bank artos

LAPORAN KEUANGAN PT. BANK ARTOS INDONESIA Tbk.

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LAPORAN POSISI KEUANGAN
Tanggal 31 Maret 2020 dan 31 Desember 2019
(dalam jutaan rupiah)

No	POS-POS	31 Mar 2020 Tidak Diaudit	31 Des 2019 Diaudit
	ASET		
1.	Kas	18.461	25.486
2.	Penempatan pada Bank Indonesia	175.965	277.406
3.	Penempatan pada bank lain	21.969	602
4.	Tagihan spot dan derivatif	-	-
5.	Surat berharga	19.756	19.448
	a. Diukur pada nilai wajar melalui laba/rugi	-	-
	b. Diukur pada nilai wajar melalui penghasilan komprehensif lain	-	-
	c. Diukur pada biaya perolehan diamortisasi	19.756	19.448
6.	Surat berharga yang dijual dengan janji dibeli kembali (*Repo*)	-	-
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*Reverse Repo*)	518.360	637.257
8.	Tagihan akseptasi	-	-
9.	Kredit	309.912	284.795
	a. Diukur pada nilai wajar melalui laba/rugi	-	-
	b. Diukur pada nilai wajar melalui penghasilan komprehensif lain	-	-
	c. Diukur pada biaya perolehan diamortisasi	309.912	284.795
10.	Pembiayaan syariah	-	-
11.	Penyertaan	-	-
12.	Cadangan kerugian penurunan nilai aset keuangan -/-	(37.537)	(33.124)
	a. Surat berharga	-	-
	b. Kredit	(37.537)	(33.124)
	c. Lainnya	-	-
13.	Aset tidak berwujud	2.952	2.952
	Akumulasi amortisasi aset tidak berwujud -/-	(2.796)	(2.781)
14.	Aset tetap dan inventaris	83.908	83.881
	Akumulasi penyusutan aset tetap dan inventaris -/-	(14.926)	(14.522)
15.	Aset non produktif	34.295	34.295
	a. Properti terbengkalai	-	-
	b. Aset yang diambil alih	34.295	34.295
	c. Rekening tunda	-	-
	d. Aset antar kantor	-	-
	i. Melakukan kegiatan operasional di Indonesia	-	-
	ii. Melakukan kegiatan operasional di luar Indonesia	-	-
16.	Cadangan kerugian penurunan nilai dari aset non keuangan -/-	-	-
17.	Aset pajak tangguhan	-	-
18.	Aset lainnya	82.416	5.362
	TOTAL ASET	**1.212.735**	**1.321.057**
	LIABILITAS DAN EKUITAS		
	LIABILITAS		
1.	Giro	49.611	24.721
2.	Tabungan	86.191	85.829
3.	Simpanan berjangka	395.549	488.534
4.	Dana investasi *revenue sharing*	-	-
5.	Pinjaman dari Bank Indonesia	-	-
6.	Pinjaman dari bank lain	10.052	27.926
7.	Liabilitas spot dan derivatif	-	-
8.	Utang atas surat berharga yang dijual dengan janji dibeli kembali (*Repo*)	-	-
9.	Utang akseptasi	-	-
10.	Surat berharga yang diterbitkan	-	-
11.	Pinjaman yang diterima	-	-
12.	Setoran jaminan	36	269
13.	Liabilitas antar kantor	-	-
	a. Melakukan kegiatan operasional di Indonesia	-	-
	b. Melakukan kegiatan operasional di luar Indonesia	-	-
14.	Liabilitas pajak tangguhan	-	-
15.	Liabilitas lainnya	16.931	12.598
16.	Dana investasi *profit sharing*	-	-
	TOTAL LIABILITAS	**558.370**	**639.877**
	EKUITAS		
17.	Modal disetor	120.625	120.625
	a. Modal dasar	350.000	350.000
	b. Modal yang belum disetor -/-	(229.375)	(229.375)
	c. Saham yang dibeli kembali (*treasury stock*) -/-	-	-
18.	Tambahan modal disetor	688.740	687.509
	a. Agio	4.482	4.482
	b. Disagio -/-	-	-
	c. Modal sumbangan	-	-
	d. Dana setoran modal	684.089	682.858
	e. Lainnya	169	169
19.	Penghasilan komprehensif lain	41.269	41.269
	a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	-	-
	b. Keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-	-
	c. Bagian efektif lindung nilai arus kas	-	-
	d. Keuntungan revaluasi aset tetap	37.567	37.567
	e. Bagian penghasilan komprehensif lain dari entitas asosiasi	-	-
	f. Pengukuran kembali atas program imbalan pasti	3.702	3.702
	g. Pajak penghasilan terkait dengan penghasilan komprehensif lain	-	-
	h. Lainnya	-	-
20.	Selisih kuasi reorganisasi	-	-
21.	Selisih restrukturisasi entitas sepengendali	-	-
22.	Ekuitas lainnya	-	-
23.	Cadangan	9.000	9.000
	a. Cadangan umum	9.000	9.000
	b. Cadangan tujuan	-	-
24.	Laba/rugi	(205.269)	(177.223)
	a. Tahun-tahun lalu	(179.893)	(67.442)
	b. Tahun berjalan	(25.376)	(109.781)
	TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK BANK	**654.365**	**681.180**
25.	Kepentingan non pengendali	-	-
	TOTAL EKUITAS	**654.365**	**681.180**
	TOTAL LIABILITAS DAN EKUITAS	**1.212.735**	**1.321.057**

RASIO KEUANGAN
Tanggal 31 Maret 2020 dan 2019
(dalam presentase)

No	RASIO	31 Mar 2020 Tidak Diaudit	31 Mar 2019 Tidak Diaudit
	RASIO KINERJA		
1.	Kewajiban Penyediaan Modal Minimum (KPMM)	116,15%	17,79%
2.	Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif	3,78%	9,27%
3.	Aset produktif bermasalah terhadap total aset produktif	0,64%	4,90%
4.	Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	3,83%	1,93%
5.	NPL *gross*	2,04%	6,64%
6.	NPL *net*	0,17%	4,46%
7.	*Return on Asset (ROA)*	-8,15%	-3,59%
8.	*Return on Equity (ROE)*	-15,46%	-23,75%
9.	*Net Interest Margin (NIM)*	3,79%	3,45%
10.	Beban Operasional terhadap Pendapatan Operasional (BOPO)	222,16%	143,12%
11.	*Loan to Deposit Ratio (LDR)*	58,33%	68,94%
12.	Rasio Pengungkit (*Leverage Ratio*)	52,62%	
	Rasio Kepatuhan (Bank)		
1.	a. Persentase pelanggaran BMPK		
	i. Pihak terkait	0,00%	0,00%
	ii. Pihak tidak terkait	0,00%	0,00%
	b. Persentase pelampauan BMPK		
	i. Pihak terkait	0,00%	0,00%
	ii. Pihak tidak terkait	0,00%	0,00%
2.	Giro Wajib Minimum (GWM)		
	a. GWM Utama Rupiah	5,64%	5,75%
	b. GWM Valuta Asing	0,00%	0,00%
3.	Posisi Devisa Neto (PDN) secara keseluruhan	0,00%	0,00%

