

## STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

P.T. BANK BUMI ARTA Tbk.

As Of September 30, 2018 And December 31, 2017

No. Account	Sept 30, 2018 In Million	Dec 31, 2017 In Million
<b>ASSETS</b>		
1. Cash	38.412	37.592
2. Placement to Bank Indonesia	1.053.451	1.206.840
3. Interbank placement	59.619	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	437.341	393.050
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	13.437	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	4.729.122	4.528.965
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(46.669)	(45.900)
c. Others	-	-
13. Intangible assets	15.866	14.260
Accumulated amortization on intangible assets -/-	(14.162)	(13.672)
14. Fixed assets and equipment	796.092	794.452
Accumulated depreciation on fixed assets and equipment -/-	(66.621)	(60.556)
15. Non Productive Asset		
a. Abandoned property	1.701	1.701
b. Foreclosed assets	38.825	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	54.186	44.789
<b>TOTAL ASSETS</b>	<b>7.121.266</b>	<b>7.014.677</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1. Current account	660.235	663.983
2. Saving account	455.308	420.326
3. Time deposit	4.437.838	4.432.083
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	3.825	1.123
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

## STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

P.T. BANK BUMI ARTA Tbk.

As Of September 30, 2018 And December 31, 2017

No. Account	Sept 30, 2018 In Million	Dec 31, 2017 In Million
9. Acceptance liabilities	13.437	6.333
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	309	-
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	149.587	128.000
16. Profit sharing investment	-	-
<b>TOTAL LIABILITIES</b>	<b>5.720.539</b>	<b>5.651.848</b>
<b>EQUITIES</b>		
17. Paid in capital		
a. Capital	800.000	800.000
b. Unpaid capital -/-	(569.000)	(569.000)
c. treasury stock -/-	-	-
18. Additional paid in capital		
a. Agio	10.990	10.990
b. Disagio -/-	-	-
c. Donated capital	-	-
d. Fund for paid up capital	-	-
e. Others	-	-
19. Other comprehensive gain (loss)		
a. Translation adjustment	-	-
b. Unrealized Gain (loss) on available for sale Financial Asset	-	-
c. Effective portion of Hedging against cashflow	-	-
d. Reserves of fixed asset revaluation	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	60.998	89.548
<b>TOTAL EQUITIES</b>	<b>1.400.727</b>	<b>1.362.829</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>7.121.266</b>	<b>7.014.677</b>

## STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

P.T. BANK BUMI ARTA Tbk.

For Period ended September 30, 2018 And 2017

No. Account	Sept 30, 2018 In Million	Sept 30, 2017 In Million
<b>OPERATIONAL INCOME AND EXPENSES</b>		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	475.506	508.970
b. Foreign currency	5.307	4.899
2. Interest expenses		
a. Rupiah	222.142	244.646
b. Foreign currency	1.383	1.349
Net interest income (expenses)	257.288	267.874
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	7	6
g. Commission/provision/fee and administration	13.536	13.648
h. Recovery of impairment	-	-
i. Other income	10.124	5.334
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	5.874	26.541
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	44	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 September 30, 2018 And 2017**

<b>No. Account</b>	<b>Sept 30, 2018 In Million</b>	<b>Sept 30, 2017 In Million</b>
j. Personnel expenses	111.626	122.864
k. Promotion expenses	873	936
l. Other expenses	82.403	75.827
Net Operational Income (Expenses) Other than Interest	(177.153)	(207.186)
<b>OPERATIONAL PROFIT (LOSS)</b>	<b>80.135</b>	<b>60.688</b>
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1. Gain (loss) on sale of fixed assets and equipment	300	1.026
2. Gain (loss) on foreign exchange translation	701	363
3. Other non operational income (expenses)	195	(41)
<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>1.196</b>	<b>1.348</b>
<b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>	<b>81.331</b>	<b>62.036</b>
4. Income taxes		
a. Estimated current period tax	(20.333)	(15.509)
b. Deferred tax income (expenses)	-	-
<b>NET PROFIT (LOSS) AFTER TAX</b>	<b>60.998</b>	<b>46.527</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>60.998</b>	<b>46.527</b>
Profit (Loss) attributable to :		
OWNER	60.998	46.527
MINORITY INTEREST	-	-
<b>CURRENT PERIOD TOTAL PROFIT</b>	<b>60.998</b>	<b>46.527</b>
Total comprehensive profit attributable to :		
OWNER	60.998	46.527
MINORITY INTEREST	-	-
<b>CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT</b>	<b>60.998</b>	<b>46.527</b>
<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>		
DIVIDEND	23.100	19.751
<b>NET EARNINGS (LOSS) PER SHARE</b>	<b>26,41</b>	<b>20,14</b>

