

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 (SE/POJK.03/2020 dated June 30, 2020 on Transparency and Publication Report General Bank, then below are presented The Consolidated Financial Statements of P.T. Surya Husada Investment and Subsidiary Company for ended June 30, 2025.

Financial Statement of P.T. Bank Bumi Arta Tbk. for period ended on June 30, 2025 (Unaudited) published in Website.



Jakarta, July 31 2025
Board of Director of Bank Bumi Arta

Wilan Aryono S.
President Director

Edwin Suryahusada
Director

CONSOLIDATED STATEMENT OF FINANCIAL POSITION			
JUNE 30, 2025 AND DECEMBER 31, 2024			
In Million Rupiah			
	30 JUN 2025	31 DES 2024	
Assets			
CURRENT ASSETS			
Cash and Cash Equivalent	1.792.355	1.009.079	
Short-term Investments	-	-	
Security Held to Maturity	1.745.474	1.897.978	
Loans	4.525.232	4.286.781	
Account Receivable	30.949	51.892	
Acceptances Receivable	11.201	18.626	
Inventory	123.946	44.370	
Accrued Interest Receivable	23.861	23.236	
Other Accounts Receivable	21.150	9.405	
Prepaid Taxes	62.133	20.722	
Prepaid Expenses	11.406	2.652	
Total Current Assets	8.347.707	7.364.741	
NON-CURRENT ASSETS			
Deferred Tax Assets - Net	28.202	28.202	
Investment	136.247	129.355	
Fixed Asset - Net	884.455	877.587	
Intangible Assets	16.444	21.505	
Other Assets	66.251	91.835	
Total Non-Current Assets	1.151.599	1.148.484	
TOTAL ASSETS	9.499.306	8.513.225	
LIABILITIES AND EQUITY			
CURRENT LIABILITIES			
Account Payable	33.018	33.213	
Bank Payable	65.084	18.989	
Liabilities Payable Immediately	55.410	12.462	
Deposits	5.620.040	4.760.106	
Deposits from Other Bank	539	1.026	
Acceptances Payable	11.218	18.667	
Claim Payable	-	-	
Claim Estimation	-	-	
Unearned Premiums	-	-	
Coassurance Premium Payables	-	-	
Reassurance Payable	-	-	
Commission Payable	-	-	
Down Payment	8.765	6.980	
Taxes Payable	16.957	11.058	
Accrued Interest	12.353	11.084	
Accrued Expenses	54.206	73.913	
Financing Payable	11.869	7.161	
Other Liabilities	12.004	9.259	
Total Current Liabilities	5.901.463	4.963.918	
NON-CURRENT LIABILITIES			
Employee Benefits Obligations	72.735	70.048	
Total Non-Current Liabilities	72.735	70.048	
TOTAL LIABILITIES	5.974.198	5.033.966	
EQUITY			
Capital Stock	9.000	9.000	
Retained Earnings	1.184.396	1.161.598	
Surplus Revaluation Asset	204.458	204.458	
Other comprehensive expenses - Net	(1.887)	(1.887)	
Total	1.395.967	1.373.169	
Non-Controlling Interest	2.129.141	2.106.090	
TOTAL EQUITY	3.525.108	3.479.259	
TOTAL LIABILITIES AND EQUITY	9.499.306	8.513.225	

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY							
FOR THE SIX MONTHS ENDED JUNE 30, 2025 AND 2024							
In Million Rupiah							
	Capital Stock	Retained Earnings		Revaluation Fixed Asset	Other Comprehensive Income	Non-Controlling Interests	Total Equity
		Reserved	Not Reserved				
Balance January 1, 2024	9.000	27.322	1.093.553	213.652	(6.940)	2.178.882	3.515.469
Adjustment of non controller	-	-	(1.304)	-	-	(1.240)	(2.544)
Appropriation for general reserve	-	1.476	(1.476)	-	-	3.524	3.524
Income For The Year	-	-	25.371	-	-	36.469	61.840
Revaluation of assets available for sale	-	-	-	(471)	-	(1.125)	(1.596)
Other comprehensive income	-	-	-	-	(2.459)	(2.468)	(4.917)
Balance June 30, 2024	9.000	28.798	1.116.144	213.181	(8.399)	2.214.052	3.571.776
Balance January 1, 2025	9.000	28.798	1.132.690	204.458	(1.887)	2.106.200	3.479.259
Capital deposit	-	-	-	-	-	10.500	10.500
Adjustment of non controller	-	-	1.261	-	-	(1.605)	(344)
Appropriation for general reserve	-	-	-	-	-	-	-
Income For The Year	-	-	21.647	-	-	14.046	35.693
Other comprehensive income	-	-	-	-	-	-	-
Balance June 30, 2025	9.000	28.798	1.155.598	204.458	(1.887)	2.129.141	3.525.108

