

## STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

P.T. BANK BUMI ARTA Tbk.

As Of June 30, 2020 And December 31, 2019

No. Account	Jun 30, 2020 In Million	Dec 31, 2019 In Million
<b>ASSETS</b>		
1. Cash	52,825	54,002
2. Placement to Bank Indonesia	1,432,848	1,240,858
3. Interbank placement	29,316	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	146,898	246,244
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	251,703	-
8. Acceptance claims	10,140	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	4,916,138	5,165,686
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(63,624)	(45,578)
c. Others	(11)	-
13. Intangible assets	21,457	20,819
Accumulated amortization on intangible assets -/-	(17,415)	(16,244)
14. Fixed assets and equipment	863,977	862,261
Accumulated depreciation on fixed assets and equipment -/-	(75,456)	(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	67,359	56,818
<b>TOTAL ASSETS</b>	<b>7,686,327</b>	<b>7,607,654</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1. Current account	405,180	549,832
2. Saving account	516,582	459,429
3. Time deposit	5,111,023	4,923,077
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	1,077	2,860
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-
9. Acceptance liabilities	10,140	12,548
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	595	2,826
13. Interbranch liabilities		

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No. Account	Jun 30, 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	135,962	133,426
16. Profit sharing investment	-	-
<b>TOTAL LIABILITIES</b>	<b>6,180,559</b>	<b>6,083,998</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. 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	24,705	51,168
<b>TOTAL EQUITIES</b>	<b>1,505,768</b>	<b>1,523,656</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>7,686,327</b>	<b>7,607,654</b>

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**

**P.T. BANK BUMI ARTA Tbk.**  
**For Period ended June 30, 2020 And 2019**

No. Account	Jun 30, 2020 In Million	Jun 30, 2019 In Million
<b>OPERATIONAL INCOME AND EXPENSES</b>		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	323,414	327,482
b. Foreign currency	3,165	3,245
2. Interest expenses		
a. Rupiah	173,480	174,135
b. Foreign currency	1,028	1,260
Net interest income (expenses)	152,071	155,332
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	6,035	8,207
h. Recovery of impairment	6,602	4
i. Other income	1,651	3,571
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
iii. Sharia financing	-	-
iv. Other financial assets	9	-
f. Losses on operational risk	4	2
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, 2020 And 2019

No. Account	Jun 30, 2020 In Million	Jun 30, 2019 In Million
j. Personnel expenses	75,877	72,648
k. Promotion expenses	190	216
l. Other expenses	58,692	49,576
Net Operational Income (Expenses) Other than Interest	(120,484)	(121,958)
<b>OPERATIONAL PROFIT (LOSS)</b>	<b>31,587</b>	<b>33,374</b>
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	376	193
2. Gain (loss) on foreign exchange translation	(425)	59
3. Other non operational income (expenses)	135	1
NON OPERATIONAL PROFIT (LOSS)	86	253
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	31,673	33,627
4. Income taxes		
a. Estimated current period tax	(6,968)	(8,407)
b. Deferred tax income (expenses)	-	-
<b>NET PROFIT (LOSS) AFTER TAX</b>	<b>24,705</b>	<b>25,220</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>24,705</b>	<b>25,220</b>
Profit (Loss) attributable to :		
OWNER	24,705	25,220
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	24,705	25,220
Total comprehensive profit attributable to :		
OWNER	24,705	25,220
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	24,705	25,220
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	-	-
NET EARNINGS (LOSS) PER SHARE	10.70	10.92

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**

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

**As of June 30, 2020 And December 31, 2019**

<b>No. Account</b>	<b>Jun 30, 2020 In Million</b>	<b>Dec 31, 2019 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	1,915,099	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	11,137	12,149
b. Local L/C	-	-
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	56
b. Other interest	-	-
3. Others	-	-
<b>IV. CONTINGENT LIABILITIES</b>		
1. Issued guarantees		
a. Rupiah	147,285	138,262
b. Foreign currency	-	-
2. Others	58,021	123,319

