## P.T. SURYA HUSADA INVESTMENT DAN ANAK PERUSAHAAN

LAPORAN KEUANGAN KONSOLIDASIAN (Audited)

To meet the Otoritas Jasa Keuangan Regulation (POJK) No. 32/POJK.03/2016 dated August 8, 2016 on Transparency and Publication Report of the Bank where had been changed with POJK No. 37/PJOK.03/2019 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. Surga Huwsda Investment and Subsidiary Company for ended Desember 31, 2022.

## P.T. BANK BUMI ARTA Tbk.

31 DES 2022         31 DES 2022         31 DES 2021           IRRENT ASAETS         1         1451 B26         1           Setti And Cash Equivalent         1         1451 B26         1           Short-Kern Investments         2.07.009         2.3827.46         3.722.344         3.894.688           Account Receivable         6.518         7.73.009         2.3827.46         5.856           Count Receivable         5.518         7.73.894         2.3827.46         5.856           Count Receivable         5.518         7.73.99         2.2827.46         5.856         7.73.97         1.9.000         2.362.47         4.65.22         2.66.26         2.36.26         2.36.27         3.36.27         7.99.36         2.36.27         3.36.27         7.99.36         2.36.27         3.36.27         7.99.37         3.36.27         7.99.37         3.36.26         2.72.80         2.36.27         3.36.27         7.99.37         3.36.26         2.78.90         2.38.27         3.35.37         7.99.37         7.99.37         3.85.60         7.97.93         3.85.60         7.97.93         7.99.37         7.99.37         7.99.37         7.99.37         7.99.37         7.99.37         7.99.37         7.99.37         7.99.47         7.99.47         7.99.47         <	(In Million Ruplah)	31 DES 2022	31 DES 2024 #
Cash and Cash Equivalent         1 462 199         1 474 173           Security Hield to Maturity         2.373 209         174 173           Security Hield to Maturity         2.373 209         2.352 744           Security Hield to Maturity         3.872 344         3.894 588           Account Receivable         5.516         6.700           Security Hield to Maturity         3.53 427         2.382 748           Consummer Personnum Receivable         3.342         27.800           Consummer Personnum Receivable         3.342         27.800           Consummer Personnum Receivable         3.342         27.800           Direr Accounts Receivable         3.342         27.800           Constra Accounts Receivable         3.342         27.800           Direr Accounts Receivable         3.342         27.800           Direr Accounts Receivable         3.343         3.87           Direr Accounts Receivable         3.3450         1.717           Direr Accounts Receivable         3.1540         17.110           Direr Accounts Reseivable         3.1540         17.110           Direr Accounts Reseivable         3.1540         17.110           Direr Accounts Reseivable         3.1540         17.110           Direr Accounts	SSETS	31 DES 2022	31 DE3 2021 *
Cash and Cash Equivalent         1 462 199         1 474 173           Security Hield to Maturity         2.373 209         174 173           Security Hield to Maturity         2.373 209         2.352 744           Security Hield to Maturity         3.872 344         3.894 588           Account Receivable         5.516         6.700           Security Hield to Maturity         3.53 427         2.382 748           Consummer Personnum Receivable         3.342         27.800           Consummer Personnum Receivable         3.342         27.800           Consummer Personnum Receivable         3.342         27.800           Direr Accounts Receivable         3.342         27.800           Constra Accounts Receivable         3.342         27.800           Direr Accounts Receivable         3.342         27.800           Direr Accounts Receivable         3.343         3.87           Direr Accounts Receivable         3.3450         1.717           Direr Accounts Receivable         3.1540         17.110           Direr Accounts Reseivable         3.1540         17.110           Direr Accounts Reseivable         3.1540         17.110           Direr Accounts Reseivable         3.1540         17.110           Direr Accounts	JRRENT ASSETS		
Short-term investments         201282         174.173           Scourty Heid Naturity         22378.099         2.352.748           Loans         3.722.348         3.895.688           Account Receivable         5.518         8.730           Construct Heid Naturity         2.387.099         2.352.748           Firmium Receivable         5.518         8.730           Consumono Premium Receivable         26.992         26.484           Ressurance Receivable         22.192         24.484           Ressurance Receivable         22.192         47.413           Other Accounts Receivable         22.192         47.495           Prepaid Taxes         3.677         13.377           Prepaid Taxes         3.677         7.635           Prepaid Taxe         3.1560         17.119           Deferred Tax Assets         13.1560         17.110           Deferred Tax Assets         31.560         17.110           Deferred Tax Assets         94.124         998.248           Other Assets         94.241         122.212           Total Assets         94.124         998.248           Total Assets         94.124         998.248           Total Assets         94.124         998.		1,162,119	1,451,959
Security Held to Maturity         2.378,099         2.235,248           Account Receivable         8.250         5.588           Account Receivable         3.859,158         8.70           Consumance Treevables         3.8517         1.866           Consumance Treevable         2.852,448         3.827           Consumance Treevable         2.852,448         2.852,428           Consumance Treevable         2.852,448         2.852,428           Consumance Treevable         2.852,438         2.852,438           Consumance Treevable         2.852,438         2.852,438           Consumance Treevable         2.27,768         1.11,710           Consumance Treevable         2.27,768         1.977           Total Consumance Treevable         3.1,540         1.11,710           Drend Accounts Reservable         3.1,540         1.11,710           State States         3.1,540         1.11,710           Drend Assets         9.842,124         2.52,72,748           States         9.841,224         9.862,25           Consumance Treevable         9.84,124         9.862,26           Total States         9.842,124         12.521           States         9.841,244         125,212 <td< td=""><td></td><td></td><td></td></td<>			
