

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)
PT BANK BUMI ARTA TBK
NOVEMBER 2020

No.	ACCOUNT	In Million
ASSETS		
1.	Cash	60,065
2.	Placement to Bank Indonesia	1,074,150
3.	Interbank placement	37,472
4.	Spot and derivatives / forward receivables	-
5.	Securities	122,208
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	929,390
8.	Acceptance claims	8,259
9.	Loans	4,633,259
10.	Sharia financing	-
11.	Equity investment	10
12.	Other financial assets	46,137
13.	Impairment on financial assets -/-	63,027
	a. Securities	-
	b. Loans and sharia financing	63,001
	c. Others	26
14.	Intangible assets	24,885
	Accumulated amortization on intangible assets -/-	19,077
15.	Fixed assets and equipment	868,532
	Accumulated depreciation on fixed assets and equipment -/-	77,959
16.	Non Productive Asset	44,300
	a. Abandoned property	2,034
	b. Foreclosed assets	42,266
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	38,215
TOTAL ASSETS		7,726,819
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	521,058
2.	Saving account	491,639
3.	Time deposit	5,059,185
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	844
7.	Spot and derivative / forward liabilities	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	8,259
10.	Issued securities	-
11.	Loans / financing received	-
12.	Margin deposit	521
13.	Interbranch liabilities	-
14.	Other liabilities	143,020
TOTAL LIABILITIES		6,224,526
EQUITIES		
15.	Paid in capital	231,000
	a. Capital	800,000
	b. Unpaid capital -/-	569,000
	c. Treasury stock -/-	-
16.	Additional paid in capital	10,990
	a. Agio	10,990
	b. Disagio -/-	-
	c. Fund for paid up capital	-
	d. Others	-
17.	Other comprehensive gain (loss)	647,734
	a. Gains	655,165
	b. Losses -/-	7,431
18.	Reserves	37,500
	a. General reserves	37,500
	b. Appropriated reserves	-
19.	Gain/loss	575,069
	a. Previous years	553,840
	b. Current year	34,512
	c. Dividends paid -/-	13,283
TOTAL EQUITIES		1,502,293
TOTAL LIABILITIES AND EQUITIES		7,726,819

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
NOVEMBER 2020

No.	ACCOUNT	In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	584,065
2.	Interest Expenses	320,730
	Net Interest Income (Expenses)	263,335
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	(102)
7.	Dividend income	7
8.	Commission / provision / fee and administration	10,699
9.	Others income	12,792
10.	Impairment losses on financial assets	7,604
11.	Losses on operational risk	6
12.	Personnel expenses	142,100
13.	Promotion expenses	293
14.	Other expenses	93,522
	Other Operating Income (Expenses)	(220,129)
	OPERATIONAL PROFIT (LOSS)	43,206
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	924
2.	Other non operational income (expenses)	116
	NON OPERATIONAL PROFIT (LOSS)	1,040
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX		
	Income taxes	9,734
a.	Estimated current period tax -/-	9,734
b.	Deferred tax income (expenses)	-
	NET PROFIT (LOSS) AFTER TAX	34,512
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	34,512
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

STATEMENT OF COMMITMENTS AND CONTINGENCIES (MONTHLY)
PT BANK BUMI ARTA TBK
NOVEMBER 2020

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		1,882,801
1.	Undisbursed loan / financing facilities to debtors	1,864,847
	a. Committed	1,864,847
	b. Uncommitted	-
2.	Outstanding irrevocable L/C	17,954
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		208,310
1.	Issued guarantees	144,560
2.	Others	63,750