

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

P.T. BANK BUMI ARTA Tbk.

As Of December 31, 2018 And 2017

No. Account	Dec 31, 2018 In Million	Dec 31, 2017 In Million
ASSETS		
1. Cash	53.631	37.592
2. Placement to Bank Indonesia	1.177.737	1.206.840
3. Interbank placement	49.763	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	386.882	393.050
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	17.871	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	4.766.544	4.528.965
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(44.686)	(45.900)
c. Others	-	-
13. Intangible assets	16.838	14.260
Accumulated amortization on intangible assets -/-	(14.492)	(13.672)
14. Fixed assets and equipment	855.418	794.452
Accumulated depreciation on fixed assets and equipment -/-	(67.337)	(60.556)
15. Non Productive Asset		
a. Abandoned property	2.034	1.701
b. Foreclosed assets	37.479	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	8.918	10.656
19. Other assets	50.664	44.789
TOTAL ASSETS	7.297.274	7.014.677
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	635.578	663.983
2. Saving account	419.224	420.326
3. Time deposit	4.602.062	4.432.083
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	3.244	1.123
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

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No. Account	Dec 31, 2018 In Million	Dec 31, 2017 In Million
9. Acceptance liabilities	17.871	6.333
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	123.877	128.000
16. Profit sharing investment	-	-
TOTAL LIABILITIES	5.802.519	5.651.848
EQUITIES		
17. Paid in capital		
a. Capital	800.000	800.000
b. Unpaid capital -/-	(569.000)	(569.000)
c. treasury stock -/-	-	-
18. Additional paid in capital		
a. Agio	10.990	10.990
b. Disagio -/-	-	-
c. Donated capital	-	-
d. Fund for paid up capital	-	-
e. Others	-	-
19. Other comprehensive gain (loss)		
a. Translation adjustment	-	-
b. Unrealized Gain (loss) on available for sale Financial Asset	-	-
c. Effective portion of Hedging against cashflow	-	-
d. Reserves of fixed asset revaluation	649.152	590.161
e. Portion of other comprehensive income from associates	-	-
f. Gain (loss) on defined benefit actuarial program	(4.561)	(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	92.898	89.548
TOTAL EQUITIES	1.494.755	1.362.829
TOTAL LIABILITIES AND EQUITIES	7.297.274	7.014.677

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

P.T. BANK BUMI ARTA Tbk.

For Period ended December 31, 2018 And 2017

No. Account	Dec 31, 2018 In Million	Dec 31, 2017 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	638.055	671.450
b. Foreign currency	7.205	6.574
2. Interest expenses		
a. Rupiah	298.170	319.213
b. Foreign currency	1.972	1.784
Net interest income (expenses)	345.118	357.027
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	15	11
g. Commission/provision/fee and administration	18.655	18.075
h. Recovery of impairment	-	-
i. Other income	12.665	7.005
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	5.451	25.814
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	423	778
g. Losses on investment under equity method	-	-
h. Commission/provision/fee, and administration	-	-
i. Impairment of other assets (non financial assets)	1.248	-

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

P.T. BANK BUMI ARTA Tbk.

For Period ended December 31, 2018 And 2017

No. Account	Dec 31, 2018 In Million	Dec 31, 2017 In Million
j. Personnel expenses	129.923	121.292
k. Promotion expenses	730	1.117
l. Other expenses	113.030	112.628
Net Operational Income (Expenses) Other than Interest	(219.470)	(236.538)
OPERATIONAL PROFIT (LOSS)	125.648	120.489
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	384	1.346
2. Gain (loss) on foreign exchange translation	339	474
3. Other non operational income (expenses)	152	71
NON OPERATIONAL PROFIT (LOSS)	875	1.891
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	126.523	122.380
4. Income taxes		
a. Estimated current period tax	(32.932)	(34.811)
b. Deferred tax income (expenses)	(693)	1.979
NET PROFIT (LOSS) AFTER TAX	92.898	89.548
OTHER COMPREHENSIVE INCOME		
1. Items that will not be reclassified to profit and Loss		
a. Reserves of fixed asset revaluation	58.991	-
b. Gain (loss) on defined benefit actuarial program	3.136	(3.635)
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	62.127	(3.635)
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	155.025	85.913
Profit (Loss) attributable to :		
OWNER	92.898	89.548
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	92.898	89.548
Total comprehensive profit attributable to :		
OWNER	155.025	85.913
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	155.025	85.913
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	23.100	19.751
NET EARNINGS (LOSS) PER SHARE	40,22	38,77

STATEMENT OF COMMITMENTS AND CONTINGENCIES

P.T. BANK BUMI ARTA Tbk.