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME			
FOR THE SIX MONTHS ENDED JUNE 30, 2025 AND 2024			
In Million Rupiah			
	30 JUN 2025	30 JUN 2024	
Net Sales	844.825	683.667	
Cost of Goods Sold	(524.985)	(338.521)	
Interest Expense	(106.567)	(102.857)	
Allowance for Impairment Losses	(3.579)	19.216	
Gross Profit	209.694	261.505	
Operational Expense	(186.651)	(189.245)	
Gain (Loss) From Operation	23.043	72.259	
OTHER INCOME (EXPENSES)			
Other Income	22.483	12.114	
Other Expenses	(4.374)	(4.523)	
TOTAL OTHER INCOME (EXPENSES)	18.109	7.591	
INCOME BEFORE TAX	41.152	79.850	
INCOME (LOSS) INCOME TAX			
Current Tax	(5.459)	(18.009)	
Deferred Tax	-	-	
Total Income (Loss) Income Tax	(5.459)	(18.009)	
INCOME FOR THE YEAR	35.693	61.841	
Other comprehensive income			
Item that will not be reclassified subsequently to profit or loss:			
Remeasurement of defined benefits obligation - net	-	-	
Gain on revaluation of premises and equipment - net	-	-	
Item that will be reclassified subsequently to profit or loss:			
Available For Sales Financial Assets	-	(6.513)	
Total Other Comprehensive Income	-	(6.513)	
Comprehensive Income (losses) for the year	35.693	55.328	
Total income for the year attributable to:			
Owners of the Company	21.647	25.371	
Non-Controlling Interest	14.046	36.470	
Total	35.693	61.841	
Total comprehensive income for the year attributable to:			
Owners of the Company	21.647	20.192	
Non-Controlling Interest	14.046	35.136	
Total	35.693	55.328	

CONSOLIDATED STATEMENT OF CASH FLOW			
FOR THE SIX MONTHS ENDED JUNE 30, 2025 AND 2024			
In Million Rupiah			
	30 JUN 2025	30 JUN 2024	
Cash Flows From Operating Activities			
Interest, commissions and fees received (paid)	171.691	171.036	
Underwriting Income - net	-	53.109	
Customer received (paid)	579.441	371.099	
Personnel expenses paid	(791.006)	(542.076)	
Proceeds from foreclosed collateral sales	117	-	
Payments of tax	(6.416)	(21.757)	
Other received (paid)	9.479	3.996	
Operating Cash Flows Before Changes in Operating Activities			
Decrease (increase) in operating assets:			
Loans	(212.254)	(225.881)	
Other assets	55.066	(916)	
Increase (decrease) in operating liabilities:			
Deposits	820.528	325.599	
Deposits from other banks	(487)	(519)	
Other liabilities	6.032	(1.427)	
Net Cash Provided by Operating Activities	632.191	132.263	
Cash Flows From Investing Activities			
Placements (liquidation) in held-to-maturity securities	51.524	-	
Placements (liquidation) with a promise to resell securities	100.979	(188.043)	
Acquisition of premises and equipment and intangible assets	(16.456)	(14.203)	
Payment of other assets	(10.429)	(80)	
Selling form fixed assets and intangible assets	734	660	
Acquisition (Sales) Investing	-	13.177	
Net Cash Used In Investing Activities	126.352	(188.489)	
Cash Flows From Financing Activity			
Capital deposit	10.500	-	
Payment of interest	(3.186)	-	
Received (payment) of leasing	3.078	(575)	
Received (payment) of bank loan	16159	12.305	
Received (Payment) of third parties	(2.200)	(2.288)	
Net Cash Provided by Financing Activities	24.351	9.442	
Net Increase (Decrease) In Cash And Cash Equivalents	782.894	(46.784)	
The effect of changes in foreign exchange rates	382	1.403	
Cash And Cash Equivalents At Beginning Of Year	1.009.079	1.251.292	
Cash And Cash Equivalents At End Of Year	1.792.355	1.205.911	

Jakarta, July 31, 2025
Board of Director of Surya Husada Investment

Director
P.T. Surya Husada Investment