

## STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

P.T. BANK BUMI ARTA Tbk.

As Of March 31, 2019 And December 31, 2018

No. Account	Mar 31, 2019 In Million	Dec 31, 2018 In Million
<b>ASSETS</b>		
1. Cash	40.231	53.631
2. Placement to Bank Indonesia	1.628.397	1.177.737
3. Interbank placement	52.207	49.763
4. Spot and derivatives claims	-	-
5. Securities		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	411.620	386.882
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	7.422	17.871
9. Loans		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	-	-
d. Loan and receivables	4.718.968	4.766.544
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(52.449)	(44.686)
c. Others	-	-
13. Intangible assets	16.838	16.838
Accumulated amortization on intangible assets -/-	(14.793)	(14.492)
14. Fixed assets and equipment	856.277	855.418
Accumulated depreciation on fixed assets and equipment -/-	(68.836)	(67.337)
15. Non Productive Asset		
a. Abandoned property	2.034	2.034
b. Foreclosed assets	37.479	37.479
c. Suspense accounts	-	-
d. Interbranch assets		
i. Conducting operational activities in Indonesia	-	-
ii. Conducting operational activities outside Indonesia	-	-
16. Impairment of non financial assets -/-	-	-
17. Leasing	-	-
18. Deferred tax assets	8.918	8.918
19. Other assets	54.349	50.664
<b>TOTAL ASSETS</b>	<b>7.698.672</b>	<b>7.297.274</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1. Current account	692.498	635.578
2. Saving account	453.800	419.224
3. Time deposit	4.902.273	4.602.062
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	2.951	3.244
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

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As Of March 31, 2019 And December 31, 2018

No. Account	Mar 31, 2019 In Million	Dec 31, 2018 In Million
9. Acceptance liabilities	7.422	17.871
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	501	663
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	130.811	123.877
16. Profit sharing investment	-	-
<b>TOTAL LIABILITIES</b>	<b>6.190.256</b>	<b>5.802.519</b>
<b>EQUITIES</b>		
17. Paid in capital		
a. Capital	800.000	800.000
b. Unpaid capital -/-	(569.000)	(569.000)
c. treasury stock -/-	-	-
18. Additional paid in capital		
a. Agio	10.990	10.990
b. Disagio -/-	-	-
c. Donated capital	-	-
d. Fund for paid up capital	-	-
e. Others	-	-
19. Other comprehensive gain (loss)		
a. Translation adjustment	-	-
b. Unrealized Gain (loss) on available for sale Financial Asset	-	-
c. Effective portion of Hedging against cashflow	-	-
d. Reserves of fixed asset revaluation	649.152	649.152
e. Portion of other comprehensive income from associates	-	-
f. Gain (loss) on defined benefit actuarial program	(4.561)	(4.561)
g. Income tax of other comprehensive income	-	-
h. Others	-	-
20. Reserves of quasy reorganization	-	-
21. Reserves in restructuring under common control	-	-
22. Other equity	-	-
23. Reserves		
a. General reserves	32.500	32.500
b. Appropriated reserves	-	-
24. Gain/loss		
a. Previous years	575.674	482.776
b. Current year	13.661	92.898
<b>TOTAL EQUITIES</b>	<b>1.508.416</b>	<b>1.494.755</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>7.698.672</b>	<b>7.297.274</b>

## STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

P.T. BANK BUMI ARTA Tbk.