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk periode-periode yang berakhir pada tanggal 31 Maret 2020 dan 2019
(Dalam jutaan Rupiah, kecuali rugi bersih per saham)

No	POS-POS	31 Mar 2020 Tidak Diaudit	31 Mar 2019 Tidak Diaudit
	PENDAPATAN DAN BEBAN OPERASIONAL		
A	**Pendapatan dan Beban Bunga**		
1.	**Pendapatan Bunga**	**18.940**	**13.462**
	a. Rupiah	18.940	13.462
	b. Valuta asing	-	-
2.	**Beban Bunga**	**8.866**	**9.310**
	a. Rupiah	8.866	9.310
	b. Valuta asing	-	-
	Pendapatan Bunga Bersih	**10.074**	**4.152**
B.	**Pendapatan dan Beban Operasional Selain Bunga**		
1.	**Pendapatan Operasional Selain Bunga**	**1.832**	**522**
	a. Peningkatan nilai wajar aset keuangan	-	-
	i. Surat berharga	-	-
	ii. Kredit	-	-
	iii. Spot dan derivatif	-	-
	iv. Aset keuangan lainnya	-	-
	b. Penurunan nilai wajar liabilitas keuangan	-	-
	c. Keuntungan penjualan aset keuangan	-	-
	i. Surat berharga	-	-
	ii. Kredit	-	-
	iii. Aset keuangan lainnya	-	-
	d. Keuntungan transaksi spot dan derivatif (*realised*)	-	-
	e. Dividen	-	-
	f. Keuntungan dari penyertaan dengan *equity method*	-	-
	g. Komisi/provisi/fee dan administrasi	-	-
	h. Pemulihan atas cadangan kerugian penurunan nilai	1.638	239
	i. Pendapatan lainnya	194	283
2.	**Beban Operasional Selain Bunga**	**37.280**	**10.701**
	a. Penurunan nilai wajar aset keuangan	-	-
	i. Surat berharga	-	-
	ii. Kredit	-	-
	iii. Spot dan derivatif	-	-
	iv. Aset keuangan lainnya	-	-
	b. Peningkatan nilai wajar liabilitas keuangan	-	-
	c. Kerugian penjualan aset keuangan	-	-
	i. Surat berharga	-	-
	ii. Kredit	-	-
	iii. Aset keuangan lainnya	-	-
	d. Kerugian transaksi spot dan derivatif (*realised*)	-	-
	e. Kerugian penurunan nilai aset keuangan (*impairment*)	1.957	502
	i. Surat berharga	-	-
	ii. Kredit	1.957	502
	iii. Pembiayaan syariah	-	-
	iv. Aset keuangan lainnya	-	-
	f. Kerugian terkait risiko operasional	-	-
	g. Kerugian dari penyertaan dengan *equity method*	-	-
	h. Komisi/provisi/fee dan administrasi	22	12
	i. Kerugian penurunan nilai aset lainnya (non keuangan)	-	-
	j. Beban tenaga kerja	31.171	6.426
	k. Beban promosi	14	22
	l. Beban lainnya	4.116	3.739
	Beban Operasional Selain Bunga Bersih	**(35.448)**	**(10.179)**
	RUGI OPERASIONAL	**(25.374)**	**(6.027)**
	PENDAPATAN DAN BEBAN NON OPERASIONAL		
1.	Kerugian penjualan aset tetap dan inventaris	-	-
2.	Keuntungan/ (kerugian) penjabaran transaksi valuta asing	-	-
3.	Pendapatan/(beban) non operasional lainnya	(2)	-
	PENDAPATAN/(BEBAN) NON OPERASIONAL BERSIH	**(2)**	**-**
	LABA PERIODE BERJALAN SEBELUM PAJAK	**(25.376)**	**(6.027)**
	Pajak penghasilan:		
	a. Taksiran pajak periode berjalan	-	-
	b. (Beban)/ pendapatan pajak tangguhan	-	-
	RUGI BERSIH PERIODE BERJALAN	**(25.376)**	**(6.027)**
	PENGHASILAN/(KERUGIAN) KOMPREHENSIF LAIN		
1.	**Pos-pos yang tidak akan direklasifikasi ke laba rugi**	**-**	**-**
	a. Keuntungan/kerugian revaluasi aset tetap	-	-
	b. (Kerugian)/keuntungan aktuarial program imbalan pasti	-	-
	c. Bagian penghasilan komprehensif lain dari entitas asosiasi	-	-
	d. Lainnya	-	-
	e. Pajak penghasilan terkait pos-pos yang tidak akan direklasifikasi ke laba rugi	-	-
2.	**Pos-pos yang akan direklasifikasi ke laba rugi**	**-**	**-**
	a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	-	-
	b. Keuntungan/(kerugian) dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	-	-
	c Bagian efektif dari lindung nilai arus kas	-	-
	d. Lainnya	-	-
	e. Pajak penghasilan terkait pos-pos yang akan direklasifikasi ke laba rugi	-	-
	(KERUGIAN)/PENGHASILAN KOMPREHENSIF LAIN PERIODE BERJALAN - SETELAH PAJAK	**-**	**-**
	TOTAL RUGI KOMPREHENSIF PERIODE BERJALAN. SETELAH PAJAK	**(25.376)**	**(6.027)**
	Rugi Bersih Periode Berjalan yang dapat diatribusikan kepada :		
	PEMILIK	(25.376)	(6.027)
	KEPENTINGAN NON PENGENDALI		
	TOTAL RUGI BERSIH PERIODE BERJALAN	(25.376)	(6.027)
	Total Rugi Komprehensif Periode Berjalan yang dapat diatribusikan kepada :		
	PEMILIK	(25.376)	(6.027)
	KEPENTINGAN NON PENGENDALI		
	TOTAL RUGI KOMPREHENSIF PERIODE BERJALAN	(25.376)	(6.027)
	TRANSFER LABA (RUGI) KE KANTOR PUSAT	**-**	**-**
	DIVIDEN	**-**	**-**
	RUGI BERSIH PER SAHAM (dalam satuan Rupiah)		
	- Dasar	(21,04)	(5,00)
	- Dilusian	(21,04)	(5,00)

LAPORAN KOMITMEN DAN KONTINJENSI
Tanggal 31 Maret 2020 dan 31 Desember 2019
(dalam jutaan rupiah)

