

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

P.T. BANK BUMI ARTA Tbk.

As Of September 30, 2019 And December 31, 2018

No. Account	Sept 30, 2019 In Million	Dec 31, 2018 In Million
ASSETS		
1. Cash	46,244	53,631
2. Placement to Bank Indonesia	946,652	1,177,737
3. Interbank placement	37,211	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	341,690	386,882
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	9,230	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	4,926,273	4,766,544
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(50,461)	(44,686)
c. Others	-	-
13. Intangible assets	17,986	16,838
Accumulated amortization on intangible assets -/-	(15,675)	(14,492)
14. Fixed assets and equipment	854,949	855,418
Accumulated depreciation on fixed assets and equipment -/-	(69,960)	(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	56,342	50,664
TOTAL ASSETS	7,148,922	7,297,274
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	603,887	635,578
2. Saving account	429,481	419,224
3. Time deposit	4,461,532	4,602,062
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	3,683	3,244
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

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As Of September 30, 2019 And December 31, 2018

No. Account	Sept 30, 2019 In Million	Dec 31, 2018 In Million
9. Acceptance liabilities	9,230	17,871
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	-	663
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	134,524	123,877
16. Profit sharing investment	-	-
TOTAL LIABILITIES	5,642,337	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	37,240	92,898
TOTAL EQUITIES	1,506,585	1,494,755
TOTAL LIABILITIES AND EQUITIES	7,148,922	7,297,274

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

P.T. BANK BUMI ARTA Tbk.

For Period ended September 30, 2019 And 2018

No. Account	Sept 30, 2019 In Million	Sept 30, 2018 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	486,211	475,506
b. Foreign currency	4,827	5,307
2. Interest expenses		
a. Rupiah	258,206	222,142
b. Foreign currency	1,871	1,383
Net interest income (expenses)	230,961	257,288
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
g. Comission/provision/fee and administration	11,612	13,536
h. Recovery of impairment	4	-
i. Other income	5,369	10,124
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	9,185	5,874
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	322	44
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, 2019 And 2018

No. Account	Sept 30, 2019 In Million	Sept 30, 2018 In Million
j. Personnel expenses	111,051	111,626
k. Promotion expenses	353	873
l. Other expenses	77,418	82,403
Net Operational Income (Expenses) Other than Interest	(181,344)	(177,153)
OPERATIONAL PROFIT (LOSS)	49,617	80,135
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	294	300
2. Gain (loss) on foreign exchange translation	154	701
3. Other non operational income (expenses)	(412)	195
NON OPERATIONAL PROFIT (LOSS)	36	1,196
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	49,653	81,331
4. Income taxes		
a. Estimated current period tax	(12,413)	(20,333)
b. Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX	37,240	60,998
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	37,240	60,998
Profit (Loss) attributable to :		
OWNER	37,240	60,998
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	37,240	60,998
Total comprehensive profit attributable to :		
OWNER	37,240	60,998
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	37,240	60,998
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	25,410	23,100
NET EARNINGS (LOSS) PER SHARE	16.12	26.41

STATEMENT OF COMMITMENTS AND CONTINGENCIES

P.T. BANK BUMI ARTA Tbk.

As of September 30, 2019 And December 31, 2018

No. Account	Sept 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	1,673,571	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	31,280	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	105,919	73,623
b. Foreign currency	-	-
2. Others	124,370	86,921