As of December 31, 2018 And 2017

No. Account	Dec 31, 2018 In Million	Dec 31, 2017 In Million
I. COMMITTED CLAIMS		
1. Unused borrowing		
a. Rupiah	-	-
b. Foreign currency	-	-
2. Outstanding spot and derivatives (purchased)	-	-
3. Others	-	-
II. COMMITTED LIABILITIES		
1. Undisbursed loan facilities to debtors		
a. BUMN		
i. Committed		
- Rupiah	-	-
- Foreign Currency	-	-
ii. Uncommitted		
- Rupiah	-	-
- Foreign Currency	-	-
b. Others		
i. Committed	1.494.003	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	20.483	18.944
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	57	73
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	73.623	40.145
b. Foreign currency	-	-
2. Others	86.921	67.393

STATEMENT OF CASH FLOW
P.T. BANK BUMI ARTA Tbk.
FOR PERIOD ENDED DECEMBER 31, 2018 AND 2017

Account	Dec 31, 2018 In Million	Dec 31, 2017 In Million
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	647.295	682.453
Interest, Commissions and fees paid	(309.904)	(334.861)
Other operating revenues received	24.730	21.373
Personnel expenses paid	(129.389)	(110.189)
General and administrative expenses paid	(92.318)	(90.783)
Non-operating income (expense) received (paid)	2.618	746
Payments of corporate income tax	(38.611)	(30.914)
Operating Cash Flows Before Changes in Operating Activities	104.421	137.825
Decrease (increase) in operating assets:		
Loans	(245.492)	(49.912)
Other assets	(25.467)	(15.276)
Increase (decrease) in operating liabilities:		
Deposits	140.472	(179.052)
Deposits from other banks	2.122	205
Other liabilities	14.788	(10.657)
Net Cash Provided by Operating Activities	(9.156)	(116.867)
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(586.882)	(693.050)
Maturity of in held-to-maturity securities	600.000	972.606
Proceeds from sale of premises and equipment	405	2.560
Acquisitions of premises and equipment and intangible assets	(7.650)	(12.393)
Net Cash Used in investing Activities	5.873	269.723
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	(23.100)	(19.751)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(26.383)	133.105
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1.303.602	1.169.873
Effect of foreign exchange rate changes	3.911	624
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1.281.130	1.303.602
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	53.631	37.592
Demand deposits with Bank Indonesia	377.894	376.975
Demand deposits with other banks	49.762	59.439
Placement with Bank Indonesia	799.843	829.596
Total Cash and Cash Equivalents	1.281.130	1.303.602

FINANCIAL RATIO CALCULATION
P.T. BANK BUMI ARTA Tbk.
As Of December 31, 2018 And 2017

No. Account	Dec 31, 2018 %	Dec 31, 2017 %
I. Performance Ratios		
1. CAR	25,52%	25,67%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1,35%	1,12%
3. Non performing earning assets to total earning assets	1,12%	1,24%
4. Impairment provision on earning assets to total earning assets	0,70%	0,74%
5. Gross NPL	1,51%	1,70%
6. Net NPL	0,69%	0,85%
7. ROA	1,77%	1,73%
8. ROE	6,81%	6,96%
9. NIM	4,45%	4,81%
10. Operating Expenses to Operating Revenues	81,43%	82,86%
11. LFR	84,26%	82,10%
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)	6,73%	6,72%
b. Reserve Requirement (Foreign currency)	10,45%	9,68%
3. Net Open Position	1,25%	1,44%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
P.T. BANK BUMI ARTA Tbk.
As of December 31, 2018 And 2017

COMPONENTS	Dec 31, 2018 In Million	Dec 31, 2017 In Million
I. Tier 1 Capital	1.448.172	1.329.768
1 Common Equity Tier 1 (CET 1)	1.448.172	1.329.768
1.1 Paid-in Capital (After the deduction of Treasury Stock)	231.000	231.000
1.2 Disclosed Reserves	1.226.090	1.106.233
1.2.1 Addition Factor	1.268.316	1.136.336
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	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	92.898	86.357
1.2.1.2.5 Fund for paid-in-capital	-	-
1.2.1.2.6 Others	-	-
1.2.2 Deduction Factor	(42.226)	(30.103)
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	(34.467)	(26.843)
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	(7.759)	(3.260)
1.2.2.2.7 Others	-	-
1.3 Non-controlling interest	-	-
1.4 Deduction Factor of Common Equity Tier 1	(8.918)	(7.465)
1.4.1 Deferred tax	(8.918)	(7.465)
1.4.2 Goodwill	-	-
1.4.3 Other intangible assets	-	-
1.4.4 Investments in shares of stock	-	-
1.4.5 Shortage of capital on insurance subsidiary company	-	-
1.4.6 Securitisation Exposure	-	-
1.4.7 Other deduction factor of common equity tier 1	-	-
1.4.7.1 Investments in instruments issued by the other bank that meet the criteria for additional tier 1 and tier 2	-	-
1.4.7.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-
2 Additional Tier 1 Capital (AT 1)	-	-
2.1 Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital	-	-
2.2 Agio/Disagio	-	-
2.3 Deduction Factor	-	-
2.3.1 Investments in instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	-	-
2.3.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-
II. Tier 2 Capital	44.424	42.413
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	-	-
2 Agio/Disagio	-	-
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	44.424	42.413
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	1.492.596	1.372.181
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	5.190.058	4.765.612
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	659.678	579.644
TOTAL RISK-WEIGHTED ASSETS	5.849.736	5.345.256
Min. Capital Requirement based on Risk Profile	9,68%	9,75%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
From CET 1 (%)	9,68%	9,75%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
CAR RATIO		
CET 1 Ratio (%)	24,76%	24,88%
Tier 1 Ratio (%)	24,76%	24,88%
Tier 2 Ratio (%)	0,76%	0,79%
CAR Ratio (%)	25,52%	25,67%
CET 1 For BUFFER (%)	15,08%	15,13%
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 December 31, 2018 And 2017

