

Nomor Surat	KPNO/AKT/023/IV/2021
Nama Emiten	Bank Bumi Arta Tbk
Kode Emiten	BNBA
Perihal	Penyampaian Laporan Keuangan Tahunan

Perseroan dengan ini menyampaikan laporan keuangan untuk Tahun Bulan yang berakhir pada 31/12/2020 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

No	Nama	Kegiatan Usaha	Lokasi	Tahun Komersil	Status Operasi	Jumlah Aset	Satuan	Mata Uang	Persentase (%)
1									

Dokumen ini merupakan dokumen resmi Bank Bumi Arta Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. Bank Bumi Arta Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
		31 December 2020
Nama entitas	Bank Bumi Arta Tbk	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	BNBA	Entity code
Nomor identifikasi entitas	AA470	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Sektor	8. Finance	Sector
Subsektor	81. Bank	Subsector
Informasi pemegang saham pengendali	National Corporation	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham / Stock	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat		Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas tunggal / Single entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Tahunan / Annual	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2020	Current period start date
Tanggal akhir periode berjalan	December 31, 2020	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2019	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2019	Prior period start date
Tanggal akhir periode sebelumnya	December 31, 2019	Prior period end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Satuan Penuh / Full Amount	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Diaudit / Audited	Type of report on financial statements
Jenis opini auditor	Wajar Tanpa Pengecualian / Unqualified	Type of auditor's opinion
Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada		Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review		Result of review engagement
Tanggal laporan audit atau hasil laporan review	April 30, 2021	Date of auditor's opinion or result of review report
Auditor tahun berjalan	Tanudiredja, Wibisana, Rintis & Rekan	Current year auditor
Nama partner audit tahun berjalan	Lucy Luciana Suhenda, S.E.,Ak.,CPA	Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani	2	Number of years served as audit signing partner
Auditor tahun sebelumnya	Tanudiredja, Wibisana & Rekan	Prior year auditor
Nama partner audit tahun sebelumnya	Lucy Luciana Suhenda, S.E.,Ak.,CPA	Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan	Ya / Yes	Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements

Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua tentang independensi akuntan yang memberikan jasa audit di pasar modal	Ya / Yes	Whether in compliance with BAPEPAM LK VIII A two rules concerning independence of accountant providing audit services in capital market
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**[4220000] Statement of financial position presented using order of liquidity -
Financial and Sharia Industry**

Laporan posisi keuangan			Statement of financial position
	31 December 2020	31 December 2019	
Aset			Assets
Kas	51,972,129,218	54,001,982,476	Cash
Giro pada bank indonesia	242,524,797,505	390,964,731,342	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	46,015,641,004	31,574,154,707	Current accounts with other banks third parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(29,897,447)		Allowance for impairment losses for current accounts with other bank
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	449,871,063,914	849,892,798,380	Placements with bank Indonesia and other banks third parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	122,215,074,540	246,243,822,177	Marketable securities third parties
Efek yang dibeli dengan janji dijual kembali	1,270,141,629,755		Securities purchased under agreement to resale
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	9,240,910,643	12,547,769,814	Acceptance receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	4,576,091,498,751	5,165,685,915,268	Loans third parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(66,034,573,890)	(45,577,731,798)	Allowance for impairment losses for loans
Aset keuangan lainnya	46,876,677,936		Other financial assets
Uang muka	2,259,300	5,244,680	Advances
Biaya dibayar dimuka	4,681,369,237	14,198,036,442	Prepaid expenses
Aset pajak tangguhan	24,286,499,145	11,348,608,154	Deferred tax assets
Aset takberwujud selain goodwill	6,652,236,482	4,574,210,831	Intangible assets other than goodwill
Aset tetap	815,641,804,959	790,755,582,369	Property and equipment
Agunan yang diambil alih	28,631,477,866	36,779,360,156	Foreclosed assets
Aset lainnya	8,743,726,936	44,659,230,378	Other assets
Jumlah aset	7,637,524,325,854	7,607,653,715,376	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	13,987,217,966	21,797,872,995	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	495,286,653,004	543,439,974,079	Current accounts third parties

Giro pihak berelasi	6,820,258,277	6,391,535,441	Current accounts related parties
Tabungan			Savings
Tabungan pihak ketiga	525,315,556,905	452,335,070,109	Savings third parties
Tabungan pihak berelasi	11,980,790,085	7,094,427,198	Savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	4,534,053,179,604	4,535,912,621,459	Time deposits third parties
Deposito berjangka pihak berelasi	402,975,696,742	387,164,142,918	Time deposits related parties
Simpanan dari bank lain	937,458,657	2,859,932,643	Other banks deposits
Liabilitas akseptasi	9,240,910,643	12,547,769,814	Acceptance payables
Estimasi kerugian komitmen dan kontinjensi	2,638,285,543		Estimated losses on commitments and contingencies
Beban akrual	16,812,170,262	17,685,408,615	Accrued expenses
Utang pajak	14,434,301,626	15,180,787,624	Taxes payable
Liabilitas lainnya	8,455,842,669	8,544,842,420	Other liabilities
Kewajiban imbalan pasca kerja	85,199,880,928	73,043,766,558	post-employment benefit obligations
Jumlah liabilitas	6,128,138,202,911	6,083,998,151,873	Total liabilities
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	231,000,000,000	231,000,000,000	Common stocks
Tambahan modal disetor	10,989,779,766	10,989,779,766	Additional paid-in capital
Cadangan revaluasi	666,434,076,436	655,164,924,936	Revaluation reserves
Cadangan pengukuran kembali program imbalan pasti	(13,799,743,488)	(7,431,385,285)	Reserve of remeasurements of defined benefit plans
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	37,500,000,000	35,000,000,000	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	577,262,010,229	598,932,244,086	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	1,509,386,122,943	1,523,655,563,503	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	1,509,386,122,943	1,523,655,563,503	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	7,637,524,325,854	7,607,653,715,376	Total liabilities, temporary syirkah funds and equity