No	POS-POS	31 Mar 2020 Tidak Diaudit	31 Des 2019 Diaudit
I.	**TAGIHAN KOMITMEN**		
	1. Fasilitas Pinjaman yang Belum Ditarik	-	-
	a. Rupiah	-	-
	b. Valuta Asing	-	-
	2. Posisi pembelian spot dan derivatif yang masih berjalan	-	-
	3. Lainnya	-	-
II.	**KEWAJIBAN KOMITMEN**		
	1. Fasilitas Kredit Kepada Nasabah yg Belum Ditarik	77.276	60.491
	a. BUMN	-	-
	i. *Commited*	-	-
	- Rupiah	-	-
	- Valuta Asing	-	-
	ii. *Uncommitted*	-	-
	- Rupiah	-	-
	- Valuta Asing	-	-
	b. Lainnya	77.276	60.491
	i. *Committed*	2.019	-
	ii. *Uncommited*	75.257	60.491
	2. Fasilitas Kredit kepada bank lain yang belum ditarik	-	-
	a. *Committed*	-	-
	- Rupiah	-	-
	- Valuta Asing	-	-
	b. *Uncommitted*	-	-
	- Rupiah	-	-
	- Valuta Asing	-	-
	3 *Irrevocable L/C* yang masih berjalan	-	-
	a. *L/C* luar negeri	-	-
	a. *L/C* dalam negeri	-	-
	4. Posisi penjualan spot dan derivatif yang masih berjalan	-	-
	5. Lainnya	726	-
III.	**TAGIHAN KONTINJENSI**		
	1. Garansi yang diterima	-	-
	a. Rupiah	-	-
	b. Valuta Asing	-	-
	2. Pendapatan bunga dalam penyelesaian	5.155	4.913
	a. Bunga kredit yang diberikan	5.155	4.913
	b. bunga lainnya	-	-
	3. Lainnya	-	-
IV.	**KEWAJIBAN KONTINGENSI**	**183**	
	1. Garansi yang diberikan	183	-
	a. rupiah	183	-
	b. Valuta Asing	-	-
	2. Lainnya	-	-

PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM
Tanggal 31 Maret 2020 dan 2019
(dalam jutaan rupiah)

POS-POS	31 Mar 2020 Tidak Diaudit	31 Mar 2019 Tidak Diaudit
I. Modal Inti (*Tier* 1)	**642.879**	**100.422**
1. Modal Inti Utama (*Common Equity Tier* 1)	**642.879**	**100.422**
1.1 Modal Disetor	**120.625**	**120.625**
1.2 Cadangan Tambahan Modal	**522.410**	**(16.298)**
1.2.1 Faktor Penambah	**735.307**	**61.994**
1.2.1.1 Pendapatan komprehensif lainnya	37.567	48.343
1.2.1.1.1 Selisih lebih penjabaran laporan keuangan	-	-
1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan dalam kelompok tersedia untuk dijual	-	-
1.2.1.1.3 Saldo surplus revaluasi aset tetap	37.567	48.343
1.2.1.2 Cadangan tambahan modal lainnya (*other disclosed reserves*)	697.740	13.651
1.2.1.2.1 Agio	4.482	4.482
1.2.1.2.2. Cadangan umum	9.000	9.000
1.2.1.2.3 Laba tahun-tahun lalu	-	-
1.2.1.2.4 Laba tahun berjalan	-	-
1.2.1.2.5 Dana setoran modal	684.089	-
1.2.1.2.6 Lainnya	169	169
1.2.2 Faktor Pengurang	**(212.897)**	**(78.292)**
1.2.2.1 Pendapatan komprehensif lainnya	-	-
1.2.2.2 Cadangan tambahan modal lainnya (*other disclosed reserve*)	(212.897)	(78.292)
1.2.2.2.1 Disagio	-	-
1.2.2.2.2 Rugi tahun- tahun lalu	(179.893)	(67.441)
1.2.2.2.3 Rugi tahun berjalan	(25.376)	(6.027)
1.2.2.2.4 Selisih kurang antara Penyisihan Penghapusan Aset (PPA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif	-	(4.824)
1.2.2.2.5 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *Trading Book*	-	-
1.2.2.2.6 PPA aset non produktif yang wajib dibentuk	(7.628)	-
1.2.2.2.7 Lainnya	-	-
1.3 Kepentingan Non Pengendali yang dapat diperhitungkan	**-**	**-**
1.4 Faktor Pengurang Modal Inti Utama	**(156)**	**(3.905)**
1.4.1 Perhitungan pajak tangguhan	-	(3.690)
1.4.2 *Goodwill* -	-	
1.4.3 Seluruh aset tidak berwujud lainnya	(156)	(215)
1.4.4 Penyertaan yang diperhitungkan sebagai faktor pengurang	-	-
1.4.5 Kekurangan modal pada perusahaan anak asuransi	-	-
1.4.6 Eksposur sekuritisasi	-	-
1.4.7 Faktor pengurang modal inti utama lainnya	-	-
2. Modal Inti Tambahan/*Additional Tier* 1 (AT 1)	**-**	**-**
2.1 Instrumen yang memenuhi persyaratan AT 1	-	-
2.2 Agio/Disagio	-	-
2.3 Faktor Pengurang: Investasi pada instrumen AT 1 dan/atau *Tier* 2 pada bank lain	-	-
2.3.1 Penempatan dana pada instrumen AT 1 dan /atau *Tier* 2 pada bank lain	-	-
2.3.2 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat	-	-
II. Modal Pelengkap (*Tier* 2)	**3.139**	**2.966**
1. Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2	-	-
2. Agio/Disagio	-	-
3. Cadangan umum aset produktif PPA yang wajib dibentuk (paling tinggi 1,25% ATMR Risiko Kredit)	3.139	2.966
4 Faktor Pengurang Modal Pelengkap	-	-
4.1 *Sinking Fund*	-	-
4.2 Penempatan dana pada instrumen *Tier* 2 pada bank lain	-	-
4.3 Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat	-	-
TOTAL MODAL	646.018	103.388

	31 Mar 2020 Tidak Diaudit	31 Mar 2019 Tidak Diaudit	KETERANGAN	31 Mar 2020 Tidak Diaudit	31 Mar 2019 Tidak Diaudit
ASET TERTIMBANG MENURUT RISIKO			**RASIO KPMM**		
ATMR RISIKO KREDIT	508.836	519.135	**Rasio CET1 (%)**	115,58%	17,28%
ATMR RISIKO PASAR	0	-	**Rasio *Tier* 1 (%)**	115,58%	17,28%
ATMR RISIKO OPERASIONAL	47.360	61.926	**Rasio *Tier* 2 (%)**	0,56%	0,51%
TOTAL ATMR	556.196	581.061	**Rasio KPMM (%)**	116,15%	17,79%
RASIO KPMM SESUAI PROFIL RISIKO (%)	10,00%	11,00%	**CET 1 yang tersedia untuk *BUFFER* (%)**	115,58%	17,28%
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO			**PERSENTASE *BUFFER* YANG WAJIB DIPENUHI OLEH BANK (%) ;**		
Dari CET1 (%)	9,44%	10,49%	***Capital Conservation Buffer* (%)**	0,00%	0,00%
Dari AT1 (%)	0,00%	0,00%	***Countercyclical Buffer* (%)**	0,00%	0,00%
Dari *Tier* 2 (%)	0,56%	0,51%	***Capital Surcharge untuk Bank Sistemik (%)***	0,00%	0,00%

PT. Bank Artos Indonesia, Tbk. terdaftar dan diawasi oleh OTORITAS JASA KEUANGAN (OJK), dan
PT. Bank Artos Indonesia, Tbk. merupakan peserta penjaminan LEMBAGA PENJAMIN SIMPANAN (LPS).