No. Account	Dec 31, 2018 (In Million)					TOTAL	Dec 31, 2017 (In Million)					TOTAL
	L	DPK	KL	D	M		L	DPK	KL	D	M	
I. RELATED PARTIES												
1. Interbank placement												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreement (repo)												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance claims												
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	17.800	-	-	-	-	17.800	17.309	-	-	-	-	17.309
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	81.595	-	-	-	-	81.595	61.601	-	-	-	-	61.601
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans												
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	10	-	-	-	-	10	49	-	-	-	-	49
8. Equity investment												
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a. Rupiah	69.344	-	-	-	-	69.344	59.772	-	-	-	-	59.772
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets												
II. NON-RELATED PARTIES												
1. Interbank placement												
a. Rupiah	19.929	-	-	-	-	19.929	10.852	-	-	-	-	10.852
b. Foreign currency	29.834	-	-	-	-	29.834	48.587	-	-	-	-	48.587
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a. Rupiah	386.882	-	-	-	-	386.882	393.050	-	-	-	-	393.050
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	17.871	-	-	-	-	17.871	6.333	-	-	-	-	6.333
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	1.611.780	19.692	6.992	5.087	34.045	1.677.596	1.594.454	24.408	3.568	14.065	37.208	1.673.703
ii. Foreign currency	29.105	-	-	-	-	29.105	30.852	-	-	-	-	30.852
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	2.797.303	52.834	1.480	1.821	22.520	2.875.958	2.589.855	60.433	1.621	1.259	19.170	2.672.338
ii. Foreign currency	84.490	-	-	-	-	84.490	73.162	-	-	-	-	73.162
c. Restructured loans												
i. Rupiah	20.480	2.998	526	2.838	486	27.328	9.501	-	-	212	4.931	14.644
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	262.354	4.001	-	-	14.242	280.597	260.452	2.871	189	-	14.064	277.576
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a. Rupiah	1.495.868	3	113	156	-	1.496.140	1.049.064	-	-	9	1	1.049.074
b. Foreign currency	24.535	-	-	-	-	24.535	37.297	-	-	-	-	37.297
12. Foreclosed assets	4.007	-	32.471	-	1.001	37.479	32.547	-	3.072	-	1.099	36.718
III. OTHER INFORMATION												
1. Assets pledged as collateral												
a. To Bank Indonesia												
b. To other parties												
2. Impairment provision on earning assets						44.686						45.900
3. Required regulatory provision on assets						79.154						72.743
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						36,18%						38,02%
5. Percentage of loans to micro and small enterprises (UMK)						1,14%						1,92%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5,46%						5,30%
7. Percentage of micro and small enterprises (UMK) debtor						0,89%						0,97%
8. Others												
a. Channelling												
b. Mudharabah Muqayyadah												
c. Written off earning assets						6.546						6.546
d. Written off earning assets that has been re-collected						3.479						3.479
e. Charged off earning assets						31.065						25.733

STATEMENT OF ALLOWANCE FOR LOSSES

P.T. BANK BUMI ARTA Tbk.

As of December 31, 2018 And 2017

Account	Dec 31, 2018				Dec 31, 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	-	-	498	-	-	-	595	-
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	178	-	-	-	63	-
Loans	20.071	24.615	42.978	34.729	19.408	26.492	41.179	30.330
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	771	-	-	-	576	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

P.T. BANK BUMI ARTA Tbk.

As of Dec 31, 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:

- The financial information for the year ended December 31, 2018 and 2017 have been audited by Public Accountant Office Satrio Bing Eny & Rekan, member of Deloitte Touche Tohmatsu Limited (person in charge: Riniek Winarsih) for the year ended 2018 and Satrio Bing Eny & Rekan, member of Deloitte Touche Tohmatsu Limited (person in charge: Merliyana Syamsul) for the year ended 2017, 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.
- Financial Statements presented in accordance with the Bank on matters as follows:
 - 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, 2018 and December 31, 2017, respectively amounted to Rp14,902.50 and Rp13,567.50.

Jakarta, March 29, 2019

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.
President Director

Hendrik Atmaja
Director