

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

No.	ACCOUNT	In Million
ASSETS		
1.	Cash	61,556
2.	Placement to Bank Indonesia	1,219,952
3.	Interbank placement	49,596
4.	Spot and derivatives / forward receivables	-
5.	Securities	519,415
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	944,205
8.	Acceptance claims	15,582
9.	Loans	4,724,774
10.	Sharia financing	-
11.	Equity investment	10
12.	Other financial assets	39,849
13.	Impairment on financial assets -/-	158,032
	a. Securities	-
	b. Loans and sharia financing	139,115
	c. Others	18,917
14.	Intangible assets	75,536
	Accumulated amortization on intangible assets -/-	60,073
15.	Fixed assets and equipment	870,653
	Accumulated depreciation on fixed assets and equipment -/-	95,222
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	69,931
TOTAL ASSETS		8,322,278
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	666,775
2.	Saving account	395,898
3.	Time deposit	3,846,897
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1,448
7.	Spot and derivative / forward liabilities	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	15,582
10.	Issued securities	-
11.	Loans / financing received	-
12.	Margin deposit	-
13.	Interbranch liabilities	-
14.	Other liabilities	186,123
TOTAL LIABILITIES		5,112,723
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	789,396
	a. Previous years	764,947
	b. Current year	24,449
	c. Dividends paid -/-	-
TOTAL EQUITIES		3,209,555
TOTAL LIABILITIES AND EQUITIES		8,322,278

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

No.	ACCOUNT	In Million
	OPERATIONAL INCOME AND EXPENSES	
	A. Interest Income and Expenses	
1.	Interest Income	449,781
2.	Interest Expenses	180,787
	Net Interest Income (Expenses)	268,994
	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	1,436
7.	Dividend income	-
8.	Commission / provision / fee and administration	10,595
9.	Others income	1,556
10.	Impairment losses on financial assets	10,640
11.	Losses on operational risk	265
12.	Personnel expenses	143,632
13.	Promotion expenses	202
14.	Other expenses	96,890
	Other Operating Income (Expenses)	(238,042)
	OPERATIONAL PROFIT (LOSS)	30,952
	NON OPERATIONAL INCOME (EXPENSES)	
1.	Gain (loss) on sale of fixed assets and equipment	992
2.	Other non operational income (expenses)	(599)
	NON OPERATIONAL PROFIT (LOSS)	393
	CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	31,345
	Income taxes	6,896
a.	Estimated current period tax -/-	6,896
b.	Deferred tax income (expenses)	-
	NET PROFIT (LOSS) AFTER TAX	24,449
	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	24,449
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	

STATEMENT OF COMMITMENTS AND CONTINGENCIES (MONTHLY)
PT BANK BUMI ARTA TBK
31 OCTOBER 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 transaction	-
3.	Others	-
II. COMMITTED LIABILITIES		2,089,534
1.	Undisbursed loan / financing facilities to debtors	2,078,117
	a. Committed	2,078,117
	b. Uncommitted	-
2.	Outstanding irrevocable L/C	11,417
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		93,030
1.	Issued guarantees	93,030
2.	Others	-