KUALITAS ASET PRODUKTIF DAN INFORMASI LAINNYA
Tanggal 31 Maret 2020 dan 2019
(dalam jutaan rupiah)

No	POS-POS	31 Maret 2020 Tidak Diaudit						31 Maret 2019 Tidak Diaudit					
		L	DPK	KL	D	M	JUMLAH	L	DPK	KL	D	M	JUMLAH
I.	**PIHAK TERKAIT**												
1	Penempatan pada bank lain												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
2.	Tagihan spot dan derivatif												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
3.	Surat berharga												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
4.	Surat berharga yang dijual dengan janji dibeli kembali (*Repo*)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
5.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*Reverse Repo*)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
6.	Tagihan akseptasi	-	-	-	-	-	-	-	-	-	-	-	-
7.	Kredit												
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM)												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bukan debitur UMKM												
	i. Rupiah	4.525	-	-	-	-	4.525	11.711	-	-	-	-	11.711
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Kredit yang direstrukturisasi												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	d. Kredit properti	-	-	-	-	-	-	-	-	-	-	-	-
8.	Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-
9.	Penyertaan modal sementara	-	-	-	-	-	-	-	-	-	-	-	-
10.	Tagihan lainnya	-	-	-	-	-	-	-	-	-	-	-	-
11.	Komitmen dan kontinjensi												
	a. Rupiah	1.289	-	-	-	-	1.289	715	-	-	-	-	715
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
12.	Aset yang diambil alih	-	-	-	-	-	-	-	-	-	-	-	-
II.	**PIHAK TIDAK TERKAIT**												
1.	Penempatan pada bank lain												
	a. Rupiah	21.969	-	-	-	-	21.969	867	-	-	-	-	867
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
2.	Tagihan spot dan derivatif												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
3.	Surat berharga												
	a. Rupiah	19.756	-	-	-	-	19.756	32.489	-	-	-	-	32.489
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
4.	Surat berharga yang dijual dengan janji dibeli kembali (*Repo*)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
5.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*Reverse Repo*)												
	a. Rupiah	518.360	-	-	-	-	518.360	5.711.374	-	-	-	-	5.711.374
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
6.	Tagihan akseptasi	-	-	-	-	-	-	-	-	-	-	-	-
7.	Kredit												
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM)												
	i. Rupiah	108.865	8.534	299	-	1.600	119.298	10.055		-	3.583	-	13.638
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bukan debitur UMKM												
	i. Rupiah	178.573	3.087	-	332	4.097	186.089	199.937	29.551	-	12.849	102	242.439
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	c. Kredit yang direstrukturisasi												
	i. Rupiah	15.670	983	-	-	-	16.653	15.367	1.093	-	7.654	-	24.114
	ii. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
	d. Kredit properti	95.709	2.698	-	332	4.096	102.835	9.186	3.786	-	-	-	12.972
8.	Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-
9.	Penyertaan modal sementara	-	-	-	-	-	-	-	-	-	-	-	-
10.	Tagihan lainnya	-	-	-	-	-	-	-	-	-	-	-	-
11.	Komitmen dan kontinjensi												
	a. Rupiah	76.068	102	-	-	-	76.170	79.667	15	-	-	-	79.682
	b. Valuta asing	-	-	-	-	-	-	-	-	-	-	-	-
12.	Aset yang diambil alih	2.086	-	24.219	7.990	-	34.295	18.327	-	22.884	2.782	-	43.993
III.	**INFORMASI LAIN**												
1.	Total aset bank yang dijaminkan :												
	a. Pada Bank Indonesia						-						-
	b. Pada pihak lain						-						-
2.	Total CKPN aset keuangan atas aset produktif						37.537						9.526
3.	Total PPA yang wajib dibentuk atas aset produktif						3.567						4.107
4.	Persentase kredit kepada UMKM terhadap total kredit						38,49%						29,00%
5,	Persentase kredit kepada Usaha Mikro Kecil (UMK) terhadap total kredit						1,14%						1,13%
6.	Persentase jumlah debitur UMKM terhadap total debitur						0,46%						24,09%
7.	Persentase jumlah debitur Usaha Mikro Kecil (UMK) terhadap total debitur						0,04%						5,49%
8.	Lainnya												
	a. Penerusan kredit						166						170
	b. Penyaluran dana Mudharabah Muqayyadah						-						-
	c. Aset produktif yang dihapus buku						59.165						13.257
	d. Aset produktif dihapusbuku yang dipulihkan/ berhasil ditagih						-						-
	e. Aset produktif yang dihapus tagih						-						-

CADANGAN PENYISIHAN KERUGIAN
Tanggal 31 Maret 2020 dan 2019
(dalam jutaan rupiah)

No	POS-POS	31 Maret 2020 Tidak Diaudit					31 Maret 2019 Tidak Diaudit			
		CKPN			PPA yang wajib dihitung		CKPN		PPA yang wajib dihitung	
		Stage 1	Stage 2	Stage 3	Umum	Khusus	CKPN Individual	CKPN Kolektif	Umum	Khusus
1.	Penempatan pada bank lain	-	-	-	220	-	-	-	21	-
2.	Tagihan spot dan derivatif	-	-	-	-	-	-	-	-	-
3.	Surat berharga	-	-	-	-	-	-	-	-	-
4.	Surat berharga yang dijual dengan janji dibeli kembali (*Repo*)	-	-	-	-	-	-	-	-	-
5.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*Reverse Repo*)	-	-	-	-	-	-	-	-	-
6.	Tagihan akseptasi	-	-	-	-	-	-	-	-	-
7.	Kredit	31,489	249	5,799	2,919	421	13,847	7,757	4,109	4,442
8.	Penyertaan	-	-	-	-	-	-	-	-	-
9.	Penyertaan modal sementara	-	-	-	-	-	-	-	-	-
10.	Tagihan lainnya	-	-	-	-	-	-	-	-	-
11.	Komitmen dan kontinjensi	214	-	-	2	5	-	-	-	-

TRANSAKSI SPOT DAN DERIVATIF
Tanggal 31 Maret 2020

No	TRANSAKSI	Nilai *Notional*	Tujuan		Tagihan dan Kewajiban Derivatif	
			Trading	Hedging	Tagihan	Kewajiban
A.	**Terkait dengan nilai tukar**	-	-	-	-	-
	1. *Spot*	-	-	-	-	-
	2. *Forward*	-	-	-	-	-
	3. *Option*	-	-	-	-	-
	a. Jual	-	-	-	-	-
	b. Beli	-	-	-	-	-
	4. *Future*	-	-	-	-	-
	5. *Swap*	-	-	-	-	-
	6. Lainnya	-	-	-	-	-
B.	**Terkait dengan suku bunga**	-	-	-	-	-
	1. *Forward*	-	-	-	-	-
	2. *Option*	-	-	-	-	-
	a. Jual	-	-	-	-	-
	b. Beli	-	-	-	-	-
	3. *Future*	-	-	-	-	-
	4. *Swap*	-	-	-	-	-
	5. Lainnya	-	-	-	-	-
C.	**Lainnya**	-	-	-	-	-
	JUMLAH	-	-	-	-	-

PENGURUS BANK
Pada Tanggal 31 Maret 2020

DEWAN KOMISARIS
- Komisaris Utama : Jerry Ng
- Komisaris : Annika Faisal
- Komisaris (Independen) : Teguh Dartanto
- Komisaris (Independen) : Susilo Tedjaputra

