

**STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)**  
**PT BANK BUMI ARTA TBK**  
**30 NOVEMBER 2024**

| No.                                   | ACCOUNT  | In Million       |
|---------------------------------------|--|------------------|
| <b>ASSETS</b>                         |  |                  |
| 1.                                    | Cash   | 72,525           |
| 2.                                    | Placement to Bank Indonesia                                      | 1,163,622        |
| 3.                                    | Interbank placement  | 35,319           |
| 4.                                    | Spot and derivatives / forward receivables                       | -                |
| 5.                                    | Securities   | 711,022          |
| 6.                                    | Securities sold under repurchase agreement (repo)                | -                |
| 7.                                    | Claims on securities bought under reverse repo                   | 1,186,437        |
| 8.                                    | Acceptance claims  | 20,776           |
| 9.                                    | Loans  | 4,346,790        |
| 10.                                   | Sharia financing   | -                |
| 11.                                   | Equity investment  | 10               |
| 12.                                   | Other financial assets   | 45,078           |
| 13.                                   | Impairment on financial assets -/-                               | 133,964          |
|                                       | a. Securities  | -                |
|                                       | b. Loans and sharia financing                                    | 115,218          |
|                                       | c. Others  | 18,746           |
| 14.                                   | Intangible assets  | 65,047           |
|                                       | Accumulated amortization on intangible assets -/-                | 48,580           |
| 15.                                   | Fixed assets and equipment                                       | 871,850          |
|                                       | Accumulated depreciation on fixed assets and equipment -/-       | 90,450           |
| 16.                                   | Non Productive Asset   | 47,044           |
|                                       | a. Abandoned property  | 38,300           |
|                                       | b. Foreclosed assets   | 8,744            |
|                                       | c. Suspense accounts   | -                |
|                                       | d. Interbranch assets  | -                |
| 17.                                   | Other assets   | 72,825           |
| <b>TOTAL ASSETS</b>                   |  | <b>8,365,351</b> |
| <b>LIABILITIES AND EQUITIES</b>       |  |                  |
| <b>LIABILITIES</b>                    |  |                  |
| 1.                                    | Current account  | 636,553          |
| 2.                                    | Saving account   | 367,840          |
| 3.                                    | Time deposit   | 3,957,382        |
| 4.                                    | Electronic money   | -                |
| 5.                                    | Liabilities to Bank Indonesia                                    | -                |
| 6.                                    | Interbank liabilities  | 35               |
| 7.                                    | Spot and derivative / forward liabilities                        | -                |
| 8.                                    | Liabilities on securities sold under repurchase agreement (repo) | -                |
| 9.                                    | Acceptance liabilities   | 20,776           |
| 10.                                   | Issued securities  | -                |
| 11.                                   | Loans / financing received                                       | -                |
| 12.                                   | Margin deposit   | -                |
| 13.                                   | Interbranch liabilities  | -                |
| 14.                                   | Other liabilities  | 186,041          |
| <b>TOTAL LIABILITIES</b>              |  | <b>5,168,627</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)                                  | 684,256          |
|                                       | a. Gains   | 692,374          |
|                                       | b. Losses -/-  | 8,118            |
| 18.                                   | Reserves   | 47,500           |
|                                       | a. General reserves  | 47,500           |
|                                       | b. Appropriated reserves   | -                |
| 19.                                   | Gain/loss  | 781,316          |
|                                       | a. Previous years  | 706,547          |
|                                       | b. Current year  | 74,769           |
|                                       | c. Dividends paid -/-  | -                |
| <b>TOTAL EQUITIES</b>                 |  | <b>3,196,724</b> |
| <b>TOTAL LIABILITIES AND EQUITIES</b> |  | <b>8,365,351</b> |

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**  
**PT BANK BUMI ARTA TBK**  
**30 NOVEMBER 2024**

| No.   | ACCOUNT   | In Million    |
|---|---|---------------|
| <b>OPERATIONAL INCOME AND EXPENSES</b>                        |   |               |
| <b>A. Interest Income and Expenses</b>                        |   |               |
| 1.  | Interest Income   | 503,664       |
| 2.  | Interest Expenses   | 195,142       |
|   | Net Interest Income (Expenses)  | 308,522       |
| <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   | 1,148         |
| 7.  | Dividend income   | 9             |
| 8.  | Commission / provision / fee and administration   | 9,918         |
| 9.  | Others income   | 2,203         |
| 10.   | Impairment losses on financial assets   | (25,949)      |
| 11.   | Losses on operational risk  | 146           |
| 12.   | Personnel expenses  | 156,425       |
| 13.   | Promotion expenses  | 285           |
| 14.   | Other expenses  | 104,770       |
|   | Other Operating Income (Expenses)   | (222,399)     |
|   | <b>OPERATIONAL PROFIT (LOSS)</b>  | <b>86,123</b> |
| <b>NON OPERATIONAL INCOME (EXPENSES)</b>                      |   |               |
| 1.  | Gain (loss) on sale of fixed assets and equipment   | 274           |
| 2.  | Other non operational income (expenses)   | 9,461         |
|   | <b>NON OPERATIONAL PROFIT (LOSS)</b>  | <b>9,735</b>  |
|   | <b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>  | <b>95,858</b> |
|   | Income taxes  | 21,089        |
| a.  | Estimated current period tax -/-  | 21,089        |
| b.  | Deferred tax income (expenses)  | -             |
|   | <b>NET PROFIT (LOSS) AFTER TAX</b>  | <b>74,769</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>74,769</b> |
|   | <b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>   |               |

**STATEMENT OF COMMITMENTS AND CONTINGENCIES (MONTHLY)**  
**PT BANK BUMI ARTA TBK**  
**30 NOVEMBER 2024**

| NO.                                | ACCOUNT  | In Million |
|------------------------------------|--|------------|
| <b>I. COMMITTED RECEIVABLES</b>    |  | -          |
| 1.                                 | Unused loan / financing facilities   | -          |
| 2.                                 | Foreign currency positions to be received from spot and derivative / forward purchase transactions | -          |
| 3.                                 | Others   | -          |
| <b>II. COMMITTED LIABILITIES</b>   |  | 1,946,462  |
| 1.                                 | Undisbursed loan / financing facilities to debtors   | 1,932,795  |
|                                    | a. Committed   | 1,932,795  |
|                                    | b. Uncommitted   | -          |
| 2.                                 | Outstanding irrevocable L/C  | 13,667     |
| 3.                                 | Foreign currency positions to be submitted for spot and derivative / forward transactions          | -          |
| 4.                                 | Others   | -          |
| <b>III. CONTINGENT RECEIVABLES</b> |  | -          |
| 1.                                 | Received guarantees  | -          |
| 2.                                 | Others   | -          |
| <b>IV. CONTINGENT LIABILITIES</b>  |  | 91,252     |
| 1.                                 | Issued guarantees  | 91,252     |
| 2.                                 | Others   | -          |