

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)
PT BANK BUMI ARTA TBK
31 JULY 2025

No.	ACCOUNT	In Million
ASSETS		
1.	Cash	59,528
2.	Placement to Bank Indonesia	967,756
3.	Interbank placement	41,066
4.	Spot and derivatives / forward receivables	-
5.	Securities	713,564
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	1,112,224
8.	Acceptance claims	14,487
9.	Loans	4,745,212
10.	Sharia financing	-
11.	Equity investment	10
12.	Other financial assets	43,375
13.	Impairment on financial assets -/-	154,751
	a. Securities	-
	b. Loans and sharia financing	135,794
	c. Others	18,957
14.	Intangible assets	72,557
	Accumulated amortization on intangible assets -/-	57,534
15.	Fixed assets and equipment	871,959
	Accumulated depreciation on fixed assets and equipment -/-	94,596
16.	Non Productive Asset	44,546
	a. Abandoned property	36,976
	b. Foreclosed assets	7,570
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	78,284
TOTAL ASSETS		8,457,687
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	658,322
2.	Saving account	348,535
3.	Time deposit	4,039,948
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	540
7.	Spot and derivative / forward liabilities	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	14,487
10.	Issued securities	-
11.	Loans / financing received	-
12.	Margin deposit	1,770
13.	Interbranch liabilities	-
14.	Other liabilities	188,355
TOTAL LIABILITIES		5,251,957
EQUITIES		
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)	686,007
	a. Gains	692,374
	b. Losses -/-	6,367
18.	Reserves	50,500
	a. General reserves	50,500
	b. Appropriated reserves	-
19.	Gain/loss	785,571
	a. Previous years	764,947
	b. Current year	20,624
	c. Dividends paid -/-	-
TOTAL EQUITIES		3,205,730
TOTAL LIABILITIES AND EQUITIES		8,457,687

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
31 JULY 2025

No.	ACCOUNT	In Million
	OPERATIONAL INCOME AND EXPENSES	
	A. Interest Income and Expenses	
1.	Interest Income	318,040
2.	Interest Expenses	127,913
	Net Interest Income (Expenses)	190,127
	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	979
7.	Dividend income	-
8.	Commission / provision / fee and administration	7,357
9.	Others income	988
10.	Impairment losses on financial assets	5,243
11.	Losses on operational risk	2
12.	Personnel expenses	99,985
13.	Promotion expenses	96
14.	Other expenses	68,147
	Other Operating Income (Expenses)	(164,149)
	OPERATIONAL PROFIT (LOSS)	25,978
	NON OPERATIONAL INCOME (EXPENSES)	
1.	Gain (loss) on sale of fixed assets and equipment	605
2.	Other non operational income (expenses)	(142)
	NON OPERATIONAL PROFIT (LOSS)	463
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	26,441
	Income taxes	5,817
a.	Estimated current period tax -/-	5,817
b.	Deferred tax income (expenses)	-
	NET PROFIT (LOSS) AFTER TAX	20,624
	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	20,624
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	

STATEMENT OF COMMITMENTS AND CONTINGENCIES (MONTHLY)
PT BANK BUMI ARTA TBK
31 JULY 2025

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 transactio	-
3.	Others	-
II.	COMMITTED LIABILITIES	1,928,309
1.	Undisbursed loan / financing facilities to debtors	1,914,547
	a. Committed	1,914,547
	b. Uncommitted	-
2.	Outstanding irrevocable L/C	13,762
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	96,530
1.	Issued guarantees	96,530
2.	Others	-