

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

December 31, 2015 AND 2014

| No. Account | Dec 31, 2015 In Million | Dec 31, 2014 In Million |
|--|----------------------------|----------------------------|
| ASSETS | | |
| 1. Cash | 63,841 | 46,906 |
| 2. Placement to Bank Indonesia | 973,855 | 1,029,198 |
| 3. Interbank placement | 78,862 | 94,267 |
| 4. Spot and derivatives claims | - | - |
| 5. Securities | | |
| a. Measured at fair value through profit and loss | - | - |
| b. Available for sale | - | - |
| c. Hold to maturity | 358,491 | 265,239 |
| d. Loan and receivables | - | - |
| 6. Securities sold under repurchase agreement (repo) | - | - |
| 7. Claims on securities bought under reverse repo | - | - |
| 8. Acceptance claims | 9,484 | 4,614 |
| 9. Loans | | |
| a. Measured at fair value through profit and loss | - | - |
| b. Available for sale | - | - |
| c. Hold to maturity | - | - |
| d. Loan and receivables | 4,314,490 | 3,535,325 |
| 10. Sharia financing | - | - |
| 11. Equity investment | 10 | 10 |
| 12. Impairment on financial assets -/- | | |
| a. Securities | - | - |
| b. Loans | (21,297) | (6,860) |
| c. Others | (17) | (17) |
| 13. Intangible assets | 13,556 | 13,207 |
| Accumulated amortisation on intangible assets -/- | (11,695) | (10,835) |
| 14. Fixed assets and equipment | 782,779 | 213,816 |
| Accumulated depreciation on fixed assets and equipment -/- | (45,994) | (80,136) |
| 15. Non Productive Asset | | |
| a. Abandoned property | 1,701 | 1,701 |
| b. Foreclosed assets | 1,099 | 1,342 |
| 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 | 4,509 | 2,597 |
| 19. Other assets | 43,593 | 45,049 |
| TOTAL ASSETS | 6,567,267 | 5,155,423 |
| LIABILITIES AND EQUITIES | | |
| LIABILITIES | | |
| 1. Current account | 613,563 | 492,772 |
| 2. Saving account | 406,915 | 369,515 |
| 3. Time deposit | 4,191,208 | 3,587,716 |
| 4. Revenue sharing investment | - | - |
| 5. Liabilities to Bank Indonesia | - | - |
| 6. Interbank liabilities | 4,130 | 1,109 |
| 7. Spot and derivatives liabilities | - | - |

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| No. Account | Dec 31, 2015 In Million | Dec 31, 2014 In Million |
|---|----------------------------|----------------------------|
| 8. Liabilities on securities sold under repurchase agreement | - | - |
| 9. Acceptance liabilities | 9,484 | 4,614 |
| 10. Issued securities | - | - |
| 11. Loans received | - | - |
| 12. Margin deposit | 100 | 2,639 |
| 13. Interbranch liabilities | | |
| a. Conducting operational activities in Indonesia | - | - |
| b. Conducting operational activities outside Indonesia | - | - |
| 14. Deferred tax liabilities | - | - |
| 15. Other liabilities | 107,999 | 94,918 |
| 16. Profit Sharing investment | - | - |
| TOTAL LIABILITIES | 5,333,399 | 4,553,283 |
| 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. Gain (loss) on value changes of financial assets categorized as available for sale | - | - |
| c. Effective portion of cash flow hedge | - | - |
| d. Difference in fixed asset revaluation | 590,161 | - |
| e. Portion of other comprehensive income from associates | - | - |
| f. Gain (loss) on defined benefit actuarial program | (2,424) | - |
| g. Income tax of other comprehensive income | - | - |
| h. Others | - | - |
| 20. Reserves of quaty reorganization | - | - |
| 21. Difference in restructuring under common control | - | - |
| 22. Ekuitas lainnya | - | - |
| 23. Reserves | | |
| a. General reserves | 25,000 | 22,500 |
| b. Appropriated reserves | - | - |
| 24. Gain/loss | | |
| a. Previous years | 322,191 | 285,822 |
| b. Current year | 56,950 | 51,828 |
| TOTAL EQUITIES | 1,233,868 | 602,140 |
| TOTAL LIABILITIES AND EQUITIES | 6,567,267 | 5,155,423 |

