

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/POJK.03/2019 on Transparency and Publication Report Bank and Surat Edaran Otoritas Jasa Keuangan (SEOUK) No. 9/SEOUK.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 December 31, 2024
Financial Statement of P.T. Bank Bumi Arta Tbk. for period ended on Desember 31, 2024 (Audited) published in Website Bank Bumi Arta dated on March 27, 2025



Jakarta, 27 March 2025

Board of Directors of Bank Bumi Arta

Wilan Aryono S.
President Director

Edwin Suryahusada
Director

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
FOR YEAR ENDED DECEMBER 31, 2024 AND 2023
(in Million Rupiah)

| | 31 DES 2024 | 31 DES 2023 |
|--------------------------------------|------------------|------------------|
| ASSETS | | |
| CURRENT ASSETS | | |
| Cash and Cash Equivalent | 1.009.079 | 1.251.292 |
| Short-term Investments | 10 | 236.581 |
| Security Held to Maturity | 1.897.978 | 2.040.491 |
| Loans | 4.286.781 | 3.757.373 |
| Account Receivable | 51.892 | 12.127 |
| Acceptances Receivable | 18.626 | 9.722 |
| Premium Receivables | - | 61.777 |
| Coassurance Premium Receivable | - | 42.214 |
| Reassurance Receivable | - | 64.110 |
| Reassurance Assets | - | 107.501 |
| Inventory | 44.370 | 58.646 |
| Accrued interest Receivable | 23.236 | 27.576 |
| Other Accounts Receivable | 9.405 | 20.011 |
| Prepaid Taxes | 20.722 | 7.307 |
| Prepaid Expenses | 2.652 | 17.765 |
| Total Current Assets | 7.964.751 | 7.716.493 |
| NON-CURRENT ASSETS | | |
| Deferred Tax Assets - Net | 28.202 | 41.212 |
| Investment | 129.345 | - |
| Fixed Asset - Net | 877.587 | 889.360 |
| Other Assets | 113.340 | 103.949 |
| Total Non-Current Assets | 1.148.474 | 1.034.521 |
| TOTAL ASSETS | 9.113.225 | 8.751.014 |
| LIABILITIES AND EQUITY | | |
| CURRENT LIABILITIES | | |
| Account Payable | 33.213 | 44.463 |
| Bank Payable | 18.989 | 10.758 |
| Liabilities Payable Immediately | 12.462 | 16.452 |
| Deposits | 4.760.106 | 4.635.529 |
| Deposits from Other Bank | 1.026 | 1.004 |
| Acceptances Payable | 18.667 | 9.782 |
| Claim Payable | - | 4.277 |
| Claim Estimation | - | 39.190 |
| Unearned Premiums | - | 180.011 |
| Coassurance Premium Payables | - | 15.557 |
| Reassurance Payable | - | 91.861 |
| Commission Payable | - | 13.800 |
| Down Payment | 6.980 | 1.076 |
| Taxes Payable | 11.058 | 22.000 |
| Accrued Interest | 11.084 | 10.732 |
| Accrued Expenses | 73.913 | 56.125 |
| Rent Payable | 7.161 | 4.854 |
| Other Liabilities | 9.259 | 8.419 |
| Total Current Liabilities | 4.993.918 | 5.168.890 |
| NON-CURRENT LIABILITIES | | |
| Employee Benefits Obligations | 70.048 | 69.656 |
| Total Non-Current Liabilities | 70.048 | 69.656 |
| TOTAL LIABILITIES | 5.063.966 | 5.238.546 |
| EQUITY | | |
| Capital Stock | 9.000 | 9.000 |
| Retained Earnings | 1.161.598 | 1.120.874 |
| Surplus Revaluation Asset | 204.458 | 213.652 |
| Other comprehensive expenses - Net | (1.887) | (6.940) |
| TOTAL | 1.373.169 | 1.336.586 |
| Non-Controlling Interest | 2.106.090 | 2.178.882 |
| TOTAL EQUITY | 3.479.259 | 3.515.468 |
| TOTAL LIABILITIES AND EQUITY | 8.513.225 | 8.751.014 |

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR YEAR ENDED DECEMBER 31, 2024 DAN 2023
(in Million Rupiah)

| | Capital Stock | Retained Earnings | Surplus Revaluation Fixed Asset | Other Comprehensive Expenses | Non-Controlling Interest | Total Equity |
|--|---------------|-------------------|---------------------------------|------------------------------|--------------------------|------------------|
| Balance as of January 1, 2023 | 9.000 | 1.090.363 | 213.853 | (8.855) | 2.127.214 | 3.433.375 |
| Net income for the year | - | 30.511 | - | - | 44.419 | 74.930 |
| Share ownership adjustment | - | - | - | - | 8.500 | 8.500 |
| Cash dividend | - | - | - | - | (1.500) | (1.500) |
| Remeasurement of defined benefits | - | - | - | (85) | 248 | 163 |
| Balance as of December 31, 2023 | 9.000 | 1.120.874 | 213.853 | (8.940) | 2.178.891 | 3.515.468 |
| Net income for the year | - | 41.730 | - | - | 43.627 | 85.357 |
| Dekonsol effect on subsidiary entities | - | (1.006) | (7.859) | 4.543 | (116.419) | (120.741) |
| Realisation of revaluation surplus on sale of fixed assets | - | - | (1.335) | - | - | (1.335) |
| Remeasurement of defined benefits | - | - | - | 510 | - | 510 |
| Balance as of December 31, 2024 | 9.000 | 1.161.598 | 204.458 | (1.887) | 2.106.090 | 3.479.259 |

