

To meet the Otoritas Jasa Keuangan Regulation (POJK) No. 6/POJK.03/2015 dated March 31, 2015 on Transparency and Publication Report of the Bank where had been changed with POJK No. 37/PJOK.03/2019 on The Changes of Otoritas Jasa Keuangan Regulation No. 6/POJK.03/2015 on Transparency and Publication Report Bank and Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 9/SEOJK.03/2020 dated June 30, 2020 on Transparency and Publication Report General Bank, then below are presented the Consolidated Financial Statements of P.T. Surya Husada Investment and Subsidiary Company for ended Juni 30, 2021.

Financial Statement of P.T. Bank Bumi Arta Tbk. for period ended on June 30, 2021 (Audited) published in Harian Kontan newspaper dated on October 7, 2021.

Jakarta, October 7, 2021  
Board of Director of Bank Bumi Arta



Wikan Aryono S.                      Hendrik Atmaja  
President Director                      Director

CONSOLIDATED STATEMENT OF FINANCIAL POSITION JUNE 30, 2021 AND DECEMBER 30, 2020 In Million Rupiah		
	30 JUN 2021	31 DES 2020
<b>Assets</b>		
<b>CURRENT ASSETS</b>		
Cash and Cash Equivalent	840,035	799,059
Short-term Investments	170,531	167,408
Security Held to Maturity	1,391,975	1,392,357
Loans	4,298,636	4,510,057
Account Receivable	3,861	6,781
Acceptances Receivable	13,239	9,241
Premium Receivables	62,036	24,487
Coassurance Premium Receivable	15,900	19,730
Reassurance Receivable	28,617	14,881
Reassurance Assets	123,477	59,068
Inventory	3,823	6,246
Accrued Interest Receivable	45,138	47,824
Other Accounts Receivable	20,326	17,001
Prepaid Taxes	6,566	4,556
Prepaid Expenses	16,383	17,998
<b>Total Current Assets</b>	<b>7,040,543</b>	<b>7,096,694</b>
<b>NON-CURRENT ASSETS</b>		
Deferred Tax Assets - Net	17,418	27,807
Fixed Asset - Net	955,695	862,786
Other Assets	59,161	60,230
<b>Total Non-Current Assets</b>	<b>1,032,274</b>	<b>950,823</b>
<b>TOTAL ASSETS</b>	<b>8,072,817</b>	<b>8,047,517</b>
<b>LIABILITIES AND EQUITY</b>		
<b>CURRENT LIABILITIES</b>		
Account Payable	4,045	14,187
Bank Payable	7,216	5,752
Liabilities Payable Immediately	18,222	13,987
Deposits	5,672,122	5,871,667
Deposits from Other Bank	1,878	938
Acceptances Payable	13,239	9,241
Claim Payable	8,474	7,866
Claim Estimation	86,274	36,944
Unearned Premiums	90,945	67,400
Coassurance Premium Payables	34,697	11,100
Reassurance Payable	51,444	30,343
Commission Payable	12,569	7,772
Down Payment	1,408	1,379
Taxes Payable	7,135	15,514
Accrued Interest	12,058	16,702
Accrued Expenses	15,086	11,249
Rent Payable	2,685	560
Other Liabilities	31,423	38,091
<b>Total Current Liabilities</b>	<b>6,070,920</b>	<b>6,160,692</b>
<b>NON-CURRENT LIABILITIES</b>		
Employee Benefits Obligations	68,889	87,516
<b>Total Non-Current Liabilities</b>	<b>68,889</b>	<b>87,516</b>
<b>TOTAL LIABILITIES</b>	<b>6,139,809</b>	<b>6,248,208</b>
<b>EQUITY</b>		
Capital Stock	9,000	9,000
Additional Paid-in Capital	-	-
Retained Earnings	570,463	543,867
Surplus Revaluation Asset	343,748	308,547
Other comprehensive expenses - Net	-	-
<b>Total</b>	<b>923,211</b>	<b>861,414</b>
Non-Controlling Interest	1,009,797	937,895
<b>TOTAL EQUITY</b>	<b>1,933,008</b>	<b>1,799,309</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>8,072,817</b>	<b>8,047,517</b>

