

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

No.	ACCOUNT	In Million
<b>ASSETS</b>		
1.	Cash	51,972
2.	Placement to Bank Indonesia	692,396
3.	Interbank placement	46,238
4.	Spot and derivatives / forward receivables	-
5.	Securities	122,215
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	1,270,142
8.	Acceptance claims	9,241
9.	Loans	4,576,215
10.	Sharia financing	-
11.	Equity investment	10
12.	Other financial assets	46,876
13.	Impairment on financial assets -/-	62,618
	a. Securities	-
	b. Loans and sharia financing	62,588
	c. Others	30
14.	Intangible assets	26,141
	Accumulated amortization on intangible assets -/-	19,489
15.	Fixed assets and equipment	880,525
	Accumulated depreciation on fixed assets and equipment -/-	86,572
16.	Non Productive Asset	31,909
	a. Abandoned property	2,034
	b. Foreclosed assets	29,875
	c. Suspense accounts	-
	d. Interbranch assets	-
17.	Other assets	38,419
<b>TOTAL ASSETS</b>		<b>7,623,620</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	502,107
2.	Saving account	537,296
3.	Time deposit	4,937,029
4.	Electronic money	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	937
7.	Spot and derivative / forward liabilities	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	9,241
10.	Issued securities	-
11.	Loans / financing received	-
12.	Margin deposit	1,422
13.	Interbranch liabilities	-
14.	Other liabilities	144,788
<b>TOTAL LIABILITIES</b>		<b>6,132,820</b>
<b>EQUITIES</b>		
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)	641,365
	a. Gains	655,165
	b. Losses -/-	13,800
18.	Reserves	37,500
	a. General reserves	37,500
	b. Appropriated reserves	-
19.	Gain/loss	569,945
	a. Previous years	541,897
	b. Current year	41,331
	c. Dividends paid -/-	13,283
<b>TOTAL EQUITIES</b>		<b>1,490,800</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>7,623,620</b>

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

No.	ACCOUNT	In Million
OPERATIONAL INCOME AND EXPENSES		
<b>A. Interest Income and Expenses</b>		
1.	Interest Income	636,121
2.	Interest Expenses	346,829
	Net Interest Income (Expenses)	289,292
<b>B. Operational Income and Expenses Other than Interest</b>		
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	(78)
7.	Dividend income	10
8.	Commission / provision / fee and administration	11,620
9.	Others income	20,178
10.	Impairment losses on financial assets	16,260
11.	Losses on operational risk	430
12.	Personnel expenses	140,834
13.	Promotion expenses	381
14.	Other expenses	105,971
	Other Operating Income (Expenses)	(232,146)
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>57,146</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipment	924
2.	Other non operational income (expenses)	215
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>1,139</b>
	<b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>	<b>58,285</b>
	Income taxes	16,954
a.	Estimated current period tax -/-	21,046
b.	Deferred tax income (expenses)	4,092
	<b>NET PROFIT (LOSS) AFTER TAX</b>	<b>41,331</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	Items that will not be reclassified to profit and Loss	(9,199)
a.	Reserves of fixed asset revaluation	-
b.	Gain (loss) on defined benefit actuarial program	(9,199)
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	-
	<b>OTHER COMPREHENSIVE PROFIT FOR THE YEAR AFTER TAX</b>	<b>(9,199)</b>
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE YEAR</b>	<b>32,132</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	

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

NO.	ACCOUNT	In Million
<b>I. COMMITTED RECEIVABLES</b>		-
1.	Unused loan / financing facilities	-
2.	Foreign currency positions to be received from spot and derivative / forward purchase transac	-
3.	Others	-
<b>II. COMMITTED LIABILITIES</b>		1,896,287
1.	Undisbursed loan / financing facilities to debtors	1,882,443
	a. Committed	1,882,443
	b. Uncommitted	-
2.	Outstanding irrevocable L/C	13,844
3.	Foreign currency positions to be submitted for spot and derivative / forward transactions	-
4.	Others	-
<b>III. CONTINGENT RECEIVABLES</b>		-
1.	Received guarantees	-
2.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		200,323
1.	Issued guarantees	146,870
2.	Others	53,453