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**

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

**As of September 30, 2018 And December 31, 2017**

<b>No. Account</b>	<b>Sept 30, 2018 In Million</b>	<b>Dec 31, 2017 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	1.404.976	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	18.989	18.944
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	57	73
b. Other interest	-	-
3. Others	-	-
<b>IV. CONTINGENT LIABILITIES</b>		
1. Issued guarantees		
a. Rupiah	50.140	40.145
b. Foreign currency	-	-
2. Others	90.839	67.393

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

Account	Sept 30, 2018 In Million	Sept 30, 2017 In Million
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Interest, Commissions and fees received	483.516	518.187
Interest, Commissions and fees paid	(230.395)	(256.356)
Other operating revenues received	15.956	7.919
Personnel expenses paid	(83.027)	(76.463)
General and administrative expenses paid	(70.611)	(61.878)
Non-operating income (expense) received (paid)	2.563	635
Payments of corporate income tax	(29.884)	(22.065)
<b>Operating Cash Flows Before Changes in Operating Activities</b>	<b>88.118</b>	<b>109.979</b>
Decrease (increase) in operating assets:		
Loans	(205.263)	37.597
Other assets	(28.565)	5.238
Increase (decrease) in operating liabilities:		
Deposits	36.988	(196.228)
Deposits from other banks	2.703	(33)
Other liabilities	11.702	(8.787)
<b>Net Cash Provided by Operating Activities</b>	<b>(94.317)</b>	<b>(52.234)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Placements in held-to-maturity securities	(487.341)	(493.269)
Maturity of in held-to-maturity securities	450.000	772.606
Proceeds from sale of premises and equipment	319	2.197
Acquisitions of premises and equipment and intangible assets	(4.429)	(9.630)
<b>Net Cash Used in investing Activities</b>	<b>(41.451)</b>	<b>271.904</b>
<b>CASH FLOWS FROM FINANCING ACTIVITY</b>		
Cash dividends paid	(23.100)	(19.751)
<b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>(158.868)</b>	<b>199.919</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>	<b>1.303.602</b>	<b>1.169.874</b>
Effect of foreign exchange rate changes	6.478	95
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>	<b>1.151.212</b>	<b>1.369.888</b>
<b>SUPPLEMENTAL DISCLOSURE</b>		
Cash and cash equivalents consist of:		
Cash	38.412	32.881
Demand deposits with Bank Indonesia	403.451	370.277
Demand deposits with other banks	59.619	67.171
Placement with Bank Indonesia	649.730	899.559
<b>Total Cash and Cash Equivalents</b>	<b>1.151.212</b>	<b>1.369.888</b>

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

No. Account	Sept 30, 2018 %	Sept 30, 2017 %
<b>I. Performance Ratios</b>		
1. CAR	24,57%	25,77%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1,18%	1,61%
3. Non performing earning assets to total earning assets	1,27%	1,86%
4. Impairment provision on earning assets to total earning assets	0,74%	0,97%
5. Gross NPL	1,69%	2,58%
6. Net NPL	0,83%	1,40%
7. ROA	1,51%	1,16%
8. ROE	6,01%	4,85%
9. NIM	4,44%	4,78%
10. Operating Expenses to Operating Revenues	84,12%	88,61%
11. LFR	85,16%	81,17%
<b>II. Compliance</b>		
1.a. Percentage Violation of Legal Lending Limit		
i. Related parties	-	-
ii. Non related parties	-	-
b. Percentage Lending in Excess of The Legal Lending Limit		
i. Related parties	-	-
ii. Non related parties	-	-
2. Reserve Requirement		
a. Primary Reserve Requirement (Rupiah)	6,67%	6,62%
b. Reserve Requirement (Foreign currency)	10,92%	9,43%
3. Net Open Position	0,93%	1,10%