DIREKSI
- Direktur Utama : Kharim Indra Gupta Siregar
- Wakil Direktur Utama : Arief Harris Tandjung
- Direktur Kepatuhan : Tjit Siat Fun
- Direktur : Peterjan van Nieuwenhuizen*
- Direktur : Deddy Triana

* efektif setelah penyampaian dokumen yang dipersyaratkan ke OJK

PEMEGANG SAHAM
Pada Tanggal 31 Maret 2020

Pemegang Saham Pengendali (PSP):
Ultimate Shareholder:

PT. Metamorfosisi Ekosistem Indonesia 37.65%
Wealth Track Technology Limited 13.55%

Pemegang Saham Bukan PSP melalui pasar modal (> 5%) :
Tidak ada
Pemegang Saham Bukan PSP tidak melalui pasar modal (> 5%) :
Tidak ada

Catatan

1. Penyajian Laporan Keuangan Publikasi pada tanggal dan untuk periode tiga bulan yang berakhir pada tangga 31 Maret 2020 dan 2019 di atas disusun berdasarkan Laporan Keuangan PT Bank Artos Indonesia Tbk yang tidak diaudit dan Laporan Keuangan Publikasi pada tanggal dan untuk tahun yang berakhir pada tanggal 31 Desember 2019 telah disusun berdasarkan Laporan Keuangan PT Bank Artos Indonesia Tbk yang telah diaudit.
2. Laporan keuangan di atas telah disusun untuk memenuhi :
   a) Peraturan Otoritas Jasa Keuangan (POJK) No.32/POJK.03/2016 tanggal 8 Agustus 2016 tentang perubahan atas Peraturan Otoritas Jasa Keuangan No. 6/ POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank;
   b) Surat Edaran Otoritas Jasa Keuangan No. 43/SEOJK.03/2016 tanggal 28 September 2016 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional;
   c) Peraturan Bapepam LK Nomor X.K.2 Lampiran Keputusan Ketua Bapepam LK Nomor: Kep-346/BL/2011 tanggal 5 Juli 2011 perihal penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik;
   d) Peraturan Otoritas Jasa Keuangan (POJK) No.75 /POJK.04/2017 tanggal 21 Desember 2017 tentang Tanggung Jawab Direksi Atas Laporan Keuangan.

Bandung, 29 April 2020
S.E & O
DIREKSI
PT. BANK ARTOS INDONESIA Tbk.

Kharim Indra Gupta Siregar
Direktur Utama

Arief Harris Tandjung
Wakil Direktur Utama

Media Ind. 5 kol x 360 mm

bank artos

FINANCIAL STATEMENTS OF PT BANK ARTOS INDONESIA, Tbk.

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BRANCH : Jl. Suryopranoto No.59 Jakarta Pusat 10160 Telp. (021) 3457202. 3453323. 3457951. Fax. (021) 3802756
www.bankartos.co.id

SUB BRANCHES
- KOMPLEK KOPO MAS REGENCY Blok 9 - G. Jl. Kopo No. 618 Bandung - 40225 Telp. (022) 5423371. 5436673. 5436669. Fax. (022) 5436672
- Jl. Gardujati No. 75 Bandung - 40181. Telp. (022) 6004086 - 6004089. Fax. (022) 6014970
- SEGITIGA EMAS KOSAMBI Blok B/3. Jl. Jend. A. Yani No. 221 - 223 Bandung Telp. (022) 7218272. 7237024. Fax. (022) 7276746
- RUKAN ARTHA GADING NIAGA Blok C No. 12 Jakarta Utara Telp. (021) 45856788 Fax. (021) 45850308
- RUKAN GOLDEN BOELEVARD Blok D-1. Bumi Serpong Damai (BSD) city. Serpong. Tangerang Telp. (021) 5388880 Fax. (021) 53160728

STATEMENT OF FINANCIAL POSITION
As of 31 March 2020 and 31 December 2019
(in millions Rupiah)

No	ACCOUNTS	31 Mar 2020 Unaudited	31 Dec 2019 Audited
	ASSETS		
1.	Cash	18,461	25,486
2.	Placements with Bank Indonesia	175,965	277,406
3.	Placements with other banks	21,969	602
4.	Spot and derivative receivables	-	-
5.	Marketable securities	19,756	19,448
	a. Measured at fair value through profit/loss	-	-
	b. Measured at fair value through other comprehensive income	-	-
	c. Measured at amortized cost	19,756	19,448
6.	Securities sold under repurchase agreements (Repo)	-	-
7.	Claims from securities purchased under resale agreements (Reverse Repo)	518,360	637,257
8.	Acceptance receivables	-	-
9.	Loans	309,912	284,795
	a. Measured at fair value through profit/loss	-	-
	b. Measured at fair value through other comprehensive income	-	-
	c. Measured at amortized cost	309,912	284,795
10.	Sharia financing	-	-
11.	Investments	-	-
12.	Allowance for impairment losses on financial assets -/-	(37,537)	(33,124)
	a. Marketable securities	-	-
	b. Loans	(37,537)	(33,124)
	c. Others	-	-
13.	Intangible assets	2,952	2,952
	Accumulated amortization of intangible assets -/-	(2,796)	(2,781)
14.	Fixed assets	83,908	83,881
	Accumulated depreciation of fixed assets -/-	(14,926)	(14,522)
15.	Non-productive assets	34,295	34,295
	a. Abandoned properties	-	-
	b. Foreclosed assets	34,295	34,295
	c. Suspense accounts	-	-
	d. Interbranch assets	-	-
	- Conducting operational activities in Indonesia	-	-
	- Conducting operational activities outside Indonesia	-	-
16.	Allowance for impairment losses on non - productive assets -/-	-	-
18.	Deferred tax assets	-	-
19.	Other assets	82,416	5,362
	TOTAL ASSETS	**1,212,735**	**1,321,057**
	LIABILITIES & EQUITY		
	LIABILITIES		
1.	Demand deposits	49,611	24,721
2.	Saving deposits	86,191	85,829
3.	Time deposits	395,549	488,534
4.	Revenue sharing investment funds	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Liabilities to other banks	10,052	27,926
7.	Spot and derivative payables	-	-
8.	Securities sold under repurchase agreements (Repo)	-	-
9.	Acceptance liabilities	-	-
10.	Marketable securities issued	-	-
11.	Borrowings	-	-
12.	Margin deposits	36	269
13.	Interbranch liabilities	-	-
	a. Conducting operational activities in Indonesia	-	-
	b. Conducting operational activities outside Indonesia	-	-
14.	Deferred tax liabilities	-	-
15.	Other liabilities	16,931	12,598
16.	Profit sharing investment funds	-	-
	TOTAL LIABILITIES	**558,370**	**639,877**
	EQUITY		
17.	Issued and fully paid-in capital	120,625	120,625
	a. Authorized capital	350,000	350,000
	b. Unpaid capital -/-	(229,375)	(229,375)
	c. Treasury stock -/-	-	-
18.	Additional paid-in capital	688,740	687,509
	a. Agio	4,482	4,482
	b. Disagio -/-	-	-
	c. Capital contribution	-	-
	d. Capital paid in advance	684,089	682,858
	e. Others	169	169
19.	Other comprehensive income	41,269	41,269
	a. Foreign exchange translation adjustment of financial statements	-	-
	b. Gain from changes in the value of finacial assets measured at fair value through other comprehensive income	-	-
	c. Cash flow hedging	-	-
	d. Differences arising from fixed assets revaluation	37,567	37,567
	e. Other comprehensive income from associate entity	-	-
	f. Remeasurement on defined benefit program	3,702	3,702
	g. Income tax related to other comprehensive income	-	-
	h. Others	-	-
20.	Difference in quasi reorganization	-	-
21.	Difference in restructuring of entities under common control	-	-
22.	Other equity	-	-
23.	Reserves	9,000	9,000
	a. General reserves	9,000	9,000
	b. Statutory reserves	-	-
24.	Profit/loss	(205,269)	(177,223)
	a. Previous years	(179,893)	(67,442)
	b. Current year	(25,376)	(109,781)
	TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	**654,365**	**681,180**
25.	Non-controlling interest	-	-
	TOTAL EQUITY	**654,365**	**681,180**
	TOTAL LIABILITIES AND EQUITY	**1,212,735**	**1,321,057**