REPORT ON COMMITMENTS AND CONTINGENCIES

PT BANK BUMI ARTA TBK

December 31, 2015 And 2014

| No. Account | Dec 31, 2015 In Million | Dec 31, 2014 In Million |
|---|------------------------------------|------------------------------------|
| I. COMMITTED CLAIMS | | |
| 1. Unused borrowing | | |
| a. Rupiah | - | - |
| b. Foreign currency | - | - |
| 2. Outstanding spot and derivatives (purchased) | - | 1,036 |
| 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 | 1,023,163 | 832,202 |
| 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 | 12,204 | 21,602 |
| b. L/C dalam negeri Local L/C | 2,900 | 3,059 |
| 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 | 231 | 231 |
| b. Other interest | - | - |
| 3. Others | - | - |
| IV. CONTINGENT LIABILITIES | | |
| 1. Issued guarantees | | |
| a. Rupiah | 19,251 | 9,358 |
| b. Foreign currency | - | - |
| 2. Others | 115,136 | 194,718 |

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
Period January 1 to December 31, 2015 And 2014

| No. Account | Dec 31, 2015 In Million | Dec 31, 2014 In Million |
|--|----------------------------|----------------------------|
| OPERATIONAL INCOME AND EXPENSES | | |
| A. Interest income and expenses | | |
| 1. Interest income | | |
| a. Rupiah | 656,136 | 524,700 |
| b. Foreign currency | 4,578 | 6,553 |
| 2. Interest expenses | | |
| a. Rupiah | 376,976 | 292,654 |
| b. Foreign currency | 3,823 | 4,411 |
| Net interest income (expenses) | 279,915 | 234,188 |
| 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 | 10 | 8 |
| g. Comission/provision/fee and administration | 20,559 | 16,008 |
| h. Recovery of impairment | - | 6 |
| i. Other income | 4,911 | 3,859 |
| 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 | 17,326 | 794 |
| iii. Sharia financing | - | - |
| iv. Other financial assets | - | - |
| f. Losses on operational risk | 15 | 67 |
| g. Losses on investment under equity method | - | - |
| h. Commission/provision/fee, and administration | - | - |
| i. Impairment of other assets (non financial assets) | 3,627 | - |

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
Period January 1 to December 31, 2015 And 2014

| No. Account | Dec 31, 2015 In Million | Dec 31, 2014 In Million |
|---|----------------------------|----------------------------|
| j. Personnel expenses | 107,190 | 95,710 |
| k. Promotion expenses | 1,941 | 1,690 |
| l. Other expenses | 99,192 | 86,446 |
| Net Operational Income (Expenses) Other than Interest | (203,811) | (164,826) |
| OPERATIONAL PROFIT (LOSS) | 76,104 | 69,362 |
| NON OPERATIONAL INCOME (EXPENSES) | | |
| 1. Gain (loss) on sale of fixed assets and equipment | 550 | 577 |
| 2. Gain (loss) on foreign exchange translation | 922 | 624 |
| 3. Other non operational income (expenses) | 69 | (21) |
| NON OPERATIONAL PROFIT (LOSS) | 1,541 | 1,180 |
| CURRENT YEAR PROFIT (LOSS) | 77,645 | 70,542 |
| 4. Income taxes | | |
| a. Estimated current year tax | (21,800) | (17,815) |
| b. Deferred tax income (expenses) | 1,105 | (899) |
| NET PROFIT (LOSS) | 56,950 | 51,828 |
| OTHER COMPREHENSIVE INCOME | | |
| 1. Items that will not be reclassified to profit and Loss | | |
| a. Gain on fixed asset revaluation | 590,161 | - |
| b. Gain (loss) on defined benefit actuarial program | (2,424) | - |
| 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 cash flow hedge | - | - |
| d. Others | - | - |
| e. Income tax of other comprehensive | - | - |
| OTHER COMPREHENSIVE INCOME CURRENT YEAR – NET INCOME TAX | 587,737 | - |
| CURRENT YEAR TOTAL COMPREHENSIVE PROFIT | 644,687 | 51,828 |
| Profit attributable to : | | |
| OWNER | 56,950 | 51,828 |
| MINORITY INTEREST | - | - |
| CURRENT YEAR TOTAL PROFIT | 56,950 | 51,828 |
| Total comprehensive profit attributable to : | | |
| OWNER | 587,737 | - |
| MINORITY INTEREST | - | - |
| CURRENT YEAR TOTAL COMPREHENSIVE PROFIT | 587,737 | - |
| TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE | | |
| DIVIDEND | 12,959 | 14,091 |
| NET EARNINGS (LOSS) PER SHARE | 24.65 | 22.44 |

