

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

P.T. BANK BUMI ARTA Tbk.

As Of March 31, 2020 And December 31, 2019

| No. Account | Mar 31, 2020 In Million | Dec 31, 2019 In Million |
|--|----------------------------|----------------------------|
| ASSETS | | |
| 1. Cash | 39,335 | 54,002 |
| 2. Placement to Bank Indonesia | 1,508,174 | 1,240,858 |
| 3. Interbank placement | 35,425 | 31,574 |
| 4. Spot and derivatives claims | - | - |
| 5. Securities | | |
| a. Measured at fair value through profit and loss | - | - |
| b. Measured at fair value through other comprehensive income | - | - |
| c. Measured at amortized cost | 123,165 | 246,244 |
| 6. Securities sold under repurchase agreement (repo) | - | - |
| 7. Claims on securities bought under reverse repo | 148,425 | - |
| 8. Acceptance claims | 11,601 | 12,548 |
| 9. Loans | | |
| a. Measured at fair value through profit and loss | - | - |
| b. Measured at fair value through other comprehensive income | - | - |
| c. Measured at amortized cost | 5,218,425 | 5,165,686 |
| 10. Sharia financing | - | - |
| 11. Equity investment | 10 | 10 |
| 12. Impairment on financial assets -/- | | |
| a. Securities | - | - |
| b. Loans | (74,127) | (45,578) |
| c. Others | (17) | - |
| 13. Intangible assets | 20,819 | 20,819 |
| Accumulated amortization on intangible assets -/- | (16,817) | (16,244) |
| 14. Fixed assets and equipment | 863,523 | 862,261 |
| Accumulated depreciation on fixed assets and equipment -/- | (73,970) | (71,506) |
| 15. Non Productive Asset | | |
| a. Abandoned property | 2,034 | 2,034 |
| b. Foreclosed assets | 36,779 | 36,779 |
| 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 | 11,349 | 11,349 |
| 19. Other assets | 63,611 | 56,818 |
| TOTAL ASSETS | 7,917,744 | 7,607,654 |
| LIABILITIES AND EQUITIES | | |
| LIABILITIES | | |
| 1. Current account | 588,529 | 549,832 |
| 2. Saving account | 497,149 | 459,429 |
| 3. Time deposit | 5,190,663 | 4,923,077 |
| 4. Revenue sharing investment | - | - |
| 5. Liabilities to Bank Indonesia | - | - |
| 6. Interbank liabilities | 925 | 2,860 |
| 7. Spot and derivatives liabilities | - | - |
| 8. Liabilities on securities sold under repurchase agreement | - | - |
| 9. Acceptance liabilities | 11,601 | 12,548 |
| 10. Issued securities | - | - |
| 11. Loans received | - | - |
| 12. Margin deposit | 3,701 | 2,826 |
| 13. Interbranch liabilities | | |

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P.T. BANK BUMI ARTA Tbk.

As Of March 31, 2020 And December 31, 2019

| No. Account | Mar 31, 2020 In Million | Dec 31, 2019 In Million |
|---|----------------------------|----------------------------|
| a. Conducting operational activities in Indonesia | - | - |
| b. Conducting operational activities outside Indonesia | - | - |
| 14. Deferred tax liabilities | - | - |
| 15. Other liabilities | 134,814 | 133,426 |
| 16. Profit sharing investment | - | - |
| TOTAL LIABILITIES | 6,427,382 | 6,083,998 |
| EQUITIES | | |
| 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. Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income | - | - |
| c. Effective portion of Hedging against cashflow | - | - |
| d. Reserves of fixed asset revaluation | 655,165 | 655,165 |
| e. Portion of other comprehensive income from associates | - | - |
| f. Gain (loss) on defined benefit actuarial program | (7,431) | (7,431) |
| 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 | 35,000 | 35,000 |
| b. Appropriated reserves | - | - |
| 24. Gain/loss | | |
| a. Previous years | 556,339 | 547,764 |
| b. Current year | 9,299 | 51,168 |
| TOTAL EQUITIES | 1,490,362 | 1,523,656 |
| TOTAL LIABILITIES AND EQUITIES | 7,917,744 | 7,607,654 |

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

P.T. BANK BUMI ARTA Tbk.