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

Account	Sept 30, 2019 In Million	Sept 30, 2018 In Million
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	495,495	483,516
Interest, Commissions and fees paid	(269,269)	(230,395)
Other operating revenues received	15,908	15,956
Personnel expenses paid	(92,814)	(83,027)
General and administrative expenses paid	(62,891)	(70,611)
Non-operating income (expense) received (paid)	(412)	2,563
Payments of corporate income tax	(17,933)	(29,884)
Operating Cash Flows Before Changes in Operating Activities	68,084	88,118
Decrease (increase) in operating assets:		
Loans	(163,136)	(205,263)
Other assets	(12,224)	(28,565)
Increase (decrease) in operating liabilities:		
Deposits	(161,963)	36,988
Deposits from other banks	439	2,703
Other liabilities	(9,359)	11,702
Net Cash Provided by Operating Activities	(278,159)	(94,317)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(241,690)	(487,341)
Maturity of in held-to-maturity securities	300,000	450,000
Proceeds from sale of premises and equipment	375	319
Acquisitions of premises and equipment and intangible assets	(5,478)	(4,429)
Net Cash Used in investing Activities	53,207	(41,451)
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	(25,410)	(23,100)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(250,362)	(158,868)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,281,130	1,303,602
Effect of foreign exchange rate changes	(661)	6,478
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,030,107	1,151,212
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	46,244	38,412
Demand deposits with Bank Indonesia	354,152	403,451
Demand deposits with other banks	37,211	59,619
Placement with Bank Indonesia	592,500	649,730
Total Cash and Cash Equivalents	1,030,107	1,151,212

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

No. Account	Sept 30, 2019 %	Sept 30, 2018 %
I. Performance Ratios		
1. CAR	24.51%	24.57%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.47%	1.18%
3. Non performing earning assets to total earning assets	1.26%	1.27%
4. Impairment provision on earning assets to total earning assets	0.81%	0.74%
5. Gross NPL	1.60%	1.69%
6. Net NPL	0.68%	0.83%
7. ROA	0.90%	1.51%
8. ROE	3.42%	6.01%
9. NIM	3.73%	4.44%
10. Operating Expenses to Operating Revenues	90.23%	84.12%
11. LFR	89.65%	85.16%
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)	6.10%	6.67%
b. Reserve Requirement (Foreign currency)	12.09%	10.92%
3. Net Open Position	1.91%	0.93%

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

COMPONENTS	Sept 30, 2019 In Million	Sept 30, 2018 In Million
I. Tier 1 Capital	1,467,117	1,362,770
1 Common Equity Tier 1 (CET 1)	1,467,117	1,362,770
1.1 Pain-in Capital (After the deduction of Treasury Stock)	231,000	231,000
1.2 Disclosed Reserves	1,245,035	1,142,426
1.2.1 Addition Factor	1,280,146	1,177,425
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	37,240	60,998
1.2.1.2.5 Fund for paid-in-capital	-	-
1.2.1.2.6 Others	-	-
1.2.2 Deduction Factor	(35,111)	(34,999)
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	(26,750)	(30,816)
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	(8,361)	(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	45,813	45,128
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)	45,813	45,128
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	1,512,930	1,407,898
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	5,467,774	5,070,012
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	704,089	659,678
TOTAL RISK-WEIGHTED ASSETS	6,171,863	5,729,690
Min. Capital Requirement based on Risk Profile	9.74%	9.68%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
From CET 1 (%)	9.74%	9.68%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
CAR RATIO		
CET 1 Ratio (%)	23.77%	23.78%
Tier 1 Ratio (%)	23.77%	23.78%
Tier 2 Ratio (%)	0.74%	0.79%
CAR Ratio (%)	24.51%	24.57%
CET 1 For BUFFER (%)	14.03%	14.10%
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 September 30, 2019 And 2018