cons         3.72.2.344         3.894.688           Account Receivable         5.556         5.556           Account Receivable         5.516         8.730           Consumme Receivable         3.84.25         2.882           Consumme Receivable         3.84.25         2.882           Consumme Receivable         3.84.25         2.882           Ressumme Receivable         3.84.71         4.82.25           Accrued Interest Receivable         3.84.71         4.82.25           Accrued Interest Receivable         3.84.71         4.82.26           Accrued Interest Receivable         3.84.71         4.82.26           Propid Toxics         7.793.514         8.196.038           Propid Toxics         7.793.514         8.196.038           Propid Toxics         7.793.514         8.196.038           Propid Toxics         3.1.60         17.10           Triad Asset - Net         3.1.60         17.10           Toxic Asset - Net         3.8.40         18.3.20           Toxic Asset - Net         3.6.406         5.3.9.26           Toxic Asset - Net         9.4.241         12.2.21           Toxic Asset - Net         9.4.241         2.2.20           Toxic Asset - Net         9.162			
Acceptances Receivable         5.518         3.73           Dremuin Receivable         3.842         27.800           Cassurance Premium Receivable         3.842         27.800           Ressurance Assets         112.843         133.544           Venthory         27.195         11.914           Accrued Interest Receivable         3.937         44.522           Vent Accounds Receivable         3.937         45.223           Stepad Expenses         3.857         3.378           Propad Expenses         2.2768         11.997           Cital Current Assets         7.793.314         8.198.030           N-CURRENT Assets         7.793.314         8.198.030           Direr Assets         9.4421         12.217         17.110           Stadest - Net         31.540         17.110         12.212           Stadest - Net         8.464         66.853.952         12.226           Tala Assets - Net         31.540         17.110         12.226           Tala Assets - Net         31.540         17.110         12.226           Tala Assets - Net         8.182.286         9.82.286         13.73         -           Stadest - Net         Stadestastastastastastastastastastastastastas	coans		
Premium Receivable         35,917         19,800           Consurance Treevhable         26,892         26,892           Ressurance Receivable         26,892         26,844           Vessurance Receivable         27,195         11,914           Structured Interest Receivable         12,712         17,963           Other Accounts Receivable         12,712         17,963           Prepaid Taxes         2,766         11,997           Otal Current Assets         2,768         11,997           Otal Current Assets         2,768         11,997           Otal Current Assets         2,768         11,997           Other Accounts Receivable         12,171         17,903           Other Acasts         14,996         553,992           Other Assets         2,768         11,997           Differ Assets         94,241         192,512           Other Assets         94,241         192,512	Account Receivable	8.250	5.586
Consurance Premium Receivable         33.425         27.800           Ressurance Assets         112.843         133.594           Venetiony         12.813         133.594           Venetiony         12.712         17.953           Viet Accound Interest Receivable         38.947         45.228           Viet Accound Interest Receivable         38.947         45.228           Viet Accound Interest Receivable         38.97         3.378           Prepaid Expenses         22.768         11.914           Outrent Assets         7.793.314         6.196.038           NA-CURRENT ASSETS         22.768         11.917           Dref Assets         7.793.314         6.196.038           Yield Expenses         23.750         11.917           Total Son-Current Assets         94.241         122.212           Other Assets         94.241         122.212           Other Assets         94.241         122.212           Total Assets         94.241         122.212           Other Assets         94.241         122.212           Total Assets         94.241         122.212           Total Assets         94.241         122.212           Total Assets         94.241         19.22.	Acceptances Receivable	5.518	8.730
Ressurance Receivable         26.992         26.44           Ressurance Assets         112.843         133.544           Inventory         27.195         11.914           Accrued Interest Receivable         12.712         17.963           Prepaid Taxes         3.867         3.375           Prepaid Taxes         22.768         11.997           Craid Current Assets         7.793.314         8.198.038           N-CURRENT ASSETS         31.540         17.110           Defend Tax Assets - Net         33.1540         17.110           Traid Asset - Net         33.1540         17.110           Traid Asset - Net         31.540         17.110           Tax Asset - Net         31.540         17.110           Defend Tax Assets         94.241         998.246           Tax Asset - Net         31.540         17.110           Cold Non-Current Assets         94.241         998.246           Tax Asset - Net         31.540         17.110           RENT LIABILITIES         984.124         998.246           Count Payable         6.533         -           Labilities Payable Immediately         11.579         11.259           Deposits from Other Bank         19.692		35.917	19.806
Teassumce Assets         112 243         133 594           ventory         12 10 243         133 594           Ventory         12 71 65         11 914           Ventory         12 71 17 95         14 94         5228           Ventory         12 71 17 95         12 71 17 95         11 977           Other Accounts Receivable         27 768         11 997         11 997           Other Accounts Receivable         7.795.314         8.196.058         11 917           Propald Expenses         27 768         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 997         11 202 212         12 1098         11 7.76         11 997         11 22 212         12 1098         11 7.76         11 997         11 202 212         12 1098         11 7.76         11 997         11 202         21 099         11 7.76         11 997         11 202         21 099         11 7.76         11 997         11 202         200015         5 815 302         1982         1982         1982         1982         1982         1982			
nventory         27.195         11.914           Socured Interest Receivable         12.712         17.763           Prepaid Taxes         38.87         33.87           Prepaid Expenses         22.768         11.997           Total Current Assets         7.793.314         8.186.038           N-CURRENT ASSETS         31.540         17.110           Defered Tax Assets - Net         33.1540         17.110           Total Assets         94.124         125.212           Total Non-Current Assets         94.124         125.212           Total Asset - Net         84.53.92         11.220           Statt Statt         8.182.286         11.220           Total Asset - Net         5.587.273         11.220           Deposits from			