For Period ended March 31, 2020 And 2019

| No. Account | Mar 31, 2020 In Million | Mar 31, 2019 In Million |
|--|----------------------------|----------------------------|
| OPERATIONAL INCOME AND EXPENSES | | |
| A. Interest income and expenses | | |
| 1. Interest income | | |
| a. Rupiah | 164,478 | 164,537 |
| b. Foreign currency | 1,532 | 1,627 |
| 2. Interest expenses | | |
| a. Rupiah | 89,113 | 85,859 |
| b. Foreign currency | 505 | 631 |
| Net interest income (expenses) | 76,392 | 79,674 |
| 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 | 3,602 | 4,722 |
| h. Recovery of impairment | 30 | 4 |
| i. Other income | 1,036 | 1,645 |
| 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 | 3,913 | 7,769 |
| iii. Sharia financing | - | - |
| iv. Other financial assets | 7 | - |
| 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, 2020 And 2019

| No. Account | Mar 31, 2020 In Million | Mar 31, 2019 In Million |
|---|----------------------------|----------------------------|
| j. Personnel expenses | 37,935 | 35,520 |
| k. Promotion expenses | 148 | 110 |
| l. Other expenses | 27,843 | 24,654 |
| Net Operational Income (Expenses) Other than Interest | (65,178) | (61,683) |
| OPERATIONAL PROFIT (LOSS) | 11,214 | 17,991 |
| NON OPERATIONAL INCOME (EXPENSES) | | |
| 1. Gain (loss) on sale of fixed assets and equipment | 9 | 187 |
| 2. Gain (loss) on foreign exchange translation | 1,141 | 39 |
| 3. Other non operational income (expenses) | 35 | (2) |
| NON OPERATIONAL PROFIT (LOSS) | 1,185 | 224 |
| CURRENT PERIOD PROFIT (LOSS) BEFORE TAX | 12,399 | 18,215 |
| 4. Income taxes | | |
| a. Estimated current period tax | (3,100) | (4,554) |
| b. Deferred tax income (expenses) | - | - |
| NET PROFIT (LOSS) AFTER TAX | 9,299 | 13,661 |
| 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. 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 | - | - |
| OTHER COMPREHENSIVE INCOME CURRENT PERIOD – NET INCOME TAX | - | - |
| CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT | 9,299 | 13,661 |
| Profit (Loss) attributable to : | | |
| OWNER | 9,299 | 13,661 |
| MINORITY INTEREST | - | - |
| CURRENT PERIOD TOTAL PROFIT | 9,299 | 13,661 |
| Total comprehensive profit attributable to : | | |
| OWNER | 9,299 | 13,661 |
| MINORITY INTEREST | - | - |
| CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT | 9,299 | 13,661 |
| TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE | | |
| DIVIDEND | - | - |
| NET EARNINGS (LOSS) PER SHARE | 4.03 | 5.91 |

STATEMENT OF COMMITMENTS AND CONTINGENCIES

P.T. BANK BUMI ARTA Tbk.

As of March 31, 2020 And December 31, 2019

| No. Account | Mar 31, 2020 In Million | Dec 31, 2019 In Million |
|---|------------------------------------|------------------------------------|
| I. COMMITTED CLAIMS | | |
| 1. Unused borrowing | | |
| a. Rupiah | - | - |
| b. Foreign currency | - | - |
| 2. Outstanding spot and derivatives (purchased) | - | - |
| 3. Others | - | - |
| II. COMMITTED LIABILITIES | | |
| 1. Undisbursed loan facilities to debtors | | |
| a. BUMN | | |
| i. Committed | | |
| - Rupiah | - | - |
| - Foreign Currency | - | - |
| ii. Uncommitted | | |
| - Rupiah | - | - |
| - Foreign Currency | - | - |
| b. Others | | |
| i. Committed | 1,797,788 | 1,788,408 |
| 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 | 25,968 | 12,149 |
| b. Local L/C | - | - |
| 4. Outstanding spot and derivatives (sold) | - | - |
| 5. Others | - | - |
| III. CONTINGENT CLAIMS | | |
| 1. Received guarantees | | |
| a. Rupiah | - | - |
| b. Foreign currency | - | - |
| 2. Accrued interest | | |
| a. Loan interest | 56 | 56 |
| b. Other interest | - | - |
| 3. Others | - | - |
| IV. CONTINGENT LIABILITIES | | |
| 1. Issued guarantees | | |
| a. Rupiah | 143,535 | 138,262 |
| b. Foreign currency | - | - |
| 2. Others | 105,076 | 123,319 |