No. Account	Sept 30, 2019 (In Million)					TOTAL	Sept 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	37,963	-	-	-	-	37,963	14,330	-	-	-	-	14,330
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	74,738	-	-	-	-	74,738	87,658	-	-	-	-	87,658
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.Restructured loans												
i.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	-	-	-	-	-	-	20	-	-	-	-	20
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a.Rupiah	72,690	-	-	-	-	72,690	52,826	-	-	-	-	52,826
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1. Interbank placement												
a.Rupiah	12,893	-	-	-	-	12,893	40,483	-	-	-	-	40,483
b.Foreign currency	24,318	-	-	-	-	24,318	19,136	-	-	-	-	19,136
2. Spot dan derivative claims												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.Rupiah	341,690	-	-	-	-	341,690	437,341	-	-	-	-	437,341
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	9,230	-	-	-	-	9,230	13,437	-	-	-	-	13,437
7. Loans												
a.Micro, small and medium enterprises (UMKM)												
i.Rupiah	1,771,422	18,070	7,270	1,358	33,060	1,831,180	1,556,193	11,207	4,023	13,028	36,726	1,621,177
ii.Foreign currency	47,820	-	-	-	-	47,820	29,228	-	-	-	-	29,228
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	2,802,713	43,174	3,505	2,356	31,382	2,883,130	2,792,696	58,896	1,743	2,000	22,282	2,877,617
ii.Foreign currency	51,442	-	-	-	-	51,442	99,112	-	-	-	-	99,112
c.Restructured loans												
i.Rupiah	33,739	8,127	1,474	1,004	1,952	46,296	17,257	1,340	1,023	3,309	-	22,929
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	238,513	8,204	976	128	14,590	262,411	267,026	7,794	165	938	14,663	290,586
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a.Rupiah	1,703,509	437	-	31	1	1,703,978	1,378,345	42	167	11	-	1,378,565
b.Foreign currency	34,102	-	-	-	-	34,102	42,714	-	-	-	-	42,714
12. Foreclosed assets	-	-	36,478	-	1,001	37,479	28,507	-	9,219	-	1,099	38,825
III. OTHER INFORMATION												
1. Assets pledged as collateral												
a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b. To other parties	-	-	-	-	-	-	-	-	-	-	-	-
2. Impairment provision on earning assets						50,461						46,669
3. Required regulatory provision on assets						77,211						76,869
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						38.91%						35.20%
5. Percentage of loans to micro and small enterprises (UMK)						0.97%						1.17%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5.73%						6.32%
7. Percentage of micro and small enterprises (UMK) debtor						0.85%						0.86%
8. Others												
a. Channeling	-	-	-	-	-	-	-	-	-	-	-	-
b. Mudharabah Muqayyadah	-	-	-	-	-	-	-	-	-	-	-	-
c. Written off earning assets						6,546						6,421
d. Written off earning assets that has been re-collected						3,479						3,479
e. Charged off earning assets						34,472						30,050

STATEMENT OF ALLOWANCE FOR LOSSES
P.T. BANK BUMI ARTA Tbk.
As of September 30, 2019 And 2018

Account	Sept 30, 2019				Sept 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	-	-	372	-	-	-	596	-
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	92	-	-	-	133	-
Loans	24,429	26,032	44,077	31,398	18,596	28,072	42,651	32,818
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	1,272	-	-	-	671	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

P.T. BANK BUMI ARTA Tbk.

As of September 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
<p>Notes:</p> <ol style="list-style-type: none"> Due to the above financial information is taken from the Financial Statements for the date on September 31, 2019 and 2018 unaudited, then the information is not a complete presentation of the financial statements. Financial Statements presented in accordance with the Bank on matters as follows: <ol style="list-style-type: none"> The Financial Services Authority Regulation No. 6/POJK.03/2015 on "Transparency and Publication of the Bank Reports" and as amended by the Financial Services Authority Regulation No. 32/POJK.03/2016 on "The Changes of Transparency and Publication of the Bank Reports". Circular of The Financial Services Authority Regulation No. 43/SEOJK.03/2016 on "Transparency and Publication of the Bank Reports". Regulation No. X.K.2 with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-346/BL/2011 of July 5, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company". Regulation No. VIII.G.7, with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-347/BL/2012 of June 25, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company". Foreign currency exchange rate of 1 USD of September 30, 2019 and December 31, 2018, respectively amounted to Rp14,195.00 and Rp14,380.00 	
<p>Jakarta, October 30, 2019 S.E. & O.</p> <p>Board of Director of Bank Bumi Arta</p> <p style="text-align: center;"> <u>Wikan Aryono S.</u> <u>Hendrik Atmaja</u> President Director Credit and Marketing Director </p>	

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