For Period ended March 31, 2019 And 2018

No. Account	Mar 31, 2019 In Million	Mar 31, 2018 In Million
<b>OPERATIONAL INCOME AND EXPENSES</b>		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	164.537	153.947
b. Foreign currency	1.627	1.624
2. Interest expenses		
a. Rupiah	85.859	70.945
b. Foreign currency	631	415
Net interest income (expenses)	79.674	84.211
B. Operational Income and Expenses Other than Interest		
1. Operational Income Other than Interest		
a. Positive mark to market on financial assets		
i. Securities	-	-
ii. Loans	-	-
iii. Spot and derivatives	-	-
iv. Other financial assets	-	-
b. Negative mark to market on financial liabilities	-	-
c. Gain on sale of financial assets		
i. Securities	-	-
ii. Loans	-	-
iii. Other financial assets	-	-
d. Gain on spot and derivatives (realised)	-	-
e. Gain on investment under equity method	-	-
f. Dividend	-	-
g. Commission/provision/fee and administration	4.722	3.990
h. Recovery of impairment	4	-
i. Other income	1.645	6.133
2. Operational Expenses Other than Interest		
a. Negative mark to market on financial assets		
i. Securities	-	-
ii. Loans	-	-
iii. Spot and derivatives	-	-
iv. Other financial assets	-	-
b. Positive mark to market on financial liabilities	-	-
c. Loss on sale of financial assets		
i. Securities	-	-
ii. Loans	-	-
iii. Other financial assets	-	-
d. Loss on spot and derivatives (realised)	-	-
e. Impairment of financial assets		
i. Securities	-	-
ii. Loans	7.769	2.707
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	1	-
g. Losses on investment under equity method	-	-
h. Commission/provision/fee, and administration	-	-
i. Impairment of other assets (non financial assets)	-	-

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**

**P.T. BANK BUMI ARTA Tbk.**

**For Period ended March 31, 2019 And 2018**

<b>No. Account</b>	<b>Mar 31, 2019 In Million</b>	<b>Mar 31, 2018 In Million</b>
j. Personnel expenses	35.520	36.022
k. Promotion expenses	110	303
l. Other expenses	24.654	25.972
Net Operational Income (Expenses) Other than Interest	(61.683)	(54.881)
<b>OPERATIONAL PROFIT (LOSS)</b>	<b>17.991</b>	<b>29.330</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1. Gain (loss) on sale of fixed assets and equipment	187	177
2. Gain (loss) on foreign exchange translation	39	164
3. Other non operational income (expenses)	(2)	2
<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>224</b>	<b>343</b>
<b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>	<b>18.215</b>	<b>29.673</b>
4. Income taxes		
a. Estimated current period tax	(4.554)	(7.418)
b. Deferred tax income (expenses)	-	-
<b>NET PROFIT (LOSS) AFTER TAX</b>	<b>13.661</b>	<b>22.255</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
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. Portion of other comprehensive income from associates	-	-
d. Others	-	-
e. Income tax of other comprehensive	-	-
2. Items that will be reclassified to profit and Loss		
a. Translation adjustment from foreign currency	-	-
b. Gain (loss) on value changes of financial assets categorized as available for sale	-	-
c. Effective portion of hedging against cashflow	-	-
d. Others	-	-
e. Income tax of other comprehensive	-	-
<b>OTHER COMPREHENSIVE INCOME CURRENT PERIOD – NET INCOME TAX</b>	<b>-</b>	<b>-</b>
<b>CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT</b>	<b>13.661</b>	<b>22.255</b>
Profit (Loss) attributable to :		
OWNER	13.661	22.255
MINORITY INTEREST	-	-
<b>CURRENT PERIOD TOTAL PROFIT</b>	<b>13.661</b>	<b>22.255</b>
Total comprehensive profit attributable to :		
OWNER	13.661	22.255
MINORITY INTEREST	-	-
<b>CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT</b>	<b>13.661</b>	<b>22.255</b>
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	-	-
<b>NET EARNINGS (LOSS) PER SHARE</b>	<b>5,91</b>	<b>9,63</b>