STATEMENT OF CASH FLOW
P.T. BANK BUMI ARTA Tbk.
FOR PERIOD ENDED MARCH 31, 2020 AND 2019

| Account | Mar 31, 2020 In Million | Mar 31, 2019 In Million |
|--|----------------------------|----------------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Interest, Commissions and fees received | 165,306 | 167,584 |
| Interest, Commissions and fees paid | (89,611) | (84,913) |
| Other operating revenues received | (1,166) | 6,052 |
| Personnel expenses paid | (26,664) | (26,455) |
| General and administrative expenses paid | (26,744) | (22,236) |
| Non-operating income (expense) received (paid) | 35 | (2) |
| Payments of corporate income tax | (5,165) | (8,875) |
| Operating Cash Flows Before Changes in Operating Activities | 15,991 | 31,155 |
| Decrease (increase) in operating assets: | | |
| Loans | (70,667) | 47,574 |
| Other assets | (9,688) | (6,767) |
| Increase (decrease) in operating liabilities: | | |
| Deposits | 344,003 | 391,707 |
| Deposits from other banks | (1,935) | (294) |
| Other liabilities | (5,954) | (10,029) |
| Net Cash Provided by Operating Activities | 271,750 | 453,346 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Placements in held-to-maturity securities | 1,835 | (111,620) |
| Maturity of in held-to-maturity securities | 126,579 | 100,000 |
| Claims on security bought under reverse repo | (148,425) | - |
| Proceeds from sale of premises and equipment | 9 | 240 |
| Acquisitions of premises and equipment and intangible assets | (1,440) | (1,802) |
| Net Cash Used in investing Activities | (21,442) | (13,182) |
| CASH FLOWS FROM FINANCING ACTIVITY | | |
| Cash dividends paid | - | - |
| NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS | 250,308 | 440,164 |
| CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD | 1,326,434 | 1,281,130 |
| Effect of foreign exchange rate changes | 6,192 | (459) |
| CASH AND CASH EQUIVALENTS AT END OF PERIOD | 1,582,934 | 1,720,835 |
| SUPPLEMENTAL DISCLOSURE | | |
| Cash and cash equivalents consist of: | | |
| Cash | 39,335 | 40,231 |
| Demand deposits with Bank Indonesia | 358,259 | 404,897 |
| Demand deposits with other banks | 35,425 | 52,207 |
| Placement with Bank Indonesia | 1,149,915 | 1,223,500 |
| Total Cash and Cash Equivalents | 1,582,934 | 1,720,835 |

FINANCIAL RATIO CALCULATION
P.T. BANK BUMI ARTA Tbk.
As Of March 31, 2020 And 2019

| No. Account | Mar 31, 2020 % | Mar 31, 2019 % |
|--|-------------------|-------------------|
| I. Performance Ratios | | |
| 1. CAR | 23.41% | 25.63% |
| 2. Non performing earning assets and non earning assets to total earning assets and non earning assets | 1.26% | 1.34% |
| 3. Non performing earning assets to total earning assets | 1.04% | 1.11% |
| 4. Impairment provision on earning assets to total earning assets | 1.05% | 0.77% |
| 5. Gross NPL | 1.41% | 1.60% |
| 6. Net NPL | 0.69% | 0.65% |
| 7. ROA | 0.64% | 0.97% |
| 8. ROE | 2.60% | 3.84% |
| 9. NIM | 3.45% | 3.84% |
| 10. Operating Expenses to Operating Revenues | 93.43% | 89.57% |
| 11. LFR | 83.14% | 78.02% |
| 12. Liquidity Coverage Ratio (LCR) | | |
| a. LCR individual | - | - |
| b. LCR consolidation | - | - |
| 13. Ratio | | |
| | 17.42% | 18.07% |
| II. Compliance | | |
| 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) | 5.66% | 6.68% |
| b. Reserve Requirement (Foreign currency) | 10.37% | 11.08% |
| 3. Net Open Position | 1.36% | 1.63% |

