

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

P.T. BANK BUMI ARTA Tbk.

As Of June 30, 2018 And December 31, 2017

No. Account	Jun 30, 2018 In Million	Dec 31, 2017 In Million
ASSETS		
1. Cash	53,142	37,592
2. Placement to Bank Indonesia	1,510,421	1,206,840
3. Interbank placement	44,876	59,439
4. Spot and derivatives claims	-	-
5. Securities		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	246,888	393,050
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	7,312	6,333
9. Loans		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	-	-
d. Loan and receivables	4,749,586	4,528,965
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(48,145)	(45,900)
c. Others	-	-
13. Intangible assets	14,873	14,260
Accumulated amortization on intangible assets -/-	(13,970)	(13,672)
14. Fixed assets and equipment	795,256	794,452
Accumulated depreciation on fixed assets and equipment -/-	(64,668)	(60,556)
15. Non Productive Asset		
a. Abandoned property	1,701	1,701
b. Foreclosed assets	37,270	36,718
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	10,656	10,656
19. Other assets	51,034	44,789
TOTAL ASSETS	7,396,242	7,014,677
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	757,176	663,983
2. Saving account	438,488	420,326
3. Time deposit	4,642,291	4,432,083
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	1,268	1,123
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

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No. Account	Jun 30, 2018 In Million	Dec 31, 2017 In Million
9. Acceptance liabilities	7,312	6,333
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	882	-
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	166,478	128,000
16. Profit sharing investment	-	-
TOTAL LIABILITIES	6,013,895	5,651,848
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. Unrealized Gain (loss) on available for sale Financial Asset	-	-
c. Effective portion of Hedging against cashflow	-	-
d. Reserves of fixed asset revaluation	590,161	590,161
e. Portion of other comprehensive income from associates	-	-
f. Gain (loss) on defined benefit actuarial program	(7,698)	(7,698)
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	30,000
b. Appropriated reserves	-	-
24. Gain/loss		
a. Previous years	482,776	418,828
b. Current year	42,618	89,548
TOTAL EQUITIES	1,382,347	1,362,829
TOTAL LIABILITIES AND EQUITIES	7,396,242	7,014,677

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

P.T. BANK BUMI ARTA Tbk.

For Period ended June 30, 2018 And 2017

No. Account	Jun 30, 2018 In Million	Jun 30, 2017 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	312,452	343,379
b. Foreign currency	3,324	3,352
2. Interest expenses		
a. Rupiah	145,098	168,079
b. Foreign currency	847	892
Net interest income (expenses)	169,831	177,760
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. Comission/provision/fee and administration	8,639	9,788
h. Recovery of impairment	-	-
i. Other income	8,037	3,020
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	3,868	24,904
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	43	6
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 June 30, 2018 And 2017

No. Account	Jun 30, 2018 In Million	Jun 30, 2017 In Million
j. Personnel expenses	73,340	80,819
k. Promotion expenses	579	577
l. Other expenses	52,612	50,244
Net Operational Income (Expenses) Other than Interest	(113,766)	(143,742)
OPERATIONAL PROFIT (LOSS)	56,065	34,018
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	201	944
2. Gain (loss) on foreign exchange translation	321	228
3. Other non operational income (expenses)	237	5
NON OPERATIONAL PROFIT (LOSS)	759	1,177
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	56,824	35,195
4. Income taxes		
a. Estimated current period tax	(14,206)	(8,799)
b. Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX	42,618	26,396
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	42,618	26,396
Profit (Loss) attributable to :		
OWNER	42,618	26,396
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	42,618	26,396
Total comprehensive profit attributable to :		
OWNER	42,618	26,396
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	42,618	26,396
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	-	-
NET EARNINGS (LOSS) PER SHARE	18.45	11.43

STATEMENT OF COMMITMENTS AND CONTINGENCIES

P.T. BANK BUMI ARTA Tbk.