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**

**P.T. BANK BUMI ARTA Tbk.**

**As of March 31, 2019 And December 31, 2018**

<b>No. Account</b>	<b>Mar 31, 2019 In Million</b>	<b>Dec 31, 2018 In Million</b>
<b>I. COMMITTED CLAIMS</b>		
1. Unused borrowing		
a. Rupiah	-	-
b. Foreign currency	-	-
2. Outstanding spot and derivatives (purchased)	-	-
3. Others	-	-
<b>II. COMMITTED LIABILITIES</b>		
1. Undisbursed loan facilities to debtors		
a. BUMN		
i. Committed		
- Rupiah	-	-
- Foreign Currency	-	-
ii. Uncommitted		
- Rupiah	-	-
- Foreign Currency	-	-
b. Others		
i. Committed	1.546.894	1.494.003
ii. Uncommitted	-	-
2. Undisbursed loan facilities to other banks		
a. Committed		
- Rupiahs	-	-
- Foreign Currency	-	-
b. Uncommitted		
- Rupiahs	-	-
- Foreign Currency	-	-
3. Outstanding irrevocable L/C		
a. Foreign L/C	23.717	20.483
b. Local L/C	-	1.910
4. Outstanding spot and derivatives (sold)	-	-
5. Others	-	-
<b>III. CONTINGENT CLAIMS</b>		
1. Received guarantees		
a. Rupiah	-	-
b. Foreign currency	-	-
2. Accrued interest		
a. Loan interest	56	57
b. Other interest	-	-
3. Others	-	-
<b>IV. CONTINGENT LIABILITIES</b>		
1. Issued guarantees		
a. Rupiah	113.363	73.623
b. Foreign currency	-	-
2. Others	147.957	86.921

**STATEMENT OF CASH FLOW**  
**P.T. BANK BUMI ARTA Tbk.**  
**FOR PERIOD ENDED MARCH 31, 2019 AND 2018**

Account	Mar 31, 2019 In Million	Mar 31, 2018 In Million
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest, Commissions and fees received	167.584	156.357
Interest, Commissions and fees paid	(84.913)	(73.252)
Other operating revenues received	6.052	8.695
Personnel expenses paid	(26.455)	(22.546)
General and administrative expenses paid	(22.236)	(24.655)
Non-operating income (expense) received (paid)	(2)	12
Payments of corporate income tax	(8.875)	(16.787)
<b>Operating Cash Flows Before Changes in Operating Activities</b>	<b>31.155</b>	<b>27.824</b>
Decrease (increase) in operating assets:		
Loans	47.574	(137.237)
Other assets	(6.767)	(13.602)
Increase (decrease) in operating liabilities:		
Deposits	391.707	117.166
Deposits from other banks	(294)	52
Other liabilities	(10.029)	250
<b>Net Cash Provided by Operating Activities</b>	<b>453.346</b>	<b>(5.547)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Placements in held-to-maturity securities	(111.620)	(46.276)
Maturity of in held-to-maturity securities	100.000	100.000
Proceeds from sale of premises and equipment	240	183
Acquisitions of premises and equipment and intangible assets	(1.802)	(1.433)
<b>Net Cash Used in investing Activities</b>	<b>(13.182)</b>	<b>52.474</b>
<b>CASH FLOWS FROM FINANCING ACTIVITY</b>		
Cash dividends paid	-	-
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>440.164</b>	<b>46.927</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>	<b>1.281.130</b>	<b>1.303.602</b>
Effect of foreign exchange rate changes	(459)	1.003
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>	<b>1.720.835</b>	<b>1.351.532</b>
<b>SUPPLEMENTAL DISCLOSURE</b>		
Cash and cash equivalents consist of:		
Cash	40.231	37.206
Demand deposits with Bank Indonesia	404.897	370.892
Demand deposits with other banks	52.207	68.774
Placement with Bank Indonesia	1.223.500	874.660
<b>Total Cash and Cash Equivalents</b>	<b>1.720.835</b>	<b>1.351.532</b>

**FINANCIAL RATIO CALCULATION**  
**P.T. BANK BUMI ARTA Tbk.**  
**As Of March 31, 2019 And 2018**

No. Account	Mar 31, 2019 %	Mar 31, 2018 %
<b>I. Performance Ratios</b>		
1. CAR	25,63%	24,92%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1,34%	1,21%
3. Non performing earning assets to total earning assets	1,11%	1,26%
4. Impairment provision on earning assets to total earning assets	0,77%	0,75%
5. Gross NPL	1,60%	1,71%
6. Net NPL	0,65%	0,84%
7. ROA	0,97%	1,70%
8. ROE	3,84%	6,62%
9. NIM	3,84%	4,57%
10. Operating Expenses to Operating Revenues	89,57%	82,30%
11. LFR	78,02%	82,81%
<b>II. Compliance</b>		
1.a. Percentage Violation of Legal Lending Limit		
i. Related parties	-	-
ii. Non related parties	-	-
b. Percentage Lending in Excess of The Legal Lending Limit		
i. Related parties	-	-
ii. Non related parties	-	-
2. Reserve Requirement		
a. Primary Reserve Requirement (Rupiah)	6,68%	6,62%
b. Reserve Requirement (Foreign currency)	11,08%	9,63%
3. Net Open Position	1,63%	2,16%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR  
P.T. BANK BUMI ARTA Tbk.  
As of March 31, 2019 And 2018