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
P.T. BANK BUMI ARTA Tbk.
As of March 31, 2020 And 2019

| COMPONENTS | Mar 31, 2020 In Million | Mar 31, 2019 In Million |
|--|----------------------------|----------------------------|
| I. Tier 1 Capital | 1,469,434 | 1,466,831 |
| 1 Common Equity Tier 1 (CET 1) | 1,469,434 | 1,466,831 |
| 1.1 Pain-in Capital (After the deduction of Treasury Stock) | 231,000 | 231,000 |
| 1.2 Disclosed Reserves | 1,249,783 | 1,244,749 |
| 1.2.1 Addition Factor | 1,266,793 | 1,281,977 |
| 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 | 731,858 | 725,845 |
| 1.2.1.2 Other disclosed reserves | - | - |
| 1.2.1.2.1 Agio | 10,990 | 10,990 |
| 1.2.1.2.2 General Reserves | 35,000 | 32,500 |
| 1.2.1.2.3 Previous year's profit | 479,646 | 498,981 |
| 1.2.1.2.4 Current year's profit | 9,299 | 13,661 |
| 1.2.1.2.5 Fund for paid-in-capital | - | - |
| 1.2.1.2.6 Others | - | - |
| 1.2.2 Deduction Factor | (17,010) | (37,228) |
| 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 | (5,423) | (29,101) |
| 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 | (11,587) | (8,127) |
| 1.2.2.2.7 Others | - | - |
| 1.3 Non-controlling interest | - | - |
| 1.4 Deduction Factor of Common Equity Tier 1 | (11,349) | (8,918) |
| 1.4.1 Deferred tax | (11,349) | (8,918) |
| 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 | - | - |
| 2 Additional Tier 1 Capital (AT 1) | - | - |
| 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 | - | - |
| II. Tier 2 Capital | 50,016 | 43,992 |
| 1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital | - | - |
| 2 Agio/Disagio | - | - |
| 3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets) | 50,016 | 43,992 |
| 4 Deduction Factor of Tier 2 Capital | - | - |
| 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 | - | - |
| TOTAL CAPITAL | 1,519,450 | 1,510,823 |
| RISK-WEIGHTED ASSETS (RWAs) | | |
| RWAs CONSIDERING CREDIT RISK | 5,808,851 | 5,189,650 |
| RWAs CONSIDERING MARKET RISK | - | - |
| RWAs CONSIDERING OPERATIONAL RISK | 680,694 | 704,089 |
| TOTAL RISK-WEIGHTED ASSETS | 6,489,545 | 5,893,739 |
| Min. Capital Requirement based on Risk Profile | 9.89% | 9.74% |
| REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION | | |
| From CET 1 (%) | 9.89% | 9.74% |
| From AT 1 (%) | - | - |
| From Tier 2 (%) | - | - |
| CAR RATIO | | |
| CET 1 Ratio (%) | 22.64% | 24.89% |
| Tier 1 Ratio (%) | 22.64% | 24.89% |
| Tier 2 Ratio (%) | 0.77% | 0.74% |
| CAR Ratio (%) | 23.41% | 25.63% |
| CET 1 For BUFFER (%) | 12.75% | 15.15% |
| REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK | | |
| 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, 2020 And 2019