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
FOR YEAR ENDED DECEMBER 31, 2024 AND 2023
(in Million Rupiah)

| | 31 DES 2024 | 31 DES 2023 |
|---|------------------|------------------|
| Net Sales | 1.360.941 | 1.125.215 |
| Cost of Goods Sold | (739.157) | (461.348) |
| Interest Expense | (211.189) | (176.174) |
| Provision for impairment losses - net | 7.515 | (42.397) |
| Gross Profit | 418.110 | 445.288 |
| Operational Expense | (346.037) | (363.416) |
| Gain (Loss) From Operation | 72.073 | 81.880 |
| Other Income (Expenses) | | |
| Other Income | 37.503 | 15.852 |
| Other Expenses | (2.156) | (2.443) |
| Total Other Income (Expenses) | 35.347 | 13.409 |
| Income Before Tax | 107.420 | 95.289 |
| Benefit (Losses) Income Tax | | |
| Current Tax | (11.229) | (30.261) |
| Final tax | (123) | - |
| Deferred tax | (10.711) | 9.902 |
| Total Benefit (Loss) Income Tax | (22.063) | (20.359) |
| INCOME FOR THE YEAR | 85.357 | 74.930 |
| Other Comprehensive Income | | |
| Item that will not be reclassified subsequently to profit or loss | | |
| Remeasurement of defined benefits obligation - net | 2.230 | 163 |
| Gain on revaluation of premises and equipment - net | - | - |
| Item that will be reclassified subsequently to profit or loss: | | |
| Available For Sales Financial Assets | - | - |
| Total Other Comprehensive Income | 2.230 | 163 |
| Other Comprehensive Income (Losses) for The Year | 87.587 | 75.093 |
| Total income for the year attributable to: | | |
| Owners of the Company | 41.730 | 30.511 |
| Non-Controlling Interest | 43.627 | 44.419 |
| Total | 85.357 | 74.930 |
| Total comprehensive income for the year attributable to: | | |
| Owners of the Company | 43.001 | 30.426 |
| Non-Controlling Interest | 45.586 | 44.667 |
| Total | 87.587 | 75.093 |

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR YEAR ENDED DECEMBER 31, 2024 DAN 2023
(in Million Rupiah)

| | 31 DES 2024 | 31 DES 2023 |
|--|------------------|------------------|
| Cash Flows From Operating Activities | | |
| Interest, commissions and fees received (paid) | 340.663 | 365.567 |
| Underwriting Income - net | - | 4.198 |
| Customer received (paid) | 765.316 | 489.018 |
| Personnel expenses paid | (761.273) | (156.103) |
| General and administrative expenses paid | (300.093) | (553.116) |
| Payments of tax | (19.766) | (24.967) |
| Other received (paid) | 45.145 | 28.072 |
| Operating Cash Flows Before Changes in Operating Activities | 45.145 | 28.072 |
| Decrease (increase) in operating assets: | | |
| Loans | (520.480) | (73.829) |
| Other assets | (14.725) | (5.967) |
| Increase (decrease) in operating liabilities: | | |
| Deposits | 101.902 | (275.605) |
| Deposits from other banks | 22 | (978) |
| Other liabilities | 25.987 | 7.276 |
| Net Cash Provided by Operating Activities | (337.299) | (198.134) |
| Cash Flows From Investing Activities | | |
| Placements in held-to-maturity securities | (700.000) | (1.918.008) |
| Placements in securities purchase under resale arrangement | 833.269 | 2.256.712 |
| Payment to right of use of assets | (421) | (341) |
| Acquisition of fixed assets and intangible assets | (30.047) | (87.523) |
| Acquisition of other assets | 2 | - |
| Sales of fixed assets | 351 | 1.254 |
| Acquisition (Sales) Investing | (1.225) | (9.412) |
| Net Cash Used in Investing Activities | 101.929 | 261.882 |
| Cash Flows From Financing Activity | | |
| Common share issuance | - | - |
| Receipt of paid-up capital | 980 | 8.500 |
| Cash dividends paid | - | (3.000) |
| Interest payment | (1.024) | 1.500 |
| Finance lease | 823 | 2.132 |
| Bank Payable | 8.231 | 17.253 |
| Other Accounts Receivable | 72 | (1.573) |
| Third Parties Payable | 5.872 | (950) |
| Net Cash Provided by Financing Activities | 14.954 | 23.862 |
| Net Increase (Decrease) in Cash And Cash Equivalents | (220.416) | 89.410 |
| Cash And Cash Equivalents At Beginning Of Year | 1.251.292 | 1.162.119 |
| Dekonsol effect on subsidiary entities | (22.750) | - |
| Changes in foreign exchange rates | 953 | (237) |
| Cash And Cash Equivalents At End Of Year | 1.009.079 | 1.251.292 |

Notes:

The financial information as of and for the year ended December 31, 2024 are taken from the Financial Statements that have been audited by the Public Accountant Budiandru dan Rekan (Signing Partner: Maman Abdurahman, Ak, CPA, ASEAN 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, 27 March 2025
Director of P.T. Surya Husada Investment

Director
P.T. Surya Husada Investment