COMPONENTS	Mar 31, 2019 In Million	Mar 31, 2018 In Million
<b>I. Tier 1 Capital</b>	<b>1.466.831</b>	<b>1.351.780</b>
<b>1 Common Equity Tier 1 (CET 1)</b>	<b>1.466.831</b>	<b>1.351.780</b>
<b>1.1 Pain-in Capital (After the deduction of Treasury Stock)</b>	<b>231.000</b>	<b>231.000</b>
<b>1.2 Disclosed Reserves</b>	<b>1.244.749</b>	<b>1.131.436</b>
1.2.1 Addition Factor	1.281.977	1.161.782
1.2.1.1 Other comprehensive income	-	-
1.2.1.1.1 Translation adjustment	-	-
1.2.1.1.2 Unrealized gain on available for sale financial assets	-	-
1.2.1.1.3 Reserves of fixed assets revaluation	725.845	666.854
1.2.1.2 Other disclosed reserves	-	-
1.2.1.2.1 Agio	10.990	10.990
1.2.1.2.2 General Reserves	32.500	30.000
1.2.1.2.3 Previous year's profit	498.981	431.683
1.2.1.2.4 Current year's profit	13.661	22.255
1.2.1.2.5 Fund for paid-in-capital	-	-
1.2.1.2.6 Others	-	-
1.2.2 Deduction Factor	(37.228)	(30.346)
1.2.2.1 Other comprehensive income	-	-
1.2.2.1.1 Translation adjustment	-	-
1.2.2.1.2 Unrealized loss on available for sale financial assets	-	-
1.2.2.2 Other disclosed reserves	-	-
1.2.2.2.1 Disagio	-	-
1.2.2.2.2 Previous year's losses	-	-
1.2.2.2.3 Current year's losses	-	-
1.2.2.2.4 Difference between allowance for possible losses and allowance for impairment losses on earning assets	(29.101)	(26.163)
1.2.2.2.5 Difference on the total of fair value adjustment from financial instrument in trading book	-	-
1.2.2.2.6 Allowance for losses on non productive assets required to be provided	(8.127)	(4.183)
1.2.2.2.7 Others	-	-
<b>1.3 Non-controlling interest</b>	<b>-</b>	<b>-</b>
<b>1.4 Deduction Factor of Common Equity Tier 1</b>	<b>(8.918)</b>	<b>(10.656)</b>
1.4.1 Deferred tax	(8.918)	(10.656)
1.4.2 Goodwill	-	-
1.4.3 Other intangible assets	-	-
1.4.4 Investments in shares of stock	-	-
1.4.5 Shortage of capital on insurance subsidiary company	-	-
1.4.6 Securitisation Exposure	-	-
1.4.7 Other deduction factor of common equity tier 1	-	-
1.4.7.1 Investments in instruments issued by the other bank that meet the criteria for additional tier 1 and tier 2	-	-
1.4.7.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-
<b>2 Additional Tier 1 Capital (AT 1)</b>	<b>-</b>	<b>-</b>
2.1 Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital	-	-
2.2 Agio/Disagio	-	-
2.3 Deduction Factor	-	-
2.3.1 Investments in instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	-	-
2.3.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-
<b>II. Tier 2 Capital</b>	<b>43.992</b>	<b>43.901</b>
<b>1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital</b>	<b>-</b>	<b>-</b>
<b>2 Agio/Disagio</b>	<b>-</b>	<b>-</b>
<b>3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)</b>	<b>43.992</b>	<b>43.901</b>
<b>4 Deduction Factor of Tier 2 Capital</b>	<b>-</b>	<b>-</b>
4.1 Shinking Fund	-	-
4.2 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	-
4.3 Cross ownership of other entities obtained due to transfer because of law, grant or bequest	-	-
<b>TOTAL CAPITAL</b>	<b>1.510.823</b>	<b>1.395.681</b>
<b>RISK-WEIGHTED ASSETS (RWAs)</b>		
<b>RWAs CONSIDERING CREDIT RISK</b>	<b>5.189.650</b>	<b>4.941.469</b>
<b>RWAs CONSIDERING MARKET RISK</b>	<b>-</b>	<b>-</b>
<b>RWAs CONSIDERING OPERATIONAL RISK</b>	<b>704.089</b>	<b>659.678</b>
<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>5.893.739</b>	<b>5.601.147</b>
<b>Min. Capital Requirement based on Risk Profile</b>	<b>9,74%</b>	<b>9,84%</b>
<b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION</b>		
From CET 1 (%)	9,74%	9,84%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
<b>CAR RATIO</b>		
CET 1 Ratio (%)	24,89%	24,13%
Tier 1 Ratio (%)	24,89%	24,13%
Tier 2 Ratio (%)	0,74%	0,79%
CAR Ratio (%)	25,63%	24,92%
CET 1 For BUFFER (%)	15,15%	14,29%
<b>REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK</b>		
Capital Conservation Buffer (%)	-	-
Countercyclical Buffer (%)	-	-
Capital Surcharge for Systemic Bank (%)	-	-