| No. Account | Mar 31, 2020 (In Million) | | | | | TOTAL | Mar 31, 2019 (In Million) | | | | | TOTAL |
|--|---------------------------|--------|--------|-------|--------|-----------|---------------------------|--------|--------|-------|--------|-----------|
| | L | DPK | KL | D | M | | L | DPK | KL | D | M | |
| I. RELATED PARTIES | | | | | | | | | | | | |
| 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 | 44,209 | - | - | - | - | 44,209 | 17,010 | - | - | - | - | 17,010 |
| ii. Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Non micro, small and medium enterprises (UMKM) | | | | | | | | | | | | |
| i. Rupiah | 104,487 | - | - | - | - | 104,487 | 78,316 | - | - | - | - | 78,316 |
| ii. Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| c. Restructured loans | | | | | | | | | | | | |
| i. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - |
| ii. Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| d. Loan on property | - | - | - | - | - | - | - | - | - | - | - | - |
| 8. Equity investment | - | - | - | - | - | - | - | - | - | - | - | - |
| 9. Temporary equity investment | - | - | - | - | - | - | - | - | - | - | - | - |
| 10. Other Receivables | - | - | - | - | - | - | - | - | - | - | - | - |
| 11. Commitment and contingencies | | | | | | | | | | | | |
| a. Rupiah | 66,384 | - | - | - | - | 66,384 | 70,969 | - | - | - | - | 70,969 |
| b. Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| 12. Foreclosed assets | - | - | - | - | - | - | - | - | - | - | - | - |
| II. NON-RELATED PARTIES | | | | | | | | | | | | |
| 1. Interbank placement | | | | | | | | | | | | |
| a. Rupiah | 20,329 | - | - | - | - | 20,329 | 15,681 | - | - | - | - | 15,681 |
| b. Foreign currency | 15,096 | - | - | - | - | 15,096 | 36,526 | - | - | - | - | 36,526 |
| 2. Spot dan derivative claims | | | | | | | | | | | | |
| a. Rupiah | - | - | - | - | - | - | - | - | - | - | - | - |
| b. Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Securities | | | | | | | | | | | | |
| a. Rupiah | 123,165 | - | - | - | - | 123,165 | 411,620 | - | - | - | - | 411,620 |
| 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 | 148,425 | - | - | - | - | 148,425 | - | - | - | - | - | - |
| b. Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| 6. Acceptance claims | 11,601 | - | - | - | - | 11,601 | 7,422 | - | - | - | - | 7,422 |
| 7. Loans | | | | | | | | | | | | |
| a. Micro, small and medium enterprises (UMKM) | | | | | | | | | | | | |
| i. Rupiah | 1,785,690 | 30,163 | 8,521 | 1,017 | 26,076 | 1,851,467 | 1,620,196 | 20,555 | 10,540 | 1,205 | 35,505 | 1,688,001 |
| ii. Foreign currency | 48,081 | - | - | - | - | 48,081 | 29,869 | - | - | - | - | 29,869 |
| b. Non micro, small and medium enterprises (UMKM) | | | | | | | | | | | | |
| i. Rupiah | 3,010,470 | 50,449 | 2,852 | 2,666 | 32,404 | 3,098,841 | 2,736,686 | 69,787 | 2,009 | 2,929 | 23,257 | 2,834,668 |
| ii. Foreign currency | 71,340 | - | - | - | - | 71,340 | 71,104 | - | - | - | - | 71,104 |
| c. Restructured loans | | | | | | | | | | | | |
| i. Rupiah | 39,480 | 6,445 | - | 1,017 | 6,340 | 53,282 | 15,739 | 6,989 | 2,784 | 808 | 1,519 | 27,839 |
| ii. Foreign currency | 5,317 | - | - | - | - | 5,317 | - | - | - | - | - | - |
| d. Loan on property | 223,573 | 9,973 | 2,229 | - | 8,123 | 243,898 | 236,098 | 4,258 | - | 1,051 | 14,378 | 255,785 |
| 8. Equity investment | 10 | - | - | - | - | 10 | 10 | - | - | - | - | 10 |
| 9. Temporary equity investment | - | - | - | - | - | - | - | - | - | - | - | - |
| 10. Other Receivables | - | - | - | - | - | - | - | - | - | - | - | - |
| 11. Commitment and contingencies | | | | | | | | | | | | |
| a. Rupiah | 1,862,156 | 15 | - | - | - | 1,862,171 | 1,580,924 | 3 | 122 | 5 | 34 | 1,581,088 |
| b. Foreign currency | 38,736 | - | - | - | - | 38,736 | 31,917 | - | - | - | - | 31,917 |
| 12. Foreclosed assets | - | - | 27,850 | 7,947 | 982 | 36,779 | 1,555 | - | 34,923 | - | 1,001 | 37,479 |
| III. OTHER INFORMATION | | | | | | | | | | | | |
| 1. Assets pledged as collateral | | | | | | | | | | | | |
| a. To Bank Indonesia | | | | | | | | | | | | |
| b. To other parties | | | | | | | | | | | | |
| 2. Impairment provision on earning assets | | | | | | 74,144 | | | | | | 52,449 |
| 3. Required regulatory provision on assets | | | | | | 80,203 | | | | | | 81,549 |
| 4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans | | | | | | 37.25% | | | | | | 36.76% |
| 5. Percentage of loans to micro and small enterprises (UMK) | | | | | | 0.73% | | | | | | 1.11% |
| 6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor | | | | | | 5.90% | | | | | | 5.47% |
| 7. Percentage of micro and small enterprises (UMK) debtor | | | | | | 0.82% | | | | | | 0.85% |
| 8. Others | | | | | | | | | | | | |
| a. Channeling | | | | | | - | | | | | | - |
| b. Mudharabah Mugayyadah | | | | | | - | | | | | | - |
| c. Written off earning assets | | | | | | 7,028 | | | | | | 6,546 |
| d. Written off earning assets that has been re-collected | | | | | | 3,479 | | | | | | 3,479 |
| e. Charged off earning assets | | | | | | 36,136 | | | | | | 31,067 |