As of June 30, 2018 And December 31, 2017

No. Account	Jun 30, 2018 In Million	Dec 31, 2017 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	1,393,740	1,087,054
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	33,527	18,944
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	57	73
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	53,900	40,145
b. Foreign currency	-	-
2. Others	67,309	67,393

STATEMENT OF CASH FLOW
P.T. BANK BUMI ARTA Tbk.
FOR PERIOD ENDED JUNE 30, 2018 AND 2017

Account	Jun 30, 2018 In Million	Jun 30, 2017 In Million
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	317,711	349,972
Interest, Commissions and fees paid	(150,026)	(176,850)
Other operating revenues received	11,941	3,515
Personnel expenses paid	(51,714)	(48,384)
General and administrative expenses paid	(45,756)	(40,253)
Non-operating income (expense) received (paid)	2,605	4
Payments of corporate income tax	(23,652)	(14,620)
Operating Cash Flows Before Changes in Operating Activities	61,109	73,384
Decrease (increase) in operating assets:		
Loans	(222,245)	59,111
Other assets	(17,575)	2,285
Increase (decrease) in operating liabilities:		
Deposits	321,563	(96,405)
Deposits from other banks	145	1,140
Other liabilities	6,632	(3,435)
Net Cash Provided by Operating Activities	149,629	36,080
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(196,888)	(390,909)
Maturity of in held-to-maturity securities	350,000	473,829
Proceeds from sale of premises and equipment	218	2,019
Acquisitions of premises and equipment and intangible assets	(2,098)	(7,786)
Net Cash Used in investing Activities	151,232	77,153
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	300,861	113,233
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,303,602	1,169,873
Effect of foreign exchange rate changes	3,695	(726)
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,608,158	1,282,380
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	53,142	59,069
Demand deposits with Bank Indonesia	385,562	394,101
Demand deposits with other banks	44,876	79,460
Placement with Bank Indonesia	1,124,578	749,750
Total Cash and Cash Equivalents	1,608,158	1,282,380

FINANCIAL RATIO CALCULATION
P.T. BANK BUMI ARTA Tbk.
As Of June 30, 2018 And 2017

No. Account	Jun 30, 2018 %	Jun 30, 2017 %
I. Performance Ratios		
1. CAR	24.37%	25.16%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.08%	1.36%
3. Non performing earning assets to total earning assets	1.14%	1.58%
4. Impairment provision on earning assets to total earning assets	0.73%	1.00%
5. Gross NPL	1.58%	2.09%
6. Net NPL	0.75%	0.97%
7. ROA	1.60%	0.98%
8. ROE	6.31%	4.14%
9. NIM	4.46%	4.71%
10. Operating Expenses to Operating Revenues	83.14%	90.54%
11. LFR	81.36%	79.34%
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)	6.63%	6.89%
b. Reserve Requirement (Foreign currency)	10.69%	9.22%
3. Net Open Position	1.50%	0.99%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
P.T. BANK BUMI ARTA Tbk.
As of June 30, 2018 And 2017

COMPONENTS	Jun 30, 2018 In Million	Jun 30, 2017 In Million
I. Tier 1 Capital	1,348,000	1,268,511
1 Common Equity Tier 1 (CET 1)	1,348,000	1,268,511
1.1 Pain-in Capital (After the deduction of Treasury Stock)	231,000	231,000
1.2 Disclosed Reserves	1,127,656	1,044,976
1.2.1 Addition Factor	1,159,045	1,076,375
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	666,854	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	406,083	342,135
1.2.1.2.4 Current year's profit	42,618	26,396
1.2.1.2.5 Fund for paid-in-capital	-	-
1.2.1.2.6 Others	-	-
1.2.2 Deduction Factor	(31,389)	(31,399)
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	(27,206)	(28,599)
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	(4,183)	(2,800)
1.2.2.2.7 Others	-	-
1.3 Non-controlling interest	-	-
1.4 Deduction Factor of Common Equity Tier 1	(10,656)	(7,465)
1.4.1 Deferred tax	(10,656)	(7,465)
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	44,192	41,667
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)	44,192	41,667
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	1,392,192	1,310,178
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	5,052,917	4,627,824
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	659,678	579,644
TOTAL RISK-WEIGHTED ASSETS	5,712,595	5,207,468
Min. Capital Requirement based on Risk Profile	9.84%	9.76%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
From CET 1 (%)	9.84%	9.76%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
CAR RATIO		
CET 1 Ratio (%)	23.60%	24.36%
Tier 1 Ratio (%)	23.60%	24.36%
Tier 2 Ratio (%)	0.77%	0.80%
CAR Ratio (%)	24.37%	25.16%
CET 1 For BUFFER (%)	13.76%	14.60%
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 June 30, 2018 And 2017