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME FOR THE SIX MONTHS ENDED JUNE 30, 2021 AND 2020 In Million Rupiah		
	30 JUN 2021	30 JUN 2020
Net Sales	395,765	400,344
Cost of Goods Sold	(77,946)	(42,620)
Interest Expense	(127,146)	(172,232)
Allowance for Impairment Losses	(1,743)	(21,150)
<b>Gross Profit</b>	<b>188,930</b>	<b>164,342</b>
Operational Expense	(125,950)	(146,521)
<b>Gain (Loss) From Operation</b>	<b>62,980</b>	<b>17,821</b>
<b>OTHER INCOME (EXPENSES)</b>		
Other Income	5,706	4,251
Other Expenses	(526)	(717)
<b>TOTAL OTHER INCOME (EXPENSES)</b>	<b>5,180</b>	<b>3,534</b>
<b>INCOME BEFORE TAX</b>	<b>68,160</b>	<b>21,355</b>
<b>INCOME (LOSS) INCOME TAX</b>		
Current Tax	(8,309)	(10,155)
Deferred Tax	(3,950)	4,253
<b>Total Income (Loss) Income Tax</b>	<b>(12,259)</b>	<b>(5,902)</b>
<b>INCOME FOR THE YEAR</b>	<b>55,901</b>	<b>15,453</b>
<b>Other comprehensive income</b>		
Item that will not be reclassified subsequently to profit or loss:		
Remeasurement of defined benefits obligation - net	(1,409)	1,791
Gain on revaluation of premises and equipment - net	82,706	-
Item that will be reclassified subsequently to profit or loss:		
Availabe For Sales Financial Assets	(3,499)	-
<b>Total Other Comprehensive Income</b>	<b>77,798</b>	<b>1,791</b>
<b>Comprehensive income (losses) for the year</b>	<b>133,699</b>	<b>17,244</b>
<b>Total income for the year attributable to:</b>		
Owners of the Company	26,597	7,998
Non-Controlling Interest	29,304	7,455
<b>Total</b>	<b>55,901</b>	<b>15,453</b>
<b>Total comprehensive income for the year attributable to:</b>		
Owners of the Company	61,797	8,812
Non-Controlling Interest	71,902	8,432
<b>Total</b>	<b>133,699</b>	<b>17,244</b>

CONSOLIDATED STATEMENT OF CASH FLOW FOR THE SIX MONTHS ENDED JUNE 30, 2021 AND 2020 In Million Rupiah		
	30 JUN 2021	30 JUN 2020
<b>Cash Flows From Operating Activities</b>		
Interest, commissions and fees received (paid)	146,364	153,651
Underwriting Income - net	21,466	16,007
Customer received (paid)	85,963	50,308
Personnel expenses paid	(75,009)	(87,026)
General and administrative expenses paid	(143,757)	(81,595)
Payments of tax	(14,872)	(22,208)
Other received (paid)	12,932	7,494
Operating Cash Flows Before Changes in Operating Activities		
Decrease (increase) in operating assets:		
Loans	205,367	225,687
Other assets	(9,654)	(4,577)
Increase (decrease) in operating liabilities:		
Deposits	(197,144)	94,739
Deposits from other banks	941	(2,860)
Other liabilities	9,113	(7,307)
<b>Net Cash Provided by Operating Activities</b>	<b>41,710</b>	<b>342,313</b>
<b>Cash Flows From Investing Activities</b>		
Placements in held-to-maturity securities	(3,327)	(152,629)
Acquisition of premises and equipment and intangible assets	(7,449)	(8,295)
Payments of assets leasing	(628)	-
Proceeds from sale of premises and equipment	619	-
Acquisition (Sales) Investing	5,876	5,782
<b>Net Cash Used in Investing Activities</b>	<b>(4,909)</b>	<b>(155,142)</b>
<b>Cash Flows From Financing Activity</b>		
Cash dividends paid	-	-
Rent Payable	1,511	(205)
Bank Payable	1,464	1,535
Third Parties Payable	-	-
<b>Net Cash Provided by Financing Activities</b>	<b>2,975</b>	<b>1,330</b>
<b>Net Increase (Decrease) In Cash And Cash Equivalents</b>	<b>39,776</b>	<b>188,501</b>
The effect of changes in foreign exchange rates	1,200	-
Cash And Cash Equivalents At Beginning Of Year	799,059	1,339,121
<b>Cash And Cash Equivalents At End Of Year</b>	<b>840,035</b>	<b>1,527,622</b>

Jakarta, October 7, 2021  
Board of Director of Surya Husada Investment

Director  
P.T. Surya Husada Investment

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE SIX MONTHS ENDED JUNE 30, 2021 AND 2020 In Million Rupiah							
	Capital Stock	Retained Earnings		Revaluation Fixed Asset	Other Comprehensive Income	Non-Controlling Interests	Total Equity
		Reserved	Not Reserved				
Balance January 1, 2020	9,000	30,679	491,332	298,586	5,095	914,426	1,749,118
Correction of Equity Consolidated	-	-	-	-	-	-	-
<b>Income For The Year</b>	-	-	7,998	814	-	8,432	17,244
<b>Balance June 30, 2020</b>	<b>9,000</b>	<b>30,679</b>	<b>499,330</b>	<b>299,400</b>	<b>5,095</b>	<b>922,858</b>	<b>1,766,362</b>
Balance January 1, 2021	9,000	31,815	512,052	310,432	(1,885)	937,895	1,799,309
Correction of Equity Consolidated	-	-	-	-	-	-	-
<b>Income For The Year</b>	-	-	26,597	34,906	294	71,902	133,699
<b>Balance June 30, 2021</b>	<b>9,000</b>	<b>31,815</b>	<b>538,649</b>	<b>345,338</b>	<b>(1,591)</b>	<b>1,009,797</b>	<b>1,933,008</b>