STATEMENT OF ALLOWANCE FOR LOSSES

P.T. BANK BUMI ARTA Tbk.

As of March 31, 2020 And 2019

| Account | Mar 31, 2020 | | | | Mar 31, 2019 | | | |
|---|--------------------------|---------|-----------------------------------|----------|--------------------------|------------|-----------------------------------|----------|
| | Allowance For Impairment | | Allowance required to be provided | | Allowance For Impairment | | Allowance required to be provided | |
| | Stage 2 and 3 | Stage 1 | General | Specific | Individual | Collective | General | Specific |
| Interbank placement | - | 17 | 354 | - | - | - | 522 | - |
| Spot dan derivative claims | - | - | - | - | - | - | - | - |
| Securities | - | - | - | - | - | - | - | - |
| Securities sold under repurchase agreement (repo) | - | - | - | - | - | - | - | - |
| Claims on securities bought under reverse repo | - | - | 1,484 | - | - | - | - | - |
| Acceptance claims | - | - | 116 | - | - | - | 74 | - |
| Loans | 61,008 | 13,119 | 46,554 | 30,187 | 24,957 | 27,492 | 42,102 | 37,558 |
| Equity investment | - | - | - | - | - | - | - | - |
| Temporary equity investment | - | - | - | - | - | - | - | - |
| Other Receivable | - | - | - | - | - | - | - | - |
| Commitment and contingencies | - | - | 1,508 | - | - | - | 1,293 | - |

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

P.T. BANK BUMI ARTA Tbk.

As of March 31, 2020 (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 Budi Dharma | Credit and Marketing Director | : Hendrik Atmaja |
| Commissioner | : R.M. Sjariffudin (Mohammad Sjariffudin) | Compliance Director | : Tan Hendra Jonathan |

Notes:

- Due to the above financial information is taken from the Financial Statements for the date on March 31, 2020 (Unaudited), March 31, 2019 (Unaudited) and December 31, 2019 have been audited by Public Accountant Tanudiredja, Wibisana, Rintis & Rekan (person in charge: Lucy Luciana Suhenda) for the year ended 2019, an independent auditor with the opinion of the fair in its report, due to the above the information is not a complete presentation of the financial statements.
- Financial Statements presented in accordance with the Bank on matters as follows:
 - 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".
 - Circular of The Financial Services Authority Regulation No. 43/SEOJK.03/2016 on "Transparency and Publication of the Bank Reports".
 - 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".
 - 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".
- Foreign currency exchange rate of 1 USD of March 31, 2020, March 31, 2019 and December 31, 2019, respectively amounted to Rp16,310.00, Rp14,240.00 and Rp13,882.50

Jakarta, May 29, 2020

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.

President Director

Hendrik Atmaja

Credit and Marketing Director