

**STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)**  
**PT BANK BUMI ARTA TBK**  
**30 NOVEMBER 2023**

No.	ACCOUNT	In Million
<b>ASSETS</b>		
1.	Cash	45,353
2.	Placement to Bank Indonesia	855,433
3.	Interbank placement	28,187
4.	Spot and derivatives / forward receivables	-
5.	Securities	122,475
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	1,911,829
8.	Acceptance claims	10,149
9.	Loans	4,099,129
10.	Sharia financing	-
11.	Equity investment	10
12.	Other financial assets	48,289
13.	Impairment on financial assets -/-	157,880
	a. Securities	-
	b. Loans and sharia financing	137,917
	c. Others	19,963
14.	Intangible assets	46,826
	Accumulated amortization on intangible assets -/-	36,132
15.	Fixed assets and equipment	869,679
	Accumulated depreciation on fixed assets and equipment -/-	79,634
16.	Non Productive Asset	72,936
	a. Abandoned property	45,739
	b. Foreclosed assets	27,197
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	46,509
<b>TOTAL ASSETS</b>		<b>7,883,158</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	441,314
2.	Saving account	356,099
3.	Time deposit	3,794,999
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	953
7.	Spot and derivative / forward liabilities	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	10,149
10.	Issued securities	-
11.	Loans / financing received	-
12.	Margin deposit	-
13.	Interbranch liabilities	-
14.	Other liabilities	159,397
<b>TOTAL LIABILITIES</b>		<b>4,762,911</b>
<b>EQUITIES</b>		
15.	Paid in capital	338,800
	a. Capital	800,000
	b. Unpaid capital -/-	461,200
	c. Treasury stock -/-	-
16.	Additional paid in capital	1,344,852
	a. Agio	1,344,852
	b. Disagio -/-	-
	c. Fund for paid up capital	-
	d. Others	-
17.	Other comprehensive gain (loss)	687,961
	a. Gains	696,894
	b. Losses -/-	8,933
18.	Reserves	45,000
	a. General reserves	45,000
	b. Appropriated reserves	-
19.	Gain/loss	703,634
	a. Previous years	660,160
	b. Current year	43,474
	c. Dividends paid -/-	-
<b>TOTAL EQUITIES</b>		<b>3,120,247</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>7,883,158</b>

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**  
**PT BANK BUMI ARTA TBK**  
**30 NOVEMBER 2023**

No.	ACCOUNT	In Million
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	487,046
2.	Interest Expenses	162,437
	Net Interest Income (Expenses)	324,609
<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	183
7.	Dividend income	113
8.	Commission / provision / fee and administration	9,658
9.	Others income	5,663
10.	Impairment losses on financial assets	30,823
11.	Losses on operational risk	12
12.	Personnel expenses	150,355
13.	Promotion expenses	375
14.	Other expenses	103,735
	Other Operating Income (Expenses)	(269,683)
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>54,926</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipment	824
2.	Other non operational income (expenses)	(14)
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>810</b>
	<b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>	<b>55,736</b>
	Income taxes	12,262
a.	Estimated current period tax -/-	12,262
b.	Deferred tax income (expenses)	-
	<b>NET PROFIT (LOSS) AFTER TAX</b>	<b>43,474</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>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>43,474</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	<b>-</b>

**STATEMENT OF COMMITMENTS AND CONTINGENCIES (MONTHLY)**  
**PT BANK BUMI ARTA TBK**  
**30 NOVEMBER 2023**

NO.	ACCOUNT	In Million
I. COMMITTED RECEIVABLES		-
1.	Unused loan / financing facilities	-
2.	Foreign currency positions to be received from spot and derivative / forward purchase transaction	-
3.	Others	-
II. COMMITTED LIABILITIES		1,488,695
1.	Undisbursed loan / financing facilities to debtors	1,482,958
	a. Committed	1,482,958
	b. Uncommitted	-
2.	Outstanding irrevocable L/C	5,737
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		88,452
1.	Issued guarantees	88,452
2.	Others	-