Accruad Interest Receivable         39.347         45.228           Direr Accounts Receivable         32.77         17.963           Propaid Expenses         22.768         11.977           Total Current Assets         7.795.314         8.198.038           Nuclement Assets         7.795.314         8.198.038           Nuclement Assets         7.795.314         8.198.038           Nuclement Assets         31.540         17.110           Frend Tax Assets         34.540         17.110           Frend Tax Assets         94.241         122.212           Total Non-Current Assets         94.241         29.82.286           All ASSETS         94.241         29.82.286           All Assets         94.241         29.82.286           All Assets         94.241         29.82.286           All Assets         94.241         29.82.226           Assets         94.241         29.82.22.21           TAL ASSETS         8.797.438         9.182.296           All Mon-Current Assets         94.241         29.82.22           Assets         8.101115         1.179           Account Payable         6.533         -           Account Payable         6.533         -			
Dther Accounts Receivable         12 7/12         17 963           Prepaid Expenses         22 768         11 997           Total Current Assets         7.783.314         8.196.038           Prepaid Tax Assets - Net         31 540         17 110           Defered Tax Assets - Net         824 606         853.328           Defered Tax Assets - Net         31 540         17 110           Defered Asset - Net         824 606         853.328           Defered States         944.124         996.249           Total Asset - Net         824 606         853.328           Defered States         944.124         996.249           TAL ASSETS         8.182.286         944.124           Asset - Net         8.182.286         17.786           Sank Payable         21.009         17.786           Sank Payable         21.009         17.786           Sank Payable         11.579         11.220           Deposits from Other Bank         1.862         5.867.273           Deposits from Other Bank         1.862         5.867.273           Deposits from Other Bank         1.862         1.982           Deposits from Other Bank         1.862         1.982           Deposits from Other Bank			
Prepaid         3.857         3.357           Total Current Assets         7.783.314         8.196.038           Defend Taxes ests         7.783.314         8.196.038           N-CURRENT ASSETS         31.540         17.110           Fiend Taxe seets         864.606         853.926           Intrajible Assets         984.124         295.212           Otter Assets         984.124         986.248           TAL ASSETS         8.787.438         9.162.236           ABILITIES AND EQUITY         984.124         986.248           VTAL ASSETS         8.787.438         9.162.236           ABILITIES AND EQUITY         11.736         11.220           IRRENT LIABILITIES         21.099         17.786           Sank Payable         6.533         -           Laim Payable         6.573         -           Laim Payable         6.758         6.099           Laim Payable         6.178         6.099           Laim Payable         6.178         6.099           Laim Payable         6.178         6.099           Laim Payable         6.172         44.125           Down Payment         3.620         3.075           Bayable         5.191			
Prepaid Expenses         22.768         11.9677           Total Current Assets         7.783.314         8.196.038           Deferred Tax Assets - Net         31.540         17.110           Trad Burrent Assets         31.540         17.110           Trad Start - Net         31.540         17.110           Trad Non-Current Assets         94.241         128.212           Other Assets         94.241         128.212           Total Non-Current Assets         94.241         128.212           Total Assets         8.787.438         9.162.286           AsiLITIES AND EQUITY         8.787.438         9.162.286           TRENT LIABILITIES         21.099         17.786           AsiLITIES Payable         6.533         -           Asink Payable         5.618         8.732           Deposits         1.982         5.987.272           Deposits         1.982         5.987.273           Dame			
Total Current Assets         7.783.314         8.196.038           N-CURRENT ASSETS         31.540         17.110           Frend Tax Assets         81.606         853.366           Total Assets         94.241         125.212           Total Non-Current Assets         94.241         966.248           TAL ASSETS         8.787.438         94.241           VTAL ASSETS         8.787.438         94.241           ABILITIES         8.178         966.248           ABILITIES AND EQUITY         11.739         11.220           Jamk Payable         21.099         17.786.333           Jamk Payable         21.099         17.786.733           Jamk Payable         6.533         -           Jamk Payable         6.533         -           Jamk Payable         6.533         -           Jamk Payable         6.578         6.099           Jaim Payable         6.175         4.152           Jaim Payable         6.172         44.125           Jaim Payable         6.1072         44.125           Jonamod Premiums         102.230         87.081           Jonamed Premiums         102.230         87.081           Jonamed Payable         61.072 <td></td> <td></td> <td></td>			
N-CURRENT ASSETS         31.540         17.110           Deferred Tax Assets - Net         36.400         853.926           ricel Asset - Net Net         864.606         853.926           Diter Assets         94.241         125.212           Otter Assets         94.241         125.22           Otter Assets         94.241         125.22           Ottal Non-Current Assets         94.241         956.248           Asset Total Non-Current Assets         9.162.266         95.258           Asset Total Non-Current Assets         9.162.266         95.267.273           Account Payable         11.579         11.220           Intermation         72.456         95.932         5.937.273           Daim Estimation         72.446         97.385         19.862           Ineassurance Premium Payables         102.350         97.081         20.820			
Deferred Tax Assets - Net         31.540         17.110           irred Asset - Net         856.006         853.926           irred Asset - Net         864.006         853.926           Dher Assets         94.241         125.212           Total Non-Current Assets         944.244         966.248           TAL ASSETS         8.787.438         9.162.286           Abil LTIES AND EQUITY         Internet and the second sec	ו אמו כעוורות הספנס	1.185.314	8.180.038
Find Asset - Net         BS4.005         853.925           Other Assets         13.737         125.212           Other Assets         94.241         966.248           TAL ASSETS         8.767.438         8.182.286           ABIL/TIES AND EQUITY         8.767.438         8.182.286           VALASSETS         8.767.438         9.182.286           ABIL/TIES AND EQUITY         6.533         -           VRRENT LIABILITIES         6.533         -           Account Payable         15.79         11.579           Deposits from Other Bank         1.962         1.943           Acceptances Payable         5.518         8.760.8           Claim Estimation         72.446         97.385           Unearmed Premiums         102.350         87.081           Commision Payable         51.072         44.125			
Internition Assets         13.737         000000000000000000000000000000000000			