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

COMPONENTS	Sept 30, 2018 In Million	Sept 30, 2017 In Million
<b>I. Tier 1 Capital</b>	<b>1.362.770</b>	<b>1.293.845</b>
<b>1 Common Equity Tier 1 (CET 1)</b>	<b>1.362.770</b>	<b>1.293.845</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>1.142.426</b>	<b>1.070.310</b>
1.2.1 Addition Factor	1.177.425	1.096.506
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	60.998	46.527
1.2.1.2.5 Fund for paid-in-capital	-	-
1.2.1.2.6 Others	-	-
1.2.2 Deduction Factor	(34.999)	(26.196)
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	(30.816)	(23.396)
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	-	-
<b>1.3 Non-controlling interest</b>	<b>-</b>	<b>-</b>
<b>1.4 Deduction Factor of Common Equity Tier 1</b>	<b>(10.656)</b>	<b>(7.465)</b>
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	-	-
<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>45.128</b>	<b>40.987</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>45.128</b>	<b>40.987</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>1.407.898</b>	<b>1.334.832</b>
<b>RISK-WEIGHTED ASSETS (RWAs)</b>		
RWAs CONSIDERING CREDIT RISK	5.070.012	4.599.142
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	659.678	579.644
<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>5.729.690</b>	<b>5.178.786</b>
Min. Capital Requirement based on Risk Profile	9,68%	9,75%
<b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION</b>		
From CET 1 (%)	9,68%	9,75%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
<b>CAR RATIO</b>		
CET 1 Ratio (%)	23,78%	24,98%
Tier 1 Ratio (%)	23,78%	24,98%
Tier 2 Ratio (%)	0,79%	0,79%
CAR Ratio (%)	24,57%	25,77%
CET 1 For BUFFER (%)	14,10%	15,23%
<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 September 30, 2018 And 2017

No. Account	Sept 30, 2018 (In Million)					TOTAL	Sept 30, 2017 (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	14.330	-	-	-	-	14.330	15.746	-	-	-	-	15.746
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	87.658	-	-	-	-	87.658	64.887	-	-	-	-	64.887
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.Restructured loans												
i.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	20	-	-	-	-	20	58	-	-	-	-	58
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a.Rupiah	52.826	-	-	-	-	52.826	43.087	-	-	-	-	43.087
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
<b>II. NON-RELATED PARTIES</b>												
1. Interbank placement												
a.Rupiah	40.483	-	-	-	-	40.483	12.044	-	-	-	-	12.044
b.Foreign currency	19.136	-	-	-	-	19.136	55.127	-	-	-	-	55.127
2. Spot dan derivative claims												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.Rupiah	437.341	-	-	-	-	437.341	393.269	-	-	-	-	393.269
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	13.437	-	-	-	-	13.437	5.465	-	-	-	-	5.465
7. Loans												
a.Micro, small and medium enterprises (UMKM)												
i.Rupiah	1.556.193	11.207	4.023	13.028	36.726	1.621.177	1.647.384	27.915	2.915	4.145	41.733	1.724.092
ii.Foreign currency	29.228	-	-	-	-	29.228	32.148	-	-	-	-	32.148
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	2.792.696	58.896	1.743	2.000	22.282	2.877.617	2.430.148	64.134	16.368	1.296	48.850	2.560.796
ii.Foreign currency	99.112	-	-	-	-	99.112	65.872	-	-	-	-	65.872
c.Restructured loans												
i.Rupiah	17.257	1.340	1.023	3.309	-	22.929	9.604	-	-	-	35.933	45.537
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	267.026	7.794	165	938	14.663	290.586	244.203	4.263	531	-	13.313	262.310
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a.Rupiah	1.378.345	42	167	11	-	1.378.565	1.027.406	2	-	-	-	1.027.408
b.Foreign currency	42.714	-	-	-	-	42.714	34.813	-	-	-	-	34.813
12. Foreclosed assets	28.507	-	9.219	-	1.099	38.825	9.219	-	-	-	1.099	10.318
<b>III. OTHER INFORMATION</b>												
1. Assets pledged as collateral												
a. To Bank Indonesia												
b. To other parties												
2. Impairment provision on earning assets						46.669						60.099
3. Required regulatory provision on assets						76.869						83.495
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						35,20%						39,70%
5. Percentage of loans to micro and small enterprises (UMK)						1,17%						2,92%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6,32%						5,32%
7. Percentage of micro and small enterprises (UMK) debtor						0,86%						1,00%
8. Others												
a. Channeling												
b. Mudharabah Muqayyadah												
c. Written off earning assets						6.421						6.474
d. Written off earning assets that has been re-collected						3.479						3.479
e. Charged off earning assets						30.050						13.587

**STATEMENT OF ALLOWANCE FOR LOSSES**  
**P.T. BANK BUMI ARTA Tbk.**  
**As of September 30, 2018 And 2017**

Account	Sept 30, 2018				Sept 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	-	-	596	-	-	-	672	-
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	133	-	-	-	52	-
Loans	18.596	28.072	42.651	32.818	34.236	25.863	39.742	42.508
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	671	-	-	-	521	-

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION**

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

**As of Sept 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 September 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 September 30, 2018 and December 31, 2017, respectively amounted to Rp14,902.50 and Rp13,567.50.

Jakarta, October 31, 2018

S.E. &amp; O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.  
President Director

Hendrik Atmaja  
Credit and Marketing Director