No. Account	Jun 30, 2018 (In Million)					TOTAL	Jun 30, 2017 (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	17,779	-	-	-	-	17,779	12,019	-	-	-	-	12,019
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	69,287	-	-	-	-	69,287	56,444	-	-	-	-	56,444
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.Restructured loans												
i.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	30	-	-	-	-	30	67	-	-	-	-	67
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a.Rupiah	63,974	-	-	-	-	63,974	54,221	-	-	-	-	54,221
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1. Interbank placement												
a.Rupiah	10,122	-	-	-	-	10,122	19,375	-	-	-	-	19,375
b.Foreign currency	34,754	-	-	-	-	34,754	60,085	-	-	-	-	60,085
2. Spot dan derivative claims												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.Rupiah	246,888	-	-	-	-	246,888	590,909	-	-	-	-	590,909
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	7,312	-	-	-	-	7,312	6,086	-	-	-	-	6,086
7. Loans												
a.Micro, small and medium enterprises (UMKM)												
i.Rupiah	1,605,254	27,112	504	2,152	44,544	1,679,566	1,579,194	29,038	2,057	6,303	34,843	1,651,435
ii.Foreign currency	29,503	-	-	-	-	29,503	33,118	-	-	-	-	33,118
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	2,795,948	50,441	1,435	2,130	24,252	2,874,206	2,506,647	67,753	799	7,049	41,877	2,624,125
ii.Foreign currency	79,245	-	-	-	-	79,245	64,885	-	-	-	-	64,885
c.Restructured loans												
i.Rupiah	17,103	-	-	205	6,421	23,729	22,504	-	-	-	30,986	53,490
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	16,170	542	-	-	11,598	28,310	230,614	4,724	-	6,270	6,301	247,909
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a.Rupiah	1,364,577	0	-	1	-	1,364,578	1,078,049	5	-	-	-	1,078,054
b.Foreign currency	52,615	-	-	-	-	52,615	24,322	-	-	-	-	24,322
12. Foreclosed assets	26,952	-	9,219	-	1,099	37,270	9,871	-	-	-	1,099	10,970
III. OTHER INFORMATION												
1. Assets pledged as collateral												
a. To Bank Indonesia												
b. To other parties												
2. Impairment provision on earning assets						48,145						58,886
3. Required regulatory provision on assets						75,351						87,486
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						36.36%						38.19%
5. Percentage of loans to micro and small enterprises (UMK)						2.07%						1.58%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6.24%						5.82%
7. Percentage of micro and small enterprises (UMK) debtor						0.89%						1.00%
8. Others												
a. Channeling												
b. Mudharabah Muqayyadah												
c. Written off earning assets						6,595						6,474
d. Written off earning assets that has been re-collected						3,479						3,479
e. Charged off earning assets						27,389						13,561

STATEMENT OF ALLOWANCE FOR LOSSES

P.T. BANK BUMI ARTA Tbk.

As of June 30, 2018 And 2017

Account	Jun 30, 2018				Jun 30, 2017			
	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	-	-	449	-	-	-	795	-
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	73	-	-	-	59	-
Loans	19,780	27,947	42,795	31,160	32,383	26,503	40,302	45,819
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	874	-	-	-	511	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

P.T. BANK BUMI ARTA Tbk.

As of June 30, 2018 (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 June 30, 2018 and year ended on 2017, 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 June 30, 2017 and December 31, 2017, respectively amounted to Rp14,330.00 and Rp13,567.50 .

Jakarta, July 31, 2018

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.

President Director

Hendrik Atmaja

Credit and Marketing Director