FINANCIAL RATIOS
As of 31 March 2020 and 2019
(in percentage)

No	RATIO	31 Mar 2020 Unaudited	31 Mar 2019 Audited
	Performance Ratios (Bank)		
1.	Capital Adequacy Ratio (CAR)	116.15%	17.79%
2.	Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	3.78%	9.27%
3.	Non-performing earning assets to total earning assets	0.64%	4.90%
4.	Allowance for impairment losses on financial assets to earning assets	3.83%	1.93%
5.	Non-Performing Loans (NPL) - gross	2.04%	6.64%
6.	Non-Performing Loans (NPL) - net	0.17%	4.46%
7.	Return on Assets (ROA)	-8.15%	-3.59%
8.	Return on Equity (ROE)	-15.46%	-23.75%
9.	Net Interest Margin (NIM)	3.79%	3.45%
10.	Operating Expenses to Operating Revenues	222.16%	143.12%
11.	Loan to Deposit Ratio (LDR)	58.33%	68.94%
12.	Leverage Ratio	52.62%	
	Compliance Ratios (Bank)		
1.	a. Percentage Violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
	b. Percentage Lending in Excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Non-related parties	0.00%	0.00%
2.	Statutory Reserves Requirements		
	a. Rupiah	5.64%	5.75%
	b. Foreign currencies	0.00%	0.00%
3.	Net Open Position	0.00%	0.00%

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the periods ended 31 March 2020 and 2019
(in millions Rupiah, unless otherwise stated)

No	ACCOUNTS	31 Mar 2020 Unaudited	31 Mar 2019 Unaudited
	OPERATING INCOME AND EXPENSES		
A	**Interest Income and Expenses**		
1.	**Interest Income**	**18,940**	**13,462**
	a. Rupiah	18,940	13,462
	b. Foreign currencies	-	-
2.	**Interest Expenses**	**8,866**	**9,310**
	a. Rupiah	8,866	9,310
	b. Foreign currencies	-	-
	Net Interest Income	**10,074**	**4,152**
B.	**Other Operating Income and Expenses**		
1.	**Other Operating Income**	**1,832**	**522**
	a. Increase in fair value of financial assets (mark to market)	-	-
	i. Marketable securities	-	-
	ii. Loans	-	-
	iii. Spot and derivatives	-	-
	iv. Other financial assets	-	-
	b. Decrease in fair value of financial liabilities (mark to market)	-	-
	c. Gain from sale of financial assets	-	-
	i. Marketable securities	-	-
	ii. Loans	-	-
	iii. Other financial assets	-	-
	d. Realized gain from spot and derivative transactions	-	-
	e. Dividend	-	-
	f. Gain from investment under equity method	-	-
	g. Commissions/provisions/fees and administration	-	-
	h. Reversal in allowance for impairment losses	1,638	239
	i. Other income	194	283
2.	**Other Operating Expenses**	**37,280**	**10,701**
	a. Decrease in fair value of financial assets (mark to market)	-	-
	i. Marketable securities	-	-
	ii. Loans	-	-
	iii. Spot and derivatives	-	-
	iv. Other financial assets	-	-
	b. Increase in fair value of financial liabilities (mark to market)	-	-
	c. Losses from sale of financial assets	-	-
	i. Marketable securities	-	-
	ii. Loans	-	-
	iii. Other financial assets	-	-
	d. Realized losses from spot and derivative transactions	-	-
	e. Impairment losses on financial assets	1,957	502
	i. Marketable securities	-	-
	ii. Loans	1,957	502
	iii. Sharia financing	-	-
	iv. Other financial assets	-	-
	f. Losses related to operational risks	-	-
	g. Losses from investment under equity method	-	-
	h. Commissions/provisions/fees and administration	22	12
	i. Losses from decrease in value of non-financial assets	-	-
	j. Personnel expenses	31,171	6,426
	k. Promotion expenses	14	22
	l. Other expenses	4,116	3,739
	Net Other Operating Expenses	**(35,448)**	**(10,179)**
	NET OPERATING LOSS	**(25,374)**	**(6,027)**
	NON-OPERATING INCOME AND EXPENSES		
1.	Loss from sale of fixed assets and equipments	-	-
2.	Gain/ (loss) on adjustments of foreign exchange translation	-	-
3.	Other non-operating income/(expenses)	(2)	-
	NET NON OPERATING INCOME/ (EXPENSES)	**(2)**	**-**
	INCOME BEFORE TAX FOR THE CURRENT PERIOD	**(25,376)**	**(6,027)**
	Income tax:		
	a. Estimated current period tax	-	-
	b. Deferred tax (expenses)/income	-	-
	NET LOSS FOR THE CURRENT PERIOD AFTER TAX	**(25,376)**	**(6,027)**
	OTHER COMPREHENSIVE INCOME/(EXPENSES)		
1.	**Items that will not be reclassified to profit or loss**	-	-
	a. Gain/(loss) from fixed assets revaluation	-	-
	b. (Loss)/ gain from actuarial defined benefit program	-	-
	c Other comprehensive income from associate entity	-	-
	d. Others	-	-
	e. Income tax realted items that will not be reclassified to profit or loss	-	-
2.	**Items that will be reclassified to profit or loss**	-	-
	a. Adjustment from foreign exchange translation	-	-
	b. Gain/(loss) from changes in the value of financial assets - measured at fair value through other comprehensive income	-	-
	c Effective part of cash flow hedging	-	-
	d. Others	-	-
	e. Income tax related items that will be reclassified to profit or loss	-	-
	OTHER COMPREHENSIVE (EXPENSES)/INCOME FOR THE CURRENT PERIOD - NET OF TAX	**-**	**-**
	TOTAL COMPREHENSIVE LOSS OF THE CURRENT PERIOD AFTER TAX	**(25,376)**	**(6,027)**
	Net loss of the current periods attributable to:		
	EQUITY HOLDERS	(25,376)	(6,027)
	NON-CONTROLLING INTERESTS		
	TOTAL NET LOSS IN CURRENT PERIOD	(25,376)	(6,027)
	Total comprehensive loss of the current period attributable to:		
	EQUITY HOLDERS	(25,376)	(6,027)
	NON-CONTROLLING INTERESTS		
	TOTAL COMPREHENSIVE LOSS IN CURRENT PERIOD	(25,376)	(6,027)
	PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	LOSS PER SHARE (Full amount Rupiah)		
	- Basic	(21.04)	(5.00)
	- Diluted	(21.04)	(5.00)