Other Assets         94/241         125/212           Total Mon-Current Assets         994/124         996/248           YTAL ASSETS         8.787.438         9.182/286           ABILITIES AND EQUITY         8.1827.838         21.099           VAR ASSETS         21.099         17.786           Sank Payable         21.099         17.786           Sank Payable         6.533         11.20           Jabilities Payable Immediately         11.579         11.20           Deposits from Other Bank         4.859.982         5.987.273           Acceptances Payable         5.518         8.730           Calim Estimation         72.446         97.385           Jeassurance Premium Payables         9.692         12.450           Coassurance Premium Payables         9.692         12.450           Coassurance Premium Payables         102.350         87.081           Coassurance Premium Payable         11.366         6.002           Commision Payable         11.366         6.002           Commision Payable         11.366         6.002           Commision Payable         11.366         6.002           Down Payment         3.620         3.077           Carued Interest         8.99			853.926
Total Non-Current Assets         994.124         996.246           TAL ASSETS         8.787.438         9.162.286           ABILITIES AND EQUITY         21.099         17.786           Jank Payable         6.533         -           Jank Payable         6.533         -           Jank Payable         11.579         11.220           Jank Payable         11.579         11.220           Jank Payable         6.533         -           Jank Payable         6.518         8.730           Deposits from Other Bank         1.982         1.949           Acceptances Payable         6.768         6.009           Jalaim Payable         6.763         6.002           Jonarneo Premium         102.350         3.075           Zassurance Premium Payables         9.692         12.450           Seasurance Premium Payable         6.002         3.075           Commision Payable         13.66         6.002           Jown Payment         3.620         3.075           Taxes Payable         11.366         6.002           Jown Payment         3.620         3.075           Taxes Payable         19.186         7.637           Cerued Expenses			-
TAL ASSETS         8.787.438         9.162.286           ABILITIES AND EQUITY         ABILITIES         21.099         17.786           AREACOUNT Payable         21.099         17.786         21.099         17.786           Sank Payable         21.099         17.786         21.099         17.786           Sank Payable         65.53         -         -         11.579         11.220           Deposits         4.859.982         5.987.273         19.492         1.949         4.859.982         5.987.273         1.949         4.659.982         5.987.273         1.949         4.659.982         5.987.273         1.949         5.518         8.730         1.949         5.518         8.730         1.949         5.518         8.730         1.949         5.518         8.730         1.949         5.518         8.730         1.949         5.518         8.730         1.949         5.518         8.730         1.949         5.518         8.730         1.949         5.518         8.730         1.949         5.518         8.730         1.949         5.018         5.029         1.02.350         87.081         5.036         7.081         5.0167         44.125         5.037         5.238.859         6.400.600         9.000 <td< td=""><td></td><td></td><td></td></td<>			
ABILITIES AND EQUITY         21.099         17.786           IRRENT LIABILITIES         21.099         17.786           Sank Payable         6.533         -           Jain Keynable         11.579         11.209           Deposits from Other Bank         4.859.982         5.987.273           Deposits from Other Bank         4.859.982         5.987.273           Caceptances Payable         5.518         8.700           Calim Estimation         19.822         1.949           Acceptances Payable         6.758         6.059           Calim Estimation         72.445         97.385           Jnearned Premiums         0.622         12.450           Consesurance Payable         51072         44.125           Commision Payable         51.072         44.125           Commision Payable         51.072         44.125           Commision Payable         11.366         6.002           Down Payment         3.620         3.075           Carcued Interest         8.991         10.238           Accrued Expenses         56.420         64.894           Vant Payable         17.22         21.91           Other Liabilities         52.88.695         6.400.600	Total Non-Current Assets	994.124	996.248
RRENT LIABILITIES         21.099         17.786           Account Payable         6.533         -           Jaink Payable         11.579         11.220           Deposits from Other Bank         4.859.982         5.987.273           Acceptances Payable         5.518         8.730           Claim Payable         5.518         8.730           Claim Payable         6.758         6.059           Claim Estimation         72.444         97.385           Joassurance Payable         102.350         87.081           Costasturance Payable         51.072         44.125           Commision Payable         51.072         44.125           Commision Payable         51.072         44.125           Commision Payable         11.366         6.020           Down Payment         3.620         3.075           Taxes Payable         11.366         6.020           Corured Interest         8.991         10.235           Accrued Interest         8.991         10.235           Accrued Interest         5.288.859         6.400.800           NA-CURRENT LIABILITIES         5.288.859         6.400.800           Total Current Liabilities         5.354.063         6.459.452 </td <td>ITAL ASSETS</td> <td>8.787.438</td> <td>9.182.286</td>	ITAL ASSETS	8.787.438	9.182.286
Account Payable         21.099         17.786           Jank Payable         6.533         -           Labilities Payable Immediately         11.579         11.220           Deposits         4.859.982         5.987.273           Deposits from Other Bank         1.982         5.987.273           Deposits from Other Bank         1.982         5.987.273           Jaim Payable         5.518         8.730           Caceptances Payable         6.763         6.059           Laim Payable         6.763         6.059           Jamearned Premiums         102.350         87.081           Cassaurance Premium Payables         9.692         12.460           Cassaurance Premium Payable         13.366         6.002           Own Payment         3.620         3.075           Carued Expenses         8.991         10.238           Accrued Expenses         56.420         68.829           Corter Liabilities         3.854         3.4.43           Stort Labilities         5.298.859         6.400.600           N-CURENT LIABILITIES         5         5.8.822           Total Current Liabilities         5.246         58.842           Total Non-Current Liabilities         5.364.063	ABILITIES AND EQUITY		
