

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

No.	ACCOUNT	In Million
ASSETS		
1.	Cash	68,289
2.	Placement to Bank Indonesia	1,274,855
3.	Interbank placement	51,097
4.	Spot and derivatives / forward receivables	-
5.	Securities	807,154
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	791,117
8.	Acceptance claims	17,361
9.	Loans	4,551,685
10.	Sharia financing	-
11.	Equity investment	10
12.	Other financial assets	42,532
13.	Impairment on financial assets -/-	138,410
	a. Securities	-
	b. Loans and sharia financing	119,763
	c. Others	18,647
14.	Intangible assets	71,309
	Accumulated amortization on intangible assets -/-	51,203
15.	Fixed assets and equipment	872,755
	Accumulated depreciation on fixed assets and equipment -/-	92,200
16.	Non Productive Asset	44,713
	a. Abandoned property	36,976
	b. Foreclosed assets	7,737
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	63,723
TOTAL ASSETS		8,374,787
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	727,911
2.	Saving account	363,611
3.	Time deposit	3,873,848
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1,028
7.	Spot and derivative / forward liabilities	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	17,361
10.	Issued securities	-
11.	Loans / financing received	-
12.	Margin deposit	1,380
13.	Interbranch liabilities	-
14.	Other liabilities	189,016
TOTAL LIABILITIES		5,174,155
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)	686,008
	a. Gains	692,374
	b. Losses -/-	6,366
18.	Reserves	47,500
	a. General reserves	47,500
	b. Appropriated reserves	-
19.	Gain/loss	783,472
	a. Previous years	781,251
	b. Current year	2,221
	c. Dividends paid -/-	-
TOTAL EQUITIES		3,200,632
TOTAL LIABILITIES AND EQUITIES		8,374,787

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

No.	ACCOUNT	In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	46,219
2.	Interest Expenses	17,886
	Net Interest Income (Expenses)	28,333
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	493
7.	Dividend income	-
8.	Commission / provision / fee and administration	914
9.	Others income	203
10.	Impairment losses on financial assets	5,569
11.	Losses on operational risk	-
12.	Personnel expenses	13,818
13.	Promotion expenses	13
14.	Other expenses	7,696
	Other Operating Income (Expenses)	(25,486)
	OPERATIONAL PROFIT (LOSS)	2,847
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	-
2.	Other non operational income (expenses)	-
	NON OPERATIONAL PROFIT (LOSS)	-
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	2,847
	Income taxes	626
a.	Estimated current period tax -/-	626
b.	Deferred tax income (expenses)	-
	NET PROFIT (LOSS) AFTER TAX	2,221
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	2,221
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	

STATEMENT OF COMMITMENTS AND CONTINGENCIES (MONTHLY)
PT BANK BUMI ARTA TBK
31 JANUARY 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 transac	-
3.	Others	-
II. COMMITTED LIABILITIES		1,885,245
1.	Undisbursed loan / financing facilities to debtors	1,878,420
	a. Committed	1,878,420
	b. Uncommitted	-
2.	Outstanding irrevocable L/C	6,825
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		93,176
1.	Issued guarantees	93,176
2.	Others	-