STATEMENT OF COMMITMENT AND CONTINGENCIES
As of 31 March 2020 and 31 December 2019
(in millions Rupiah)

No	ACCOUNTS	31 Mar 2020 Unaudited	31 Dec 2019 Audited
I.	**COMMITMENT RECEIVABLES**		
	1. Unused borrowing facilities	-	-
	a. Rupiah	-	-
	b. Foreign currencies	-	-
	2. Outstanding spot and derivative purchased	-	-
	3. Others	-	-
II.	**COMMITMENT LIABILITIES**		
	1. Unused loans facilities granted to customers	77,276	60,491
	a. State-owned enterprises (BUMN)	-	-
	i. Committed	-	-
	- Rupiah	-	-
	- Foreign currencies	-	-
	ii. Uncommitted	-	-
	- Rupiah	-	-
	- Foreign currencies	-	-
	b. Others	77,276	60,491
	i. Committed	2,019	-
	ii. Uncommitted	75,257	60,491
	2. Unused loans facilities granted to other banks	-	-
	a. Committed	-	-
	i. Rupiah	-	-
	ii. Foreign currencies	-	-
	b. Uncommitted	-	-
	i. Rupiah	-	-
	ii. Foreign currencies	-	-
	3. Outstanding irrevocable L/C	-	-
	a. Foreign L/C	-	-
	b. Local L/C	-	-
	4. Outstanding spot and derivative sold	-	-
	5. Others	726	-
III.	**CONTINGENT RECEIVABLES**		
	1. Guarantees received	-	-
	a. Rupiah	-	-
	b. Foreign currencies	-	-
	2. Interest on non-performing loan	5,155	4,913
	a. Loan interest	5,155	4,913
	b. Other interest	-	-
	3. Others	-	-
IV.	**CONTINGENT LIABILITIES**	**183**	
	1. Guarantees issued	183	-
	a. Rupiah	183	-
	b. Foreign currencies	-	-
	2. Others	-	-

CAPITAL ADEQUACY RATIO
As of 31 March 2020 and 2019
(in millions Rupiah)

ACCOUNTS	31 Mar 2020 Unaudited	31 Mar 2019 Unaudited
I. Core Capital (Tier 1)	**642,879**	**100,422**
1. Common Equity Tier 1 (CET 1)	**642,879**	**100,422**
1.1 Paid in capital (less Treasury stock)	**120,625**	**120,625**
1.2 Disclosed reserves	**522,410**	**(16,298)**
1.2.1 Additional Factor	**735,307**	**61,994**
1.2.1.1 Other comprehensive income	37,567	48,343
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-
1.2.1.1.2 Potential gains of the increase in the fair value of financial assets available for sale	-	-
1.2.1.1.3 Fixed asset revaluation	37,567	48,343
1.2.1.2 Other disclosed reserves	697,740	13,651
1.2.1.2.1 Agio	4,482	4,482
1.2.1.2.2. General reserves	9,000	9,000
1.2.1.2.3 Previous years profit	-	-
1.2.1.2.4 Current year profit	-	-
1.2.1.2.5 Capital paid in advance	684,089	-
1.2.1.2.6 Others	169	169
1.2.2 Deduction Factor	**(212,897)**	**(78,292)**
1.2.2.1 Other comprehensive income	-	-
1.2.2.2 Other disclosed reserve	(212,897)	(78,292)
1.2.2.2.1 Disagio	-	-
1.2.2.2.2 Previous years loss	(179,893)	(67,441)
1.2.2.2.3 Current year loss	(25,376)	(6,027)
1.2.2.2.4 Differences between allowance for possible losses and allowance for impairment losses of earning assets	-	(4,824)
1.2.2.2.5 Negative differences on adjustment of fair value on financial instrument in the Trading Book	-	-
1.2.2.2.6 Allowance for possible losses on non-productive assets	(7,628)	-
1.2.2.2.7 Others	-	-
1.3 Non-Controlling Interests that can be calculated	-	-
1.4 Deduction factor to common equity tier 1 (CET 1)	**(156)**	**(3,905)**
1.4.1 Deferred tax calculation	-	(3,690)
1.4.2 Goodwill	-	-
1.4.3 Other intangible asset	(156)	(215)
1.4.4 Investment that can be calculated as deduction factor	-	-
1.4.5 Shortage of capital on insurance subsidiary company	-	-
1.4.6 Securitization exposures	-	-
1.4.7 Other deduction factor to core capital	-	-
2. Additional Tier 1 (AT 1)	-	-
2.1 The instrument meets the requirements of AT 1	-	-
2.2 Agio / Disagio	-	-
2.3 Deduction Factors : Investment in AT1 and Tier 2 instruments with other Bank	-	-
2.3.1 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-
2.3.2 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-
II. Supplementary Capital (Tier 2)	**3,139**	**2,966**
1. Capital instrument in form of shares or others which are qualified Tier 2 requirements	-	-
2. Agio/disagio	-	-
3. General allowance for possible losses of earning assets (maximum 1.25% of RWA)	3,139	2,966
4. Deduction factor to supplementary capital	-	-
4.1 Sinking Fund	-	-
4.2 Placement of funds in instruments AT 1 and / or Tier 2 other banks	-	-
4.3 Cross-ownership in another entity acquired by the transition because of the law, grants, or grants will	-	-
Total Capital	**646,018**	**103,388**

	31 Mar 2020 Unaudited	31 Mar 2019 Unaudited	KETERANGAN	31 Mar 2020 Unaudited	31 Mar 2019 Unaudited
RISK WEIGHTED ASSET			**CAR RATIO**		
RWA CREDIT RISK	508,836	519,135	**CET1 Ratio (%)**	115.58%	17.28%
RWA MARKET RISK	-	-	**Tier 1 Ratio (%)**	115.58%	17.28%
RWA OPERATIONAL RISK	47,360	61,926	**Tier 2 Ratio (%)**	0.56%	0.51%
TOTAL RWA	556,196	581,061	**CAR Ratio (%)**	116.15%	17.79%
CAR RATIO BASED ON RISK PROFILE	10.00%	11.00%	**CET 1 for BUFFER (%)**	115.58%	17.28%
CAR ALLOCATION BASED ON RISK PROFILE			**BUFFER PERCENTAGE SHOULD**		
SESUAI PROFIL RISIKO			**BE FULFILLED BY BANK (%)**		
From CET 1	9.44%	10.49%	**Capital Conservation Buffer (%)**	0.00%	0.00%
From AT1	0.00%	0.00%	**Countercyclical Buffer (%)**	0.00%	0.00%
From Tier 2	0.56%	0.51%	**Capital Surcharge for Systemic Bank (%)**	0.00%	0.00%

PT. Bank Artos Indonesia, Tbk. registered and monitoring by OTORITAS JASA KEUANGAN (OJK), and
PT. Bank Artos Indonesia, Tbk. is a guarantee participant LEMBAGA PENJAMIN SIMPANAN (LPS).