**STATEMENT OF EARNING ASSETS QUALITY AND OTHER INFORMATION**  
**P.T. BANK BUMI ARTA Tbk.**  
**As of March 31, 2019 And 2018**

No. Account	Mar 31, 2019 (In Million)					TOTAL	Mar 31, 2018 (In Million)					TOTAL
	L	DPK	KL	D	M		L	DPK	KL	D	M	
<b>I. RELATED PARTIES</b>												
1. Interbank placement												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2. Spot dan derivative claims												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreement (repo)												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance claims												
7. Loans												
a.Micro, small and medium enterprises (UMKM)												
i.Rupiah	17.010	-	-	-	-	17.010	17.575	-	-	-	-	17.575
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	78.316	-	-	-	-	78.316	72.303	-	-	-	-	72.303
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.Restructured loans												
i.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	-	-	-	-	-	-	39	-	-	-	-	39
8. Equity investment												
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a.Rupiah	70.969	-	-	-	-	70.969	49.839	-	-	-	-	49.839
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets												
<b>II. NON-RELATED PARTIES</b>												
1. Interbank placement												
a.Rupiah	15.681	-	-	-	-	15.681	23.732	-	-	-	-	23.732
b.Foreign currency	36.526	-	-	-	-	36.526	45.042	-	-	-	-	45.042
2. Spot dan derivative claims												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.Rupiah	411.620	-	-	-	-	411.620	346.276	-	-	-	-	346.276
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreement (repo)												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance claims	7.422	-	-	-	-	7.422	4.744	-	-	-	-	4.744
7. Loans												
a.Micro, small and medium enterprises (UMKM)												
i.Rupiah	1.620.196	20.555	10.540	1.205	35.505	1.688.001	1.572.702	18.628	1.419	11.192	42.311	1.646.252
ii.Foreign currency	29.869	-	-	-	-	29.869	29.878	-	-	-	-	29.878
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	2.736.686	69.787	2.009	2.929	23.257	2.834.668	2.743.169	58.051	3.174	1.214	20.492	2.826.100
ii.Foreign currency	71.104	-	-	-	-	71.104	73.213	-	-	-	-	73.213
c.Restructured loans												
i.Rupiah	15.739	6.989	2.784	808	1.519	27.839	17.315	-	-	335	-	17.650
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	236.098	4.258	-	1.051	14.378	255.785	251.915	1.781	1.188	-	14.477	269.361
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a.Rupiah	1.580.924	3	122	5	34	1.581.088	1.120.203	94	-	-	-	1.120.297
b.Foreign currency	31.917	-	-	-	-	31.917	49.786	-	-	-	-	49.786
12. Foreclosed assets	1.555	-	34.923	-	1.001	37.479	28.852	-	9.219	-	1.099	39.170
<b>III. OTHER INFORMATION</b>												
1. Assets pledged as collateral												
a. To Bank Indonesia												
b. To other parties												
2. Impairment provision on earning assets						52.449						47.727
3. Required regulatory provision on assets						81.549						73.890
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						36,76%						36,30%
5. Percentage of loans to micro and small enterprises (UMK)						1,11%						1,85%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5,47%						5,23%
7. Percentage of micro and small enterprises (UMK) debtor						0,85%						0,95%
8. Others												
a. Channeling												
b. Mudharabah Muqayyadah												
c. Written off earning assets						6.546						6.546
d. Written off earning assets that has been re-collected						3.479						3.479
e. Charged off earning assets						31.067						27.386