**STATEMENT OF CASH FLOW**  
**P.T. BANK BUMI ARTA Tbk.**  
**FOR PERIOD ENDED JUNE 30, 2020 AND 2019**

Account	Jun 30, 2020 In Million	Jun 30, 2019 In Million
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest, Commissions and fees received	323,992	335,406
Interest, Commissions and fees paid	(175,576)	(177,841)
Other operating revenues received	5,219	11,270
Personnel expenses paid	(61,696)	(59,102)
General and administrative expenses paid	(55,339)	(41,334)
Non-operating income (expense) received (paid)	136	1
Payments of corporate income tax	(11,495)	(13,504)
<b>Operating Cash Flows Before Changes in Operating Activities</b>	<b>25,241</b>	<b>54,896</b>
Decrease (increase) in operating assets:		
Loans	231,623	75,028
Other assets	(9,759)	(18,504)
Increase (decrease) in operating liabilities:		
Deposits	100,446	32,831
Deposits from other banks	(1,783)	(186)
Other liabilities	(8,548)	15,431
<b>Net Cash Provided by Operating Activities</b>	<b>337,220</b>	<b>159,496</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Placements in held-to-maturity securities	(121,898)	(211,263)
Maturity of in held-to-maturity securities	226,579	200,000
Claims on security bought under reverse repo	(251,703)	-
Proceeds from sale of premises and equipment	391	250
Acquisitions of premises and equipment and intangible assets	(2,949)	(3,913)
<b>Net Cash Used in investing Activities</b>	<b>(149,580)</b>	<b>(14,926)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITY</b>		
Cash dividends paid	-	-
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>187,640</b>	<b>144,570</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>	<b>1,326,434</b>	<b>1,281,130</b>
Effect of foreign exchange rate changes	915	(833)
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>	<b>1,514,989</b>	<b>1,424,867</b>
<b>SUPPLEMENTAL DISCLOSURE</b>		
Cash and cash equivalents consist of:		
Cash	52,825	49,501
Demand deposits with Bank Indonesia	233,868	395,401
Demand deposits with other banks	29,316	32,465
Placement with Bank Indonesia	1,198,980	947,500
<b>Total Cash and Cash Equivalents</b>	<b>1,514,989</b>	<b>1,424,867</b>

**FINANCIAL RATIO CALCULATION**  
**P.T. BANK BUMI ARTA Tbk.**  
**As Of June 30, 2020 And 2019**

No. Account	Jun 30, 2020 %	Jun 30, 2019 %
<b>I. Performance Ratios</b>		
1. CAR	24.31%	25.54%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.69%	1.44%
3. Non performing earning assets to total earning assets	1.62%	1.24%
4. Impairment provision on earning assets to total earning assets	0.94%	0.83%
5. Gross NPL	2.24%	1.72%
6. Net NPL	1.30%	0.71%
7. ROA	0.82%	0.90%
8. ROE	3.40%	3.49%
9. NIM	3.46%	3.74%
10. Operating Expenses to Operating Revenues	90.73%	90.26%
11. LFR	81.49%	82.43%
12. Liquidity Coverage Ratio (LCR)		
a. LCR individual	-	-
b. LCR consolidation	-	-
13. Ratio		
	17.89%	18.67%
<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)	3.74%	6.63%
b. Reserve Requirement (Foreign currency)	10.11%	11.53%
3. Net Open Position	0.21%	1.01%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR  
P.T. BANK BUMI ARTA Tbk.  
As of June 30, 2020 And 2019

COMPONENTS	Jun 30, 2020 In Million	Jun 30, 2019 In Million
<b>I. Tier 1 Capital</b>	<b>1,472,509</b>	<b>1,458,720</b>
<b>1 Common Equity Tier 1 (CET 1)</b>	<b>1,472,509</b>	<b>1,458,720</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>1,252,858</b>	<b>1,236,638</b>
1.2.1 Addition Factor	1,282,199	1,268,126
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	35,000
1.2.1.2.3 Previous year's profit	479,646	471,071
1.2.1.2.4 Current year's profit	24,705	25,220
1.2.1.2.5 Fund for paid-in-capital	-	-
1.2.1.2.6 Others	-	-
1.2.2 Deduction Factor	(29,341)	(31,488)
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	(17,754)	(23,361)
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	-	-
<b>1.3 Non-controlling interest</b>	<b>-</b>	<b>-</b>
<b>1.4 Deduction Factor of Common Equity Tier 1</b>	<b>(11,349)</b>	<b>(8,918)</b>
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	-	-
<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>47,780</b>	<b>42,955</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>47,780</b>	<b>42,955</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>1,520,289</b>	<b>1,501,675</b>
<b>RISK-WEIGHTED ASSETS (RWAs)</b>		
RWAs CONSIDERING CREDIT RISK	5,573,607	5,175,501
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	680,694	704,089
<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>6,254,301</b>	<b>5,879,590</b>
Min. Capital Requirement based on Risk Profile	9.89%	9.74%
<b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION</b>		
From CET 1 (%)	9.89%	9.74%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
<b>CAR RATIO</b>		
CET 1 Ratio (%)	23.54%	24.81%
Tier 1 Ratio (%)	23.54%	24.81%
Tier 2 Ratio (%)	0.77%	0.73%
<b>CAR Ratio (%)</b>	<b>24.31%</b>	<b>25.54%</b>
CET 1 For BUFFER (%)	13.65%	15.07%
<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 June 30, 2020 And 2019