[4322000] Statement of profit or loss and other comprehensive income, OCI components presented before tax, by nature - Financial and Sharia Industry

Laporan laba rugi dan penghasilan komprehensif lain

Statement of profit or loss and other comprehensive income

	31 December 2020	31 December 2019	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	633,832,905,528	653,036,862,635	Interest income
Beban bunga	(346,829,023,353)	(345,037,801,425)	Interest expenses
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	2,466,879,568	3,197,356,177	Provisions and commissions income from transactions other than loan
Keuntungan (kerugian) selisih kurs mata uang asing	(78,306,890)	249,692,764	Gains (losses) on changes in foreign exchange rates
Keuntungan (kerugian) pelepasan aset tetap	923,745,367	389,446,532	Gains (losses) on disposal of property and equipment
Pendapatan operasional lainnya	15,484,546,657	19,342,487,285	Other operating income
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	12,565,610,436	(6,006,030,978)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	(15,508,793,989)	(700,000,000)	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontijensi	(1,985,968,510)		Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(224,959,270,201)	(228,545,013,481)	General and administrative expenses
Beban sewa, pemeliharaan, dan perbaikan	(10,502,069,793)	(13,258,495,164)	Rent, maintenance and improvement expenses
Beban operasional lainnya	(12,153,762,204)	(11,445,296,679)	Other operating expenses
Jumlah laba operasional	53,256,492,616	71,223,207,666	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	234,865,556	75,693,327	Non-operating income
Beban bukan operasional	(20,000,000)	(469,776,613)	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	53,471,358,172	70,829,124,380	Total profit (loss) before tax
Pendapatan (beban) pajak	(18,418,025,020)	(19,661,223,265)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	35,053,333,152	51,167,901,115	Total profit (loss) from continuing operations
Jumlah laba (rugi)	35,053,333,152	51,167,901,115	Total profit (loss)
Pendapatan komprehensif			Other comprehensive income,

lainnya, sebelum pajak			before tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, sebelum pajak			Other comprehensive income that will not be reclassified to profit or loss, before tax
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, sebelum pajak	11,269,151,500	6,013,196,000	Other comprehensive income for gains (losses) on revaluation of property and equipment, before tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, sebelum pajak	(7,783,465,117)	(3,826,894,540)	Other comprehensive income for remeasurement of defined benefit obligation, before tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, sebelum pajak	3,485,686,383	2,186,301,460	Total other comprehensive income that will not be reclassified to profit or loss, before tax
Jumlah pendapatan komprehensif lainnya, sebelum pajak	3,485,686,383	2,186,301,460	Total other comprehensive income, before tax
Pajak atas pendapatan komprehensif lainnya	1,415,106,914	956,723,634	Tax on other comprehensive income
Jumlah pendapatan komprehensif lainnya, setelah pajak	4,900,793,297	3,143,025,094	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	39,954,126,449	54,310,926,209	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	35,053,333,152	51,167,901,115	Profit (loss) attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	39,954,126,449	54,310,926,209	Comprehensive income attributable to parent entity
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	15.17	22.15	Basic earnings (loss) per share from continuing operations

[4410000] Statement of changes in equity - Financial and Sharia Industry - Current Year

31 December 2020

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Cadangan revaluasi	Cadangan pengukuran kembali program imbalan pasti	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Ekuitas	
	Common stocks	Additional paid-in capital	Revaluation reserves	Reserve of remeasurements of defined benefit plans	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Equity	
Posisi ekuitas									Equity position
Saldo awal periode sebelum penyajian kembali	231,000,000,000	10,989,779,766	655,164,924,936	(7,431,385,285)	35,000,000,000	598,932,244,086	1,523,655,563,503	1,523,655,563,503	Balance before restatement at beginning of period
Penyesuaian									Adjustments
Penerapan awal standar akuntansi baru dan revisi						(40,941,067,009)	(40,941,067,009)	(40,941,067,009)	Initial adoption of new and revised accounting standards
Posisi ekuitas, awal periode	231,000,000,000	10,989,779,766	655,164,924,936	(7,431,385,285)	35,000,000,000	557,991,177,077	1,482,714,496,494	1,482,714,496,494	Equity position, beginning of the period
Laba (rugi)						35,053,333,152	35,053,333,152	35,053,333,152	Profit (loss)
Pendapatan komprehensif lainnya			11,269,151,500	(6,368,358,203)			4,900,793,297	4,900,793,297	Other comprehensive income
Pembentukan cadangan umum					2,500,000,000	(2,500,000,000)			Allocation for general reserves
Distribusi dividen kas						(13,282,500,000)	(13,282,500,000)	(13,282,500,000)	Distributions of cash dividends
Posisi ekuitas, akhir periode	231,000,000,000	10,989,779,766	666,434,076,436	(13,799,743,488)	37,500,000,000	577,262,010,229	1,509,386,122,943	1,509,386,122,943	Equity position, end of the period

