

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

P.T. BANK BUMI ARTA Tbk.

As Of June 30, 2019 And December 31, 2018

No. Account	Mar 31, 2019 In Million	Dec 31, 2018 In Million
ASSETS		
1. Cash	49,501	53,631
2. Placement to Bank Indonesia	1,342,901	1,177,737
3. Interbank placement	32,465	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	411,262	386,882
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	18,411	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	4,689,739	4,766,544
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(54,204)	(44,686)
c. Others	-	-
13. Intangible assets	17,986	16,838
Accumulated amortization on intangible assets -/-	(15,234)	(14,492)
14. Fixed assets and equipment	854,277	855,418
Accumulated depreciation on fixed assets and equipment -/-	(68,311)	(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	52,584	50,664
TOTAL ASSETS	7,379,818	7,297,274
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	543,692	635,578
2. Saving account	447,477	419,224
3. Time deposit	4,698,526	4,602,062
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	3,058	3,244
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

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No. Account	Mar 31, 2019 In Million	Dec 31, 2018 In Million
9. Acceptance liabilities	18,411	17,871
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	2,595	663
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	171,494	123,877
16. Profit sharing investment	-	-
TOTAL LIABILITIES	5,885,253	5,802,519
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	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	35,000	32,500
b. Appropriated reserves	-	-
24. Gain/loss		
a. Previous years	547,764	482,776
b. Current year	25,220	92,898
TOTAL EQUITIES	1,494,565	1,494,755
TOTAL LIABILITIES AND EQUITIES	7,379,818	7,297,274

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

P.T. BANK BUMI ARTA Tbk.
For Period ended June 30, 2019 And 2018

No. Account	Jun 30, 2019 In Million	Jun 30, 2018 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	327,482	312,452
b. Foreign currency	3,245	3,324
2. Interest expenses		
a. Rupiah	174,135	145,098
b. Foreign currency	1,260	847
Net interest income (expenses)	155,332	169,831
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	8,207	8,639
h. Recovery of impairment	4	-
i. Other income	3,571	8,037
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	11,298	3,868
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	2	43
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, 2019 And 2018

No. Account	Jun 30, 2019 In Million	Jun 30, 2018 In Million
j. Personnel expenses	72,648	73,340
k. Promotion expenses	216	579
l. Other expenses	49,576	52,612
Net Operational Income (Expenses) Other than Interest	(121,958)	(113,766)
OPERATIONAL PROFIT (LOSS)	33,374	56,065
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	193	201
2. Gain (loss) on foreign exchange translation	59	321
3. Other non operational income (expenses)	1	237
NON OPERATIONAL PROFIT (LOSS)	253	759
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	33,627	56,824
4. Income taxes		
a. Estimated current period tax	(8,407)	(14,206)
b. Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX	25,220	42,618
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	25,220	42,618
Profit (Loss) attributable to :		
OWNER	25,220	42,618
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	25,220	42,618
Total comprehensive profit attributable to :		
OWNER	25,220	42,618
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	25,220	42,618
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	-	-
NET EARNINGS (LOSS) PER SHARE	10.92	18.45

STATEMENT OF COMMITMENTS AND CONTINGENCIES

P.T. BANK BUMI ARTA Tbk.

As of June 30, 2019 And December 31, 2018

No. Account	Jun 30, 2019 In Million	Dec 31, 2018 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	1,660,098	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	15,766	20,483
b. Local L/C	-	1,910
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	57
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	104,553	73,623
b. Foreign currency	-	-
2. Others	123,883	86,921

STATEMENT OF CASH FLOW
P.T. BANK BUMI ARTA Tbk.
FOR PERIOD ENDED JUNE 30, 2019 AND 2018

Account	Jun 30, 2019 In Million	Jun 30, 2018 In Million
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	335,406	317,711
Interest, Commissions and fees paid	(177,841)	(150,026)
Other operating revenues received	11,270	11,941
Personnel expenses paid	(59,102)	(51,714)
General and administrative expenses paid	(41,334)	(45,756)
Non-operating income (expense) received (paid)	1	2,605
Payments of corporate income tax	(13,504)	(23,652)
Operating Cash Flows Before Changes in Operating Activities	54,896	61,109
Decrease (increase) in operating assets:		
Loans	75,028	(222,245)
Other assets	(18,504)	(17,575)
Increase (decrease) in operating liabilities:		
Deposits	32,831	321,563
Deposits from other banks	(186)	145
Other liabilities	15,431	6,632
Net Cash Provided by Operating Activities	159,496	149,629
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(211,263)	(196,888)
Maturity of in held-to-maturity securities	200,000	350,000
Proceeds from sale of premises and equipment	250	218
Acquisitions of premises and equipment and intangible assets	(3,913)	(2,098)
Net Cash Used in investing Activities	(14,926)	151,232
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	144,570	300,861
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,281,130	1,303,602
Effect of foreign exchange rate changes	(833)	3,695
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,424,867	1,608,158
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	49,501	53,142
Demand deposits with Bank Indonesia	395,401	385,562
Demand deposits with other banks	32,465	44,876
Placement with Bank Indonesia	947,500	1,124,578
Total Cash and Cash Equivalents	1,424,867	1,608,158

FINANCIAL RATIO CALCULATION
P.T. BANK BUMI ARTA Tbk.
As Of June 30, 2019 And 2018

No. Account	Jun 30, 2019 %	Jun 30, 2018 %
I. Performance Ratios		
1. CAR	25.54%	24.37%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.44%	1.08%
3. Non performing earning assets to total earning assets	1.24%	1.14%
4. Impairment provision on earning assets to total earning assets	0.83%	0.73%
5. Gross NPL	1.72%	1.58%
6. Net NPL	0.71%	0.75%
7. ROA	0.90%	1.60%
8. ROE	3.49%	6.31%
9. NIM	3.74%	4.46%
10. Operating Expenses to Operating Revenues	90.26%	83.14%
11. LFR	82.43%	81.36%
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%	6.63%
b. Reserve Requirement (Foreign currency)	11.53%	10.69%
3. Net Open Position	1.01%	1.50%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
P.T. BANK BUMI ARTA Tbk.
As of June 30, 2019 And 2018

