fees paid	(164,493)	(159,053)
Other operating revenues received	9,571	8,064
Personnel expenses paid	(112,287)	(109,518)
General and administrative expenses paid	(73,805)	(67,595)
Non-operating income (expense) received (paid)	(117)	3,192
Payments of corporate income tax	(6,416)	(26,320)
Operating Cash Flows Before Changes in Operating Activities	**60,771**	**60,916**
Decrease (increase) in operating assets:		
Loans	(234,976)	(414,206)
Other assets	2,041	(14,288)
Increase (decrease) in operating liablities:		
Deposits	133,173	239,734
Deposits from other banks	(281)	(36)
Other liabilities	(13,557)	5,006
Net Cash Provided by Operating Activities	**(52,829)**	**(122,874)**
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in marketable securities	(1,245,127)	(100,000)
Proceeds from marketable securities	1,540,239	-
Placements in securities purchase under resale arrangement	(1,043,700)	(2,064,892)
Proceeds from securities purchase under resale arrangement	1,084,739	1,918,008
Proceeds from sale of premises and equipment	1,121	268
Payment to right-of-use of assets	(902)	(332)
Acquisition of fixed assets	(2,972)	(2,473)
Acquisitions of intangible assets	(4,259)	(4,249)
Net Cash Used in investing Activities	**329,139**	**(253,670)**
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	-	-
Payment of lease liabilities	(1,384)	(842)
Proceeds from issuance of new stocks	-	-
Payments of stock issuance costs	-	-
Net Cash Used for Financing Activities	**(1,384)**	**(842)**
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	**274,926**	**(377,386)**
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	**971,298**	**1,205,075**
Effect of foreign exchange rate changes	1,145	(352)
CASH AND CASH EQUIVALENTS AT END OF PERIOD	**1,247,369**	**827,337**
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	65,815	71,951
Demand deposits with Bank Indonesia	499,608	503,296
Demand deposits with other banks	31,946	37,090
Placement with Bank Indonesia	650,000	215,000
Securities denominated in IDR (SRBI)	-	-
Total Cash and Cash Equivalents	**1,247,369**	**827,337**

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

	CAPITAL COMPONENTS	SEP 30, 2025	SEP 30, 2024
I	Core Capital (Tier 1)	3,152,360	3,110,489
	1 CET 1	3,152,360	3,110,489
	1.1 Pain-in Capital (After the deduction of treasury stock)	338,800	338,800
	1.2 Disclosed Reserves	2,838,576	2,809,964
	1.2.1 Addition Factor	2,870,515	2,851,128
	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	692,374
	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	706,547
	1.2.1.2.4 Current year's profit	17,842	59,855
	1.2.1.2.5 Fund for paid-in-capital	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor	(31,939)	(41,164)
	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)	(41,164)
	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)	52,439	55,823
	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)	52,439	55,823
	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		**3,204,799**	**3,166,312**
RISK-WEIGHTED ASSETS (RWAs)			
	RWAs CONSIDERING CREDIT RISK	4,782,485	4,462,003
	RWAs CONSIDERING MARKET RISK	32,417	27,654
	RWAs CONSIDERING OPERATIONAL RISK	268,861	269,691
	TOTAL RISK-WEIGHTED ASSETS	5,083,763	4,759,348
Min. Capital Requirement based on Risk Profile		9.88%	9.91%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION			
	From CET 1 (%)	9.88%	9.91%
	From AT 1 (%)	0.00%	0.00%
	From Tier 2 (%)	0.00%	0.00%
CAR RATIO			
	CET 1 Ratio (%)	62.01%	65.36%
	Tier 1 Ratio (%)	62.01%	65.36%
	Tier 2 Ratio (%)	1.03%	1.17%
	CAR Ratio (%)	63.04%	66.53%
CET 1 For BUFFER (%)		52.13%	55.45%
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, 2025 AND 2024
(In Million Rupiah)

NO.	ACCOUNT	SEP 30, 2025						SEP 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	41,774	-	-	-	-	41,774	44,508	-	-	-	-	44,508
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	109,943	-	-	-	-	109,943	78,584	-	-	-	-	78,584
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	171,074	-	-	-	-	171,074	162,459	-	-	-	-	162,459
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
II.	**NON-RELATED PARTIES**												
1.	Interbank placement												
	a. Rupiah	9,496	-	-	-	-	9,496	19,833	-	-	-	-	19,833
	b. Foreign currency	22,450	-	-	-	-	22,450	17,258	-	-	-	-	17,258
2.	Spot dan derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	518,127	-	-	-	-	518,127	221,518	-	-	-	-	221,518
	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	1,043,700	-	-	-	-	1,043,700	2,064,892	-	-	-	-	2,064,892
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance claims	14,339	-	-	-	-	14,339	13,143	-	-	-	-	13,143
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	937,501	77,827	2,567	-	98,554	1,116,449	932,333	69,695	3,700	5,828	90,267	1,101,823
	ii. Foreign currency	24,716	-	-	-	-	24,716	22,442	-	-	-	-	22,442
	b. Non UMKM												
	i. Rupiah	3,300,375	18,930	1,461	797	48,388	3,369,951	2,967,889	9,984	939	12,391	51,170	3,042,373