Account Payable         21.099         17.786           Bank Payable         6.533         -           Labilities Payable Immediately         11.579         11.220           Deposits         4.859.982         5.967.273           Deposits from Other Bank         1.949         1.949           Account Result         5.618         8.730           Deposits from Other Bank         5.618         8.730           Account Result         5.618         8.730           Calain Payable         6.758         6.099           Calain Estimation         72.445         97.385           Dearmed Premium Payables         9.602         12.450           Cassurance Premium Payable         51.072         44.155           Commision Payable         11.366         6.009           Commision Payable         11.366         6.002           Down Payment         3.620         3.075           Taxes Payable         19.166         7.637           Accrued Interest         8.991         10.238           Accrued Interest         56.400         64.894           Carued Interest         56.400         64.894           Corter Liabilities         52.98.859         6.400.600	IPPENT I JABII ITIES		
Bank Payable         6.5.33		21 000	17 796
Labilities Payable Immediately     11.579     11.220       Deposits     4.859.982     5.987.273       Deposits from Other Bank     1.982     1.942       Deposits from Other Bank     1.982     1.942       Laim Payable     6.518     8.730       Jaim Payable     6.768     6.059       Jaim Payable     6.763     6.059       Jaimarend Premiums     102.350     87.081       Consumance Premium Payables     9.692     12.450       Seassurance Premium Payables     9.692     12.450       Commision Payable     11.366     6.002       Commission Payable     11.366     6.002       Commission Payable     11.220     3.075       Taxes Payable     11.266     6.002       Commission Payable     11.266     6.002       Down Payment     3.620     3.075       Taxes Payable     11.226     4.125       Coruned Interest     8.991     10.238       Accrued Expenses     5.6420     68.852       Total Current Liabilities     5.288.859     6.400.600       N-CURRENT LIABILITIES     5.964.063     64.564.452       TAL LIABILITIES     65.204     58.852       Total Current Liabilities     5.364.063     64.694.652       VITY			17.700
Deposits         4.850.982         5.987.273           Deposits from Other Bank         1.962         1.949           Accoptances Payable         5.518         8.730           Claim Payable         6.758         6.059           Claim Payable         6.758         6.059           Claim Testimation         72.445         97.385           Uncerned Premiums         102.350         87.081           Coassurance Payable         51072         44.125           Coassurance Payable         51072         44.125           Commision Payable         51072         44.125           Commision Payable         51072         44.125           Commision Payable         51072         44.125           Down Payment         3.620         3.075           Taxes Payable         11.366         6.002           Own Payment         3.620         3.075           Taxes Payable         19.188         7.637           Accrued Expenses         56.420         64.894           Accrued Expenses         5.286.852         6.400.600           Nent Payable         1.722         219           DM-CURRENT Liabilities         5.286.852         58.852           Total Current L			11 220
Deposits from Other Bank         1.942         1.949           Acceptances Payable         5.151         8.733           Claim Payable         6.758         6.059           Claim Estimation         72.445         97.385           Denamed Premiums         102.350         87.081           Cossurance Premium Payables         9.692         12.450           Reassurance Premium Payables         9.692         12.450           Cossurance Premium Payable         51.072         44.125           Commission Payable         51.072         44.125           Commission Payable         3.620         3.075           Down Payment         3.620         3.075           Taxes Payable         19.166         7.637           Accrued Interest         8.991         10.238           Accrued Expenses         56.420         64.894           Netre Liabilities         3.544         34.477           Total Current Liabilities         5.288.859         6.400.600           NHCURRENT LIABILITIES         65.204         58.852           Enployee Benefits Obligations         65.204         58.852           Total Non-Current Liabilities         6.354.063         6.459.452           VITY         9.000			
Acceptances Payable         5.618         8.730           Claim Payable         6.758         6.059           Claim Estimation         72.444         97.385           Unearned Premiums         102.350         87.081           Coassurance Payable         9.692         12.450           Cosssurance Payable         51.072         44.125           Commision Payable         51.072         44.125           Commision Payable         3.620         3.075           Taxes Payable         19.186         7.637           Accrued Interest         8.991         10.233           Accrued Expenses         56.420         64.894           Rent Payable         17.722         21.91           Other Liabilities         38.544         34.477           Total Current Liabilities         5.288.859         6.400.600           NP-CURRENT LIABILITIES         Employee Benefits Obligations         65.204         58.852           Total Non-Current Liabilities         5.364.063         6.459.462           VITAL LIABILITIES         5.364.063         6.459.462           VITAL LIABILITIES         5.364.063         6.459.462           VITAL LIABILITIES         5.364.063         6.459.462           VI			
Claim Fightmation         6,758         6,059           Claim Estimation         72,445         97,385           Unearned Premiums         102,350         87,081           Cassurance Premium Payables         9,692         12,450           Reassurance Premium Payables         9,692         12,450           Ressurance Premium Payable         51,072         44,125           Commission Payable         11,366         6,002           Down Payment         3,620         3,075           Taxes Payable         19,186         7,637           Accrued Expenses         56,420         64,894           Rent Payable         1,722         219           Other Liabilities         38,591         10,238           Courted Expenses         56,420         64,894           Prior Liabilities         38,544         34,477           Total Current Liabilities         52,288,859         6,400,600           DN-CURRENT LIABILITIES         53,64,063         6,459,452           Total Non-Current Liabilities         65,204         58,852           Other Current Liabilities         5,354,063         6,459,452           VITY         9,000         9,000         9,000           Ipital Stock			