No. Account	Jun 30, 2020 (In Million)					TOTAL	Jun 30, 2019 (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	36,329	-	-	-	-	36,329	16,298	-	-	-	-	16,298
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	111,290	-	-	-	-	111,290	74,891	-	-	-	-	74,891
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	67,069	-	-	-	-	67,069	74,248	-	-	-	-	74,248
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
<b>II. NON-RELATED PARTIES</b>												
1. Interbank placement												
a.Rupiah	20,213	-	-	-	-	20,213	9,582	-	-	-	-	9,582
b.Foreign currency	9,103	-	-	-	-	9,103	22,883	-	-	-	-	22,883
2. Spot dan derivative claims												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.Rupiah	146,898	-	-	-	-	146,898	411,262	-	-	-	-	411,262
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	251,703	-	-	-	-	251,703	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance claims	10,140	-	-	-	-	10,140	18,411	-	-	-	-	18,411
7. Loans												
a.Micro, small and medium enterprises (UMKM)												
i.Rupiah	1,765,789	31,837	2,805	9,536	27,640	1,837,607	1,673,185	23,785	4,010	9,898	27,724	1,738,602
ii.Foreign currency	46,439	-	-	-	-	46,439	29,917	-	-	-	-	29,917
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	2,729,764	23,463	4,151	23,108	43,043	2,823,529	2,667,801	48,995	2,809	12,310	23,762	2,755,677
ii.Foreign currency	60,944	-	-	-	-	60,944	74,354	-	-	-	-	74,354
c.Restructured loans												
i.Rupiah	525,340	21,607	1,171	1,037	5,868	555,023	34,887	8,416	-	2,200	384	45,887
ii.Foreign currency	4,647	-	-	-	-	4,647	-	-	-	-	-	-
d.Loan on property	199,145	820	617	5,874	9,724	216,180	198,708	5,263	1,141	-	14,488	219,600
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a.Rupiah	1,977,909	4	-	-	-	1,977,913	1,670,947	796	-	9	19	1,671,771
b.Foreign currency	28,539	-	-	-	-	28,539	34,398	-	-	-	-	34,398
12. Foreclosed assets	-	-	27,850	7,947	982	36,779	1,555	-	34,923	-	1,001	37,479
<b>III. OTHER INFORMATION</b>												
1. Assets pledged as collateral												
a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2. Impairment provision on earning assets						63,635						54,204
3. Required regulatory provision on assets						82,049						77,564
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						39.06%						38.06%
5. Percentage of loans to micro and small enterprises (UMK)						0.80%						1.93%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5.94%						5.55%
7. Percentage of micro and small enterprises (UMK) debtor						0.86%						0.88%
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						32,842

**STATEMENT OF ALLOWANCE FOR LOSSES**

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

**As of June 30, 2020 And 2019**

Account	Jun 30, 2020				Jun 30, 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	-	11	293	-	-	-	325	-
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	2,517	-	-	-	-	-
Acceptance claims	-	-	101	-	-	-	132	-
Loans	52,357	11,267	43,485	34,270	25,183	29,021	41,407	34,609
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	1,383	-	-	-	1,091	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION****P.T. BANK BUMI ARTA Tbk.****As of June 30, 2020 (In Million Rupiah)**

<b>No. Account</b>	<b>National Amount</b>	<b>Objectives</b>		<b>Derivative Receivables and Liabilities</b>	
		<b>Trading</b>	<b>Hedging</b>	<b>Receivables</b>	<b>Liabilities</b>
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	-	-	-	-	-

<b>OWNERSHIP STRUCTURE</b>	
PT. Surya Husada Investment	45.45%
PT. Dana Graha Agung	27.27%
PT. Budiman Kencana Lestari	18.18%
Public	9.10%
<b>CONTROLLING SHAREHOLDERS</b>	
PT. Surya Husada Investment	45.45%
PT. Dana Graha Agung	27.27%
<b>BOARD OF MANAGEMENT</b>	
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:	
<p>1. Due to the above financial information is taken from the Financial Statements for the date on June 30, 2020 (Unaudited), June 30, 2019 (Unaudited) and December 31, 2019 have been audited by Public Accountant Tanudiredja, Wibisana, Rintis &amp; 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.</p> <p>2. Financial Statements presented in accordance with the Bank on matters as follows:</p> <p>a. The Financial Services Authority Regulation No. 37/POJK.03/2019 on "Transparency and Publication of the Bank Reports".</p> <p>b. 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".</p> <p>c. 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".</p> <p>3. 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</p>	
<p>Jakarta, May 29, 2020 S.E. &amp; O.</p> <p>Board of Director of Bank Bumi Arta</p> <p style="text-align: center;"> <span style="margin-right: 100px;"><u>Wikan Aryono S.</u> President Director</span> <span><u>Hendrik Atmaja</u> Credit and Marketing Director</span> </p>	

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