EARNING ASSETS QUALITY AND OTHER INFORMATION
As of 31 March 2020 and 2019
(In million Rupiah, unless otherwise stated)

No	ACCOUNTS	31 March 2020 Unaudited						31 March 2019 Unaudited					
		Current	Special Mention	Substandard	Doubtful	Loss	Total	Current	Special Mention	Substandard	Doubtful	Loss	Total
I.	**RELATED PARTIES**												
1.	Placements with other banks												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	4,525	-	-	-	-	4,525	11,711	-	-	-	-	11,711
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Property loans	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments	-	-	-	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitment and contingencies												
	a. Rupiah	1,289	-	-	-	-	1,289	715	-	-	-	-	715
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II.	**NON-RELATED PARTIES**												
1.	Placements with other banks												
	a. Rupiah	21,969	-	-	-	-	21,969	867	-	-	-	-	867
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Marketable securities												
	a. Rupiah	19,756	-	-	-	-	19,756	32,489	-	-	-	-	32,489
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)												
	a. Rupiah	518,360	-	-	-	-	518,360	5,711,374	-	-	-	-	5,711,374
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	108,865	8,534	299	-	1,600	119,298	10,055		-	3,583	-	13,638
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non-Micro, Small and Medium Enterprises (UMKM)												
	i. Rupiah	178,573	3,087	-	332	4,097	186,089	199,937	29,551	-	12,849	102	242,439
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	15,670	983	-	-	-	16,653	15,367	1,093	-	7,654	-	24,114
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Property loans	95,709	2,698	-	332	4,096	102,835	9,186	3,786	-	-	-	12,972
8.	Investments	-	-	-	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitment and contingencies												
	a. Rupiah	76,068	102	-	-	-	76,170	79,667	15	-	-	-	79,682
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12.	Foreclosed assets	2,086	-	24,219	7,990	-	34,295	18,327	-	22,884	2,782	-	43,993
III.	**OTHER INFORMATION**												
1.	Value of Bank's assets pledged as collateral:												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Total allowance for impairment losses on financial assets						37,537						9,526
3.	Total required provision for possible losses on earning asset						3,567						4,107
4.	Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans						38.49%						29.00%
5.	Percentage of Micro and Small Enterprises (UMK) loans to total loans						1.14%						1.13%
6.	Percentage of UMKM debtors to total debtors						0.46%						24.09%
7.	Percentage of UMK debtors to total debtors						0.04%						5.49%
8.	Others:												
	a. Channeling loans						166						170
	b. Distribution of Mudharabah Muqayyadah funds						-						-
	c. Earning assets written-off						59,165						13,257
	d. Recovery of earning assets written-off						-						-
	e. Write-off on earning assets with elimination of right to collect						-						-

ALLOWANCE FOR IMPAIRMENT LOSSES
As of 31 March 2020 and 2019
(in millions Rupiah)

No	ACCOUNTS	31 March 2020 Unaudited					31 March 2019 Unaudited			
		Allowance for Impairment			Required Provision		Allowance for Impairment		Required Provision	
		Stage 1	Stage 2	Stage 3	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	-	-	220	-	-	-	21	-
2.	Spot and derivative receivables	-	-	-	-	-	-	-	-	-
3.	Marketable securities	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-	-	-	-
5.	Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-
7.	Loans	31,489	249	5,799	2,919	421	13,847	7,757	4,109	4,442
8.	Investments	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-
11.	Commitment and contingencies	214	-	-	2	5	-	-	-	-

SPOT AND DERIVATIVE TRANSACTIONS
As of 31 March 2020

No	TRANSACTION	Notional Amount	Objective		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Payables
A.	**RELATED TO EXCHANGE RATE**	-	-	-	-	-
	1. Spot	-	-	-	-	-
	2. Forward	-	-	-	-	-
	3. Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
	4. Future	-	-	-	-	-
	5. Swap	-	-	-	-	-
	6. Others	-	-	-	-	-
B.	**RELATED TO INTEREST RATE**	-	-	-	-	-
	1. Forward	-	-	-	-	-
	2. Option	-	-	-	-	-
	a. Put	-	-	-	-	-
	b. Call	-	-	-	-	-
	3. Future	-	-	-	-	-
	4. Swap	-	-	-	-	-
	5. Others	-	-	-	-	-
C.	**Others**	-	-	-	-	-
	TOTAL	-	-	-	-	-

MANAGEMENT
As of 31 March 2020

BOARD OF COMMISSIONERS
- President Commissioner : Jerry Ng
- Commissioner : Annika Faisal
- Commissioner (Independent) : Teguh Dartanto
- Commissioner (Independent) : Susilo Tedjaputra

BOARD OF DIRECTORS
- President Director : Kharim Indra Gupta Siregar
- Deputy President Director : Arief Harris Tandjung
- Compliance Director : Tjit Siat Fun
- Director : Peterjan van Nieuwenhuizen*
- Director : Deddy Triana

* will be effective after submission of the required document to OJK

SHAREHOLDERS
As of 31 March 2020

Ultimate Shareholder:
Ultimate Shareholder:

PT. Metamorfosisi Ekosistem Indonesia 37.65%
Wealth Track Technology Limited 13.55%

Non-controlling shareholder through capital market (> 5%) :
None

Non-controlling shareholder not through capital market (> 5%) :
None

Notes:

1 Presentation of the above Published Financial Statements as of and for the three months period ended on 31 March 2020 and 2019 are derived from the Financial Statements of PT Bank Artos Indonesia Tbk which were unaudited and the Published Financial Statements for the year ended on 31 December 2019 was derived from the audited Financial Statements of PT Bank Artos Indonesia Tbk.

2 The published financial statement above is adjusted in order to meet:
a) Financial Services Authority Regulation No. 32/POJK.03/2016 dated 8 August 8 2016 regarding amendments to the Regulation of the Financial Services Authority No. 6/POJK.03/2015 regarding Transparancy and Publication of Bank's Financial Statements;
b) Financial Services Authority Circular Letter No. 43/SEOJK.03/2016 dated 28 September 2016 regarding Transparancy and Publication of Conventional Bank;
c) Capital Market Supervisory Agency Regulation Number X.K.2 Attachment Decision of Chairman of Capital market Supervisory Agency No: Kep-346/BL/2011 dated 5 July 2011 concerning Submission of periodic Financial Statements;
d) Financial Services Authority Regulation No. 75 /POJK.04/2017 dated 21 Desember 2017 regarding the Responsibility of the Board of Directors of the Financial Statements.

Bandung, April 29, 2020
S.E & O
BOARD OF DIRECTORS
PT. BANK ARTOS INDONESIA Tbk.

Kharim Indra Gupta Siregar
President Director

Arief Harris Tandjung
Deputy President Director

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