Claim Estimation         72 445         97 365           Jnearned Premiums         102 350         87 7.081           Cassurance Premium Payables         9, 692         12 450           Cosssurance Payable         51 072         44, 125           Commision Payable         51 072         44, 125           Commision Payable         13, 66         6, 002           Down Payment         3, 620         3, 075           Taxes Payable         19, 166         7, 633           Accrued Interest         8, 991         10, 238           Accrued Expenses         56, 420         64, 834           Accrued Expenses         56, 420         64, 834           Astnr Payable         17, 722         219           Other Liabilities         38, 544         34, 477           Total Current Liabilities         5, 288, 859         6, 400, 600           N-CURRENT LIABILITIES         5, 268, 852         64, 460, 600           TAL LIABILITIES         5, 354, 063         6, 459, 452           MUTY         5, 305, 063         6, 469, 452           Valia Stock         9, 000         9, 000           Tala Stock         9, 000         9, 000           Total LiABILITIES         5, 364, 063			
Jneared Premiums         102.350         87.051           Coassurance Premium Payables         9.692         12.450           Reassurance Payable         51.071         44.125           Commision Payable         11.366         6.002           Down Payment         3.620         3.075           Taxes Payable         19.166         7.637           Accrued Expenses         56.400         64.894           Sent Payable         17.22         218           Other Liabilities         38.544         34.477           Total Current Liabilities         5.288.899         6.400.600           NN-CURRENT LIABILITIES         5.5248.899         6.400.600           Forblower Benefits Obligations         65.204         58.852           Total Non-Current Liabilities         6.354.063         6.469.462           NUTY         9.000         9.000         9.000           pital Stock         9.000         9.000         9.000           pital Stock         1.050.650         755         755 </td <td></td> <td></td> <td></td>			
Coassurance Premium Payables         9.692         12.450           Reassurance Payable         51.072         44.125           Commision Payable         11.366         6.002           Down Payment         3.620         3.075           Taxes Payable         19.166         7.637           Accrued Interest         8.991         10.238           Accrued Interest         8.991         10.238           Accrued Expenses         56.420         64.834           Rent Payable         1.722         219           Other Liabilities         38.544         34.477           Total Current Liabilities         52.898.859         6.4000.600           NP-CURRENT LIABILITIES         52.898.859         6.400.600           Employee Benefits Obligations         65.204         58.862           Total Non-Current Liabilities         65.204         58.862           Total Non-Current Liabilities         6.459.462         9.000           Total Stock         9.000         9.000         9.000           Total Current Liabilities         5.364.063         6.459.462           WITY         1.080.363         846.694         1.090.363         846.694           Non-Controling Interest         2.127.215			
Seassurance Payable         51.072         44.125           Sommision Payable         11.366         6.002           Down Payment         3.620         3.075           Taxes Payable         19.186         7.637           Accrued Expenses         56.420         64.894           Accrued Expenses         56.420         64.894           Sent Payable         17.22         219           Other Liabilities         38.544         34.477           Total Current Liabilities         5.289.659         6.400.600           NN-CURRENT LIABILITIES         5.298.659         6.400.600           Total Current Liabilities         65.204         58.852           Total Non-Current Liabilities         63.354.003         6.469.462           NUTY         9.000         9.000         9.000           pital Stock         9.000         9.000         9.000           pital Stock         2.109.365         246.620         68.852           Nor-Controlling Interest         213.652         246.620 </td <td></td> <td></td> <td></td>			
Commision Payable         11.366         6.002           Down Payment         3.620         3.075           Taxes Payable         19.186         7.637           Accrued Interest         8.991         10.238           Accrued Linkerest         8.991         10.238           Cortued Expenses         56.420         64.834           Part Liabilities         35.544         34.477           Total Current Liabilities         5.288.859         6.400.600           NN-CURRENT LIABILITIES         5         58.862           Total Non-Current Liabilities         65.204         58.852           Total Non-Current Liabilities         65.204         58.852           Total Non-Current Liabilities         65.204         58.852           Total Non-Current Liabilities         65.420         58.852           Total Non-Current Liabilities         65.4204         58.852           Total Non-Current Liabilities         65.4204         58.852           Total Non-Current Liabilities         65.4204         58.852           Total Non-Current Liabilities         5.364.063         64.694.652           UITY         pital Stock         9.000         9.000           Polose Stock         9.000         9.000			
Jown Payment         3.620         3.075           Taxes Payable         19.186         7.637           Accrued interest         8.991         10.238           Schrud Expenses         56.420         64.894           Sent Payable         17.22         219           Other Liabilities         38.544         34.477           Total Current Liabilities         5.288.859         6.400.600           N-CURRENT LIABILITIES         5.288.859         6.400.600           Total Current Liabilities         65.204         58.852           Total Non-Current Liabilities         65.204         58.852           Total Stock         9.000         9.000         9.000           pilal Stock         9.000         9.000         9.000           pila Stock         1.090.365         765         756           Total         1.206.160         1.106.069         1.05.065         755           Total Current         2.12			
Taxes Payable         19.186         7.637           Accrued Interest         8.991         10.238           Accrued Expenses         56.420         64.894           Yent Payable         1.722         219           Other Liabilities         36.544         34.477           Total Current Liabilities         5.288.859         6.400.600           NN-CURRENT LIABILITIES         5         56.820           Employee Benefits Obligations         65.204         58.852           Total Non-Current Liabilities         65.204         58.852           VTAL LIABILITIES         65.204         58.852           Introduction         65.204         58.852           VTAL LIABILITIES         6.354.063         6.459.452           VITY         9.000         9.000         9.000           pital Stock         9.000         9.000         9.000           rplus Revaluatian Asset         213.652         248.620         68.852           rotal net comprehensive expenses - Net         (8.855)         755         755           rOTAL         1.105.069         1.105.069         1.105.069           Van-Controlling Interest         2.127.215         1.617.755           YTAL EQUITY         3.433.375			