NO.	ACCOUNT	SEP 30, 2025						SEP 30, 2024					
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
	ii. Foreign currency	48,002	-	-	-	-	48,002	43,936	-	-	-	-	43,936
	c. Restructured loans												
	i. Rupiah	16,408	71,070	903	-	33,854	122,235	23,789	58,872	3,700	11,581	23,239	121,181
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah	2,020,372	436	-	-	-	2,020,808	1,857,154	158	-	-	-	1,857,312
	b. Foreign currency	4,006	-	-	-	-	4,006	5,606	-	-	-	-	5,606
III.	**OTHER INFORMATION**												
1.	Assets pledged as collateral												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Foreclosed assets						7,570						24,976

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

NO.	ACCOUNT	SEP 30, 2025					SEP 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	29	-	-	319	-	25	-	-	371	-
2.	Spot and derivatives / forward receivables	-	-	-	-	-	-	-	-	-	-
3.	Securities	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under reverse repo	-	-	-	10,437	-	-	-	-	20,649	-
6.	Acceptance claims	21	-	-	143	-	38	-	-	131	-
7.	Loans	36,949	45,231	61,325	40,588	35,800	32,518	22,014	58,052	37,588	34,803
8.	Equity investment	-	-	-	-	-	-	-	-	-	-
9.	Other Receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contigencies	3,706	165	-	952	-	3,320	29	-	995	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION
FOR PERIOD ENDED SEPTEMBER 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.	*Spot*					
2.	*Forward*					
3.	*Option*					
	a. Purchased					
	b. Written					
4.	*Future*					
5.	*Swap*					
6.	Others					
B.	**Related to Interest Rate**					
1.	*Forward*					
2.	*Option*					
	a. Purchased					
	b. Written					
3.	*Future*					
4.	*Swap*					
5.	Others					
C.	**Others**					

BOARD OF COMMISSIONERS		SHAREHOLDERS	
- President Commissioner	: Rachmat Mulia Suryahusada *)	**Ownership arrangement**	
- Vice President Commissioner/ Independent Commissioner	: Daniel Budi Dharma	- PT. Surya Husada Investment	: 29.53%
- Commissioner/Independent Commissioner	: R.M. Sjariffudin (Mohammad Sjariffudin)	- PT. Takjub Finansial Teknologi	: 33.45%
- Commissioner	: I Gst Agung Rai Wirajaya	- PT. Dana Graha Agung	: 17.72%
		- PT. Budiman Kencana Lestari	: 10.95%
		- Masyarakat	: 8.35%
DIRECTORS		**Controlling Shareholders (PSP):**	
- President Director	: Wikan Aryono S.	*Ultimate shareholder* through : 1. Rachmat Mulia Suryahusada *)	
- Credit and Marketing Director	: Hendrik Atmaja	- PT. Surya Husada Investment	: 6.82%
- Compliance Director	: John David Nehemia Engelen	- PT. Dana Graha Agung	: 16.83%
- Director of Business Development and Finance	: Edwin Suryahusada		
- Director of Digital Banking	: Aditya Putra Utama		
		Non-Controlling Shareholders (PSP) shareholders do not go through the capital market (≥ 5%)	
*) Meninggal dunia tanggal 23 Juli 2025		- PT. Budiman Kencana Lestari	: 10.95%

Catatan:

1. The presentation of financial information in the published reports on and for the nine-month periods ended September 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 September 30, 2025 and December 31, 2024 and for the nine-month periods ended September 30, 2025 and 2024 is unaudited, as stated in our report dated October 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 September 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. On October 20, 2025, the Bank held an Extraordinary General Meeting of Shareholders (EGMS). In the Extraordinary General Meeting of Shareholders (EGMS), the following changes to the Management (namely changes to the members of the Board of Directors and/or members of the Board of Commissioners) were decided and approved:
   a. To approved the appointment of T. Hendra Jonathan as President Commissioner of the Company (non-independent), with a term of office for the remainder of the term of office of the late Ir. Rachmat Mulia Suryahusada, MBA as President Commissioner of the Company whom he replaced, namely until the closing of the Annual General Meeting of Shareholders to be held in 2029, and in order to have certainty of the effective date of the appointment, it shall be effective as of 7 working days from the date of obtaining approval of the fit and proper test on behalf of the person concerned from the Financial Services Authority; and
   b. To approved to dismiss Aditya Putra Utama as Director in charge of the Digital Banking Director, effective as of the closing of the EGMS.

5. Foreign currency exchange rate of 1 USD of September 30, 2025, September 30, 2024 dan December 31, 2024 respectively amounted to 16,665.00, 15,140.00 and 16,095.00

Jakarta, October 31, 2025
Board of Director of PT. Bank Bumi Arta Tbk.

Wikan Aryono S.
President Director

Edwin Suryahusada
Director