[4410000] Statement of changes in equity - Financial and Sharia Industry - Prior Year

31 December 2019

Laporan perubahan ekuitas								Statement of changes in equity	
	Saham biasa	Tambahan modal disetor	Cadangan revaluasi	Cadangan pengukuran kembali program imbalan pasti	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Ekuitas	
	Common stocks	Additional paid-in capital	Revaluation reserves	Reserve of remeasurements of defined benefit plans	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Equity	
Posisi ekuitas									Equity position
Saldo awal periode sebelum penyajian kembali	231,000,000,000	10,989,779,766	649,151,728,936	(4,561,214,379)	32,500,000,000	575,674,342,971	1,494,754,637,294	1,494,754,637,294	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	231,000,000,000	10,989,779,766	649,151,728,936	(4,561,214,379)	32,500,000,000	575,674,342,971	1,494,754,637,294	1,494,754,637,294	Equity position, beginning of the period
Laba (rugi)						51,167,901,115	51,167,901,115	51,167,901,115	Profit (loss)
Pendapatan komprehensif lainnya			6,013,196,000	(2,870,170,906)			3,143,025,094	3,143,025,094	Other comprehensive income
Pembentukan cadangan umum					2,500,000,000	(2,500,000,000)			Allocation for general reserves
Distribusi dividen kas						(25,410,000,000)	(25,410,000,000)	(25,410,000,000)	Distributions of cash dividends
Posisi ekuitas, akhir periode	231,000,000,000	10,989,779,766	655,164,924,936	(7,431,385,285)	35,000,000,000	598,932,244,086	1,523,655,563,503	1,523,655,563,503	Equity position, end of the period

[4510000] Statement of cash flows, direct method - Financial and Sharia Industry

Laporan arus kas		Statement of cash flows	
	31 December 2020	31 December 2019	
Arus kas dari aktivitas operasi			Cash flows from operating activities
Arus kas sebelum perubahan dalam aset dan liabilitas operasi			Cash flows before changes in operating assets and liabilities
Penerimaan bunga, hasil investasi, provisi, dan komisi	622,816,274,401	656,790,339,559	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(347,704,936,188)	(342,995,436,166)	Payments Of Interest And Bonus Fees And Commissions
Pendapatan dari transaksi operasional lainnya	14,867,386,000	21,245,494,326	Income from other operating transactions
Pembayaran gaji dan tunjangan	(128,225,663,090)	(132,829,280,950)	Payments for salaries and allowances
Penerimaan pengembalian (pembayaran) pajak penghasilan	(15,735,965,612)	(21,373,854,618)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(97,352,509,369)	(101,812,114,568)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	214,865,556	(394,083,286)	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	(1,270,141,629,755)		Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) pinjaman yang diberikan	568,268,411,591	(404,956,569,203)	Decrease (increase) in loans
Penurunan (kenaikan) aset lainnya	(2,082,125,987)	(14,814,758,351)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	30,142,251,444	(45,540,946,273)	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	13,952,111,969	321,014,712,185	Increase (decrease) in customers time deposits
Kenaikan (penurunan) simpanan dari bank lain	(1,922,473,986)	(384,431,254)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) liabilitas lainnya	(14,811,140,994)	(5,157,959,631)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(627,715,144,020)	(71,208,888,230)	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penjualan (perolehan) aset tetap	(18,289,477,888)	(6,200,283,334)	Proceeds from disposal (acquisition) of property and equipment
Penerimaan dari penjualan (perolehan) aset takberwujud	(5,322,824,100)	(3,980,764,000)	Proceeds from disposal (acquisition) of intangible

selain goodwill			assets other than goodwill
Pencairan (penempatan) efek-efek yang diperdagangkan	129,363,925,460	153,756,177,823	Withdrawal (placement) of marketable securities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	105,751,623,472	143,575,130,489	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Pembayaran dividen dari aktivitas pendanaan	(13,282,500,000)	(25,410,000,000)	Dividends paid from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	(1,350,923,459)		Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(14,633,423,459)	(25,410,000,000)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(536,596,944,007)	46,956,242,259	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	1,326,433,666,905	1,281,130,738,923	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	546,908,743	(1,653,314,277)	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	790,383,631,641	1,326,433,666,905	Cash and cash equivalents cash flows, end of the period