Accrued Interest         8.991         10.238           Accrued Expenses         56.420         64.894           Rent Payable         1.722         219           Other Liabilities         38.544         34.477           Total Current Liabilities         5.288.859         6.400.600           NN-CURRENT LIABILITIES         65.204         58.852           Employee Benefits Obligations         65.204         58.852           TAL LIABILITIES         5.354.063         6.459.452           UITY         9.000         9.000         9.000           TAL LIABILITIES         5.354.063         6.459.452           UITY         9.000         9.000         9.000           Transet         213.652         248.620           Non-Current Liabilities         5.354.063         6.459.452           VITY         9.000         9.000         9.000           Tabue Gamings         1.090.365         755         757           Total Current Liabilities         213.652         248.620           Proventies were sees - Net         (6.855)         755           TotaL         1.306.160         1.105.069           Non-Controlling Interest         2.127.215         1.517.765			
Accrued Expenses         56.420         64.894           Rent Payable         17.22         219           Dther Liabilities         38.544         34.477           Total Current Liabilities         5.288.859         6.400.600           NN-CURRENT LIABILITIES         5.288.852         65.204           Employee Benefits Obligations         65.204         58.852           Total Non-Current Liabilities         63.469.462         9.000           Total Kock         9.000         9.000         9.000           pital Stock         9.000         9.000         9.000           pital Stock         9.000.662         246.620         68.852           Norther comprehensive expenses - Net         (8.855)         755         64.620           Non-Controlling Interest         2.127.215         1.617.765         1.617.765           TAL EQUITY         3.433.376         2.722.834	Accrued Interest		
Rent Payable         1.7.22         219           Dther Liabilities         38.544         34.477           Orbal Current Liabilities         5.288.859         6.400.000           VN-CURRENT LIABILITIES         65.204         58.852           Employee Benefits Obligations         65.204         58.852           Total Non-Current Liabilities         65.204         58.852           TAL LIABILITIES         5.354.063         6.459.452           WITY         pital Stock         9.000         9.000           Itald Earnings         1.090.363         846.694           rplus Revaluatian Asset         213.652         246.620           hor-Controlling Interest         2.127.215         1.617.765           TAL LEQUITY         3.433.375         2.722.834			
Other Liabilities         38,544         34,477           Total Current Liabilities         5,288,859         6,400,800           NN-CURRENT LIABILITIES         55,204         58,852           Employee Benefits Obligations         65,204         58,852           Total Non-Current Liabilities         65,204         58,852           VTAL LIABILITIES         5,354,063         6,459,452           VITY         9,000         9,000         9,000           pital Stock         9,000         9,000         9,000           pital Stock         213,652         246,620         764,620           pital Revaluatian Asset         (8,855)         765         764,620           Non-Controlling Interest         2,127,215         1,617,765         1,306,160         1,108,069           ViTAL EQUITY         3,433,375         2,722,834         2,722,834         1,222,834		1.722	219
N-CURRENT LIABILITIES         65.204         58.852           Employee Benefits Obligations         65.204         58.852           Total Non-Current Liabilities         65.204         58.852           TAL LIABILITIES         5.354.083         6.459.452           UITY         pital Stock         9.000         9.000           tained Earnings         1.090.365         246.624           rplus Revaluatian Asset         213.652         248.620           hor-Controlling Interest         2.127.215         1.617.765           TAL LEQUITY         3.433.375         2.722.834			34.477
Employee Benefits Obligations         66.204         56.852           Total Non-Current Liabilities         65.204         56.852           TAL LIABILITIES         5.354.063         64.459.452           IUITY         pital Stock         9.000         9.000           Itale damings         1.090.363         846.694           Iptus Revaluatian Asset         213.652         248.620           Incr comprehensive expenses - Net         (6.855)         755           IOTAL         1.306.160         1.105.068           Non-Controlling Interest         2.127.215         1.617.765           TAL EQUITY         3.433.375         2.722.834	Fotal Current Liabilities	5.288.859	6.400.600
Total Non-Current Liabilities         65.204         58.852           TAL LIABILITIES         5.354.063         6.459.452           UITY         9.000         9.000           pital Stock         9.000         9.000           tained Earnings         1.090.363         846.694           rplus Revaluatian Asset         213.652         246.620           ner comprehensive expenses - Net         (8.855)         755           TOTAL         1.306.160         1.105.069           ton-Controlling Interest         2.127.215         1.617.755           TAL EQUITY         3.433.375         2.722.834			
TAL LIABILITIES         5.354.063         6.459.452           VUITY         phal Stock         9.000         9.000           tained Earnings         1.090.363         846.694           rplus Revaluatian Asset         213.652         248.620           hor comprehensive expenses - Net         (6.855)         755           TOTAL         1.306.160         1.105.069           Non-Controlling Interest         2.127.215         1.617.765           TAL EQUITY         3.433.375         2.722.834			
NUTY         9.000         9.000           pital Stock         9.000         9.000           tained Earnings         1.090.363         846.694           rplus Revaluatian Asset         213.652         248.620           net comprehensive expenses - Net         (6.855)         755           TOTAL         1.306.160         1.105.069           Non-Controlling Interest         2.127.215         1.617.765           TAL EQUITY         3.433.375         2.722.834	Total Non-Current Liabilities	65.204	58.852
pital Stock         9,000         9,000           tained Earnings         1.09.363         846.694           pital straiduatian Asset         213.652         248.620           her comprehensive expenses - Net         (6.855)         755           TOTAL         (6.855)         1.060.606           Non-Controlling Interest         2.127.215         1.617.765           YTAL EQUITY         3.433.375         2.722.834	TAL LIABILITIES	5.354.063	6.459.452
pital Stock         9,000         9,000           tained Earnings         1.09.363         846.694           pital straiduatian Asset         213.652         248.620           her comprehensive expenses - Net         (6.855)         755           TOTAL         (6.855)         1.060.606           Non-Controlling Interest         2.127.215         1.617.765           YTAL EQUITY         3.433.375         2.722.834			