COMPONENTS	Jun 30, 2019 In Million	Jun 30, 2018 In Million
I. Tier 1 Capital	1,458,720	1,348,000
1 Common Equity Tier 1 (CET 1)	1,458,720	1,348,000
1.1 Pain-in Capital (After the deduction of Treasury Stock)	231,000	231,000
1.2 Disclosed Reserves	1,236,638	1,127,656
1.2.1 Addition Factor	1,268,126	1,159,045
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	35,000	32,500
1.2.1.2.3 Previous year's profit	471,071	406,083
1.2.1.2.4 Current year's profit	25,220	42,618
1.2.1.2.5 Fund for paid-in-capital	-	-
1.2.1.2.6 Others	-	-
1.2.2 Deduction Factor	(31,488)	(31,389)
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	(23,361)	(27,206)
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	-	-
1.3 Non-controlling interest	-	-
1.4 Deduction Factor of Common Equity Tier 1	(8,918)	(10,656)
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	-	-
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	42,955	44,192
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)	42,955	44,192
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	1,501,675	1,392,192
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	5,175,501	5,052,917
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	704,089	659,678
TOTAL RISK-WEIGHTED ASSETS	5,879,590	5,712,595
Min. Capital Requirement based on Risk Profile	9.74%	9.84%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
From CET 1 (%)	9.74%	9.84%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
CAR RATIO		
CET 1 Ratio (%)	24.81%	23.60%
Tier 1 Ratio (%)	24.81%	23.60%
Tier 2 Ratio (%)	0.73%	0.77%
CAR Ratio (%)	25.54%	24.37%
CET 1 For BUFFER (%)	15.07%	13.76%
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, 2019 And 2018

No. Account	Jun 30, 2019 (In Million)					TOTAL	Jun 30, 2018 (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	16,298	-	-	-	-	16,298	17,779	-	-	-	-	17,779
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	74,891	-	-	-	-	74,891	69,287	-	-	-	-	69,287
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.Restructured loans												
i.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	-	-	-	-	-	-	30	-	-	-	-	30
8. Equity investment												
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a.Rupiah	74,248	-	-	-	-	74,248	63,974	-	-	-	-	63,974
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets												
II. NON-RELATED PARTIES												
1. Interbank placement												
a.Rupiah	9,582	-	-	-	-	9,582	10,122	-	-	-	-	10,122
b.Foreign currency	22,883	-	-	-	-	22,883	34,754	-	-	-	-	34,754
2. Spot dan derivative claims												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.Rupiah	411,262	-	-	-	-	411,262	246,888	-	-	-	-	246,888
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	18,411	-	-	-	-	18,411	7,312	-	-	-	-	7,312
7. Loans												
a.Micro, small and medium enterprises (UMKM)												
i.Rupiah	1,673,185	23,785	4,010	9,898	27,724	1,738,602	1,605,254	27,112	504	2,152	44,544	1,679,566
ii.Foreign currency	29,917	-	-	-	-	29,917	29,503	-	-	-	-	29,503
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	2,667,801	48,995	2,809	12,310	23,762	2,755,677	2,795,948	50,441	1,435	2,130	24,252	2,874,206
ii.Foreign currency	74,354	-	-	-	-	74,354	79,245	-	-	-	-	79,245
c.Restructured loans												
i.Rupiah	34,887	8,416	-	2,200	384	45,887	17,103	-	-	205	6,421	23,729
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	198,708	5,263	1,141	-	14,488	219,600	16,170	542	-	-	11,598	28,310
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a.Rupiah	1,670,947	796	-	9	19	1,671,771	1,364,577	0	-	1	-	1,364,578
b.Foreign currency	34,398	-	-	-	-	34,398	52,615	-	-	-	-	52,615
12. Foreclosed assets	1,555	-	34,923	-	1,001	37,479	26,952	-	9,219	-	1,099	37,270
III. OTHER INFORMATION												
1. Assets pledged as collateral												
a. To Bank Indonesia												
b. To other parties												
2. Impairment provision on earning assets						54,204						48,145
3. Required regulatory provision on assets						77,564						75,351
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						38.06%						36.36%
5. Percentage of loans to micro and small enterprises (UMK)						1.93%						2.07%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5.55%						6.24%
7. Percentage of micro and small enterprises (UMK) debtor						0.88%						0.89%
8. Others												
a. Channeling												
b. Mudharabah Muqayyadah												
c. Written off earning assets						6,546						6,595
d. Written off earning assets that has been re-collected						3,479						3,479
e. Charged off earning assets						32,842						27,389

STATEMENT OF ALLOWANCE FOR LOSSES

P.T. BANK BUMI ARTA Tbk.

As of June 30, 2019 And 2018

Account	Jun 30, 2019				Jun 30, 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	-	-	325	-	-	-	449	-
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	132	-	-	-	73	-
Loans	25,183	29,021	41,407	34,609	19,780	27,947	42,795	31,160
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	1,091	-	-	-	874	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

P.T. BANK BUMI ARTA Tbk.

As of June 30, 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 June 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 June 30, 2019 and December 31, 2018, respectively amounted to Rp14,127.50 and Rp14,380.00

Jakarta, July 30, 2019

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.
President Director

Hendrik Atmaja
Credit and Marketing Director