**STATEMENT OF ALLOWANCE FOR LOSSES**

**P.T. BANK BUMI ARTA Tbk.**

**As of March 31, 2019 And 2018**

Account	Mar 31, 2019				Mar 31, 2018			
	Allowance For Impairment		Allowance required to be provided		Allowance For Impairment		Allowance required to be provided	
	Individual	Collective	General	Specific	Individual	Collective	General	Specific
Interbank placement	-	-	522	-	-	-	688	-
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	74	-	-	-	47	-
Loans	24.957	27.492	42.102	37.558	19.780	27.947	42.424	29.989
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	1.293	-	-	-	742	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION**

**P.T. BANK BUMI ARTA Tbk.**

**As of Mar 31, 2019 (In Million Rupiah)**

No. Account	National Amount	Objectives		Derivative Receivables and Liabilities	
		Trading	Hedging	Receivables	Liabilities
A. Related to Exchange Rate					
1. Spot	-	-	-	-	-
2. Forward	-	-	-	-	-
3. Option	-	-	-	-	-
a. Purchased	-	-	-	-	-
b. Written	-	-	-	-	-
4. Future	-	-	-	-	-
5. Swap	-	-	-	-	-
6. Other	-	-	-	-	-
B. Related to Interest Rate					
1. Forward	-	-	-	-	-
2. Option	-	-	-	-	-
a. Purchased	-	-	-	-	-
b. Written	-	-	-	-	-
3. Future	-	-	-	-	-
4. Swap	-	-	-	-	-
5. Other	-	-	-	-	-
C. Others	-	-	-	-	-
TOTAL	-	-	-	-	-

**OWNERSHIP STRUCTURE**

PT. Surya Husada Investment	45,45%
PT. Dana Graha Agung	27,27%
PT. Budiman Kencana Lestari	18,18%
Public	9,10%

**CONTROLLING SHAREHOLDERS**

PT. Surya Husada Investment	45,45%
PT. Dana Graha Agung	27,27%

**BOARD OF MANAGEMENT**

President Commissioner	: Ir. Rachmat M.S.,MBA	President Director	: Wikan Aryono S.
Vice President Commissioner	: Daniel Budidharma	Credit and Marketing Director	: Hendrik Atmaja
Commissioner	: R.M. Sjariffudin (Mohammad Sjariffudin)	Compliance Director	: Tan Hendra Jonathan

## Notes:

1. Due to the above financial information is taken from the Financial Statements for the date on March 31, 2019 and 2018 unaudited, then the information is not a complete presentation of the financial statements.
2. Financial Statements presented in accordance with the Bank on matters as follows:
  - a. The Financial Services Authority Regulation No. 6/POJK.03/2015 on "Transparency and Publication of the Bank Reports" and as amended by the Financial Services Authority Regulation No. 32/POJK.03/2016 on "The Changes of Transparency and Publication of the Bank Reports".
  - b. Circular of The Financial Services Authority Regulation No. 43/SEOJK.03/2016 on "Transparency and Publication of the Bank Reports".
  - c. Regulation No. X.K.2 with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-346/BL/2011 of July 5, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
  - d. Regulation No. VIII.G.7, with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No, Kep-347/BL/2012 of June 25, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
3. Foreign currency exchange rate of 1 USD of March 31, 2019 and 2018, respectively amounted to Rp14,240.00 and Rp 13,767.50

Jakarta, April 30, 2019

S.E. &amp; O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.  
President Director

Hendrik Atmaja  
Credit and Marketing Director