tained Earnings         1.090.363         846.694           rplus Revaluatian Asset         213.652         248.620           her comprehensive expenses - Net         (6.855)         755           TOTAL         1.006.060         1.105.069           Non-Controlling Interest         2.127.215         1.617.765           TAL EQUITY         3.433.375         2.722.834		9,000	9,000
rplus Revaluatian Asset         213.652         243.620           her comprehensive expenses - Net         (6.855)         755           TOTAL         1.306.160         1.105.069           Von-Controlling Interest         2.127.215         1.617.765           TAL EQUITY         3.433.376         2.722.834			
her comprehensive expenses - Net         (6.855)         755           TOTAL         1.306.160         1.105.069           Non-Controlling Interest         2.127.215         1.617.765           VTAL EQUITY         3.433.375         2.722.834			
TOTAL         1.006.160         1.105.069           Non-Controlling Interest         2.127.215         1.617.765           ITAL EQUITY         3.433.375         2.722.834			
Non-Controlling Interest         2.127.215         1.617.765           TAL EQUITY         3.433.375         2.722.834	her comprehensive expenses - Net		
	TOTAL	2.127.215	
	TOTAL Non-Controlling Interest		2.722.834

	Capital Stock	Retained Earnings	Surplus Revaluation Fixed Asset	Other Comprehensive Expenses	Non- Controlling Interest	Total Equity
Balance as of January 1, 2021 before restatement	9.000	543.867	310.432	(1.884)	937.895	1.799.310
Impact of restatement	-	2.509	-	1.373	7.723	11.605
Balance after restatement *)	9.000	546.376	310.432	(511)	945.618	1.810.91
Net income for the year	-	295.003	-	-	40,674	335.67
Revaluation surplus of fixed assets	-	-	22,586	-	44,936	67.52
Remeasurement of defined benefits	-	-	_	(138)	331	193
Remeasurement of assets	-	-	-	(252)	(252)	(50-
Total comprehensive income for the year		295.003	22,586	(390)	85,689	402.88
Share ownership adjustment		2,989	(79.972)	1,656	152,331	77.00
Cash dividends	-	(2,100)	(	-	(5.040)	(7.14
Realisation of revaluation surplus of fixed assets	-	17.201	(17.201)		(	( ) · · · ·
Realisation of revaluation surplus on sale	-	3,176	(3.176)	-	-	
of fixed assets	1					
Realisation of revaluation surplus on written	-	1.250	(1.250)	-	-	
off fixed assets						
Issuance of common stocks	-	-	-		439.167	439.16
Balance as of December 31. 2021	9.000	863.895	231.419	755	1.617.765	2.722.83
Impact of restatement	-	(17.201)	17.201	-	-	
Balance after restatement *)	9.000	846.694	248.620	755	1.617.765	2.722.83
Net income for the year	-	208.759		-	43.451	252.21
Revaluation surplus of fixed assets	-	-	(4.036)	-	(10.078)	(14.11
Remeasurement of defined benefits	-	-	-	(47)	(315)	(36
Remeasurement of assets	-	-	-	(7.887)	(7.887)	(15.77
Total comprehensive income for the year	-	208.759	(4.036)	(7.934)	25.171	221.96
Share ownership adjustment	-	82.231	(28.252)	324	158.938	213.24
Cash dividends	-	(50.000)	-	-	(9.906)	(59.90
Realisation of revaluation surplus on sale						
of fixed assets	-	2.679	(2.679)	-	-	
Issuance of common stocks	-	-	-	-	335.246	335.24
Balance as of December 31, 2022 *) As restated	9.000	1.090.363	213.653	(6.855)	2.127.214	3.433.37

Jakarta, March 31, 2023 Board of Director of Bank Bumi Arta H Hendrik Atmaja Director Edwin Suryahusada Director

(in Million Rupiah)	31 DES 2022	31 DES 2021 *)
Net Sales	851.620	762.624
Cost of Goods Sold	(219.474)	(158.077)
Interest Expense	(172.570)	(226.235)
Provision for impairment losses - net	(54.321)	(14.766)
Gross Profit	405.255	363.546
Operational Expense	(331.313)	(282.486)
Gain (Loss) From Operation	73.942	81.060
Other Income (Expenses)		
Other Income	195.031	276.331
Other Expenses	(803)	(3.962)
Total Other Income (Expenses)	194.228	272.369
Income Before Tax	268.170	353.429
Benefit (Losses) Income Tax		
Current Tax	(28.591)	(15,985)
Deferred tax	12.631	(1.767)
Total Benefit (Loss) Income Tax	(15.960)	(17.752)
INCOME FOR THE YEAR	252.210	335.677
Other Comprehensive Income		
Item that will not be reclassified subsequently to profit or loss:		
Remeasurement of defined benefits obligation - net	(362)	193
Gain on revaluation of premises and equipment - net	(14.114)	67.522
Item that will be reclassified subsequently to profit or loss:	1	
Availabe For Sales Financial Assets	(15.774)	(504)
Total Other Comprehensive Income	(30.250)	67.211
Other Comprehensive Income (Losses) for The Year	221.960	402.888
Total income for the year attributable to:		
Owners of the Company	208.759	295.003
Non-Controlling Interest	43.451	40.674
Total	252.210	335.677
Total comprehensive income for the year attributable to:		
Owners of the Company	203.681	317.200
Non-Controlling Interest	18.279	85.688
Total	221,960	402,888

	31 DES 2022	31 DES 2021
Cash Flows From Operating Activities		
Interest, commissions and fees received (paid)	348.939	290.449
Underwritting Income - net	61.308	49.629
Customer received (paid)	231.298	170.378
Personnel expenses paid	(173.995)	(160.257
General and administrative expenses paid	(364.308)	(275.748)
Payments of tax	(16.958)	(22.213)
Other received (paid)	31.663	32.366
Operating Cash Flows Before Changes in Operating Activities		
Decrease (increase) in operating assets:		
Loans	132.389	597.625
Other assets	10.997	5.710
Increase (decrease) in operating liabilities:		
Deposits	(1.136.478)	340.641
Deposits from other banks	33	1.011
Other liabilities	(15.785)	(413)
Net Cash Provided by Operating Activities	(890.897)	1.029.178
Cash Flows From Investing Activities		
Placements in held-to-maturity securities	(25.261)	16.118
Placements in securities purchase under resale arrangement	(20.076)	(983.193)
Payment to right of use of assets	(568)	-
Acquisition of fixed assets and intangible assets	(34.071)	(16.813)
Acquisition of other assets	(893)	
Sales of fixed assets	2.666	10.698
Acquisition (Sales) Investing	300.110	200.282
Net Cash Used in investing Activities	221.907	(772.908)
Cash Flows From Financing Activity		
Common share issuance	432.019	413.507
Receipt of paid-up capital	500	-
Emission common share	(5.113)	(2.431)
Cash dividends paid	(59.906)	(7.140)
Rent Payable	1.017	(2.119)
Bank Payable	6.533	(5.752)
Other Accounts Receivable	-1401	-
Third Parties Payable	1.020	148
Net Cash Provided by Financing Activities	374.669	396.213
Net Increase (Decrease) In Cash And Cash Equivalents	(294.321)	652.483
Cash And Cash Equivalents At Beginning Of Year	1.451.959	799.059
Changes in foreign exchange rates	4.481	417
Cash And Cash Equivalents At End Of Year	1,162,119	1,451,959

Notes

The financial information as of and for the year ended December 31, 2022 are taken from the Financial Statements that have been audited by the Public Accountant Anderson & Rekan (Signing Partner: Madelin Kurniawan, CPA), which has provided fairly. Because of the financial information taken from financial statements, thus the information is not a complete presentation of financial statements.

Jakarta, March 31, 2023 Director of PT. Surya Husada Investment

Director T. Surve Director P.T. Surya Husada Investment