CASH FLOW
FOR PERIOD JANUARI 1 TO DESEMBER 31, 2015 AND 2014
(IN MILLION RUPIAH)

| Account | Dec 31, 2015 | Dec 31, 2014 |
|--|------------------|------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Interest, Commissions and fees received | 663,828 | 524,502 |
| Interest, Commissions and fees paid | (389,834) | (298,639) |
| Other operating revenues received | 19,730 | 17,793 |
| Personnel expenses paid | (98,709) | (92,247) |
| General and administrative expenses paid | (82,020) | (71,178) |
| Proceeds from sale of foreclosed properties | 210 | - |
| Non-operating income (expense) received (paid) | 101 | (21) |
| Payments of corporate income tax | (19,474) | (19,112) |
| Payments of final | (18,252) | - |
| Operating Cash Flows Before Changes in Operating Activities | 75,580 | 61,098 |
| Decrease (increase) in operating assets: | | |
| Loans | (779,166) | (707,903) |
| Other assets | 8,159 | 21,785 |
| Increase (decrease) in operating liabilities: | | |
| Deposits | 761,683 | 1,082,483 |
| Deposits from other banks | 3,022 | (991) |
| Other liabilities | 961 | (18,164) |
| Net Cash Provided by Operating Activities | 70,239 | 438,308 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Placements in held-to-maturity securities | (508,491) | (434,000) |
| Maturity of in held-to-maturity securities | 239,285 | 374,425 |
| Proceeds from sale of premises and equipment | 572 | 733 |
| Acquisitions of premises and equipment and intangible assets | (6,703) | (9,231) |
| Net Cash Used in investing Activities | (275,337) | (68,073) |
| CASH FLOWS FROM FINANCING ACTIVITY | | |
| Cash dividends paid | (12,959) | (14,091) |
| NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS | (218,057) | 356,144 |
| CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR | 1,334,534 | 978,390 |
| CASH AND CASH EQUIVALENTS AT END OF YEAR | 1,116,477 | 1,334,534 |
| SUPPLEMENTAL DISCLOSURE | | |
| Cash and cash equivalents consist of: | | |
| Cash | 63,841 | 46,906 |
| Demand deposits with Bank Indonesia | 444,098 | 394,799 |
| Demand deposits with other banks | 78,862 | 94,267 |
| Placement with Bank Indonesia | 529,676 | 634,297 |
| Certificate of Bank Indonesia | - | 164,265 |
| Total Cash and Cash Equivalents | 1,116,477 | 1,334,534 |

FINANCIAL RATIO CALCULATION TABLE

PT BANK BUMI ARTA TBK

December 31, 2015 And 2014

| No. Account | Dec 31, 2015 % | Dec 31, 2014 % |
|--|-------------------|-------------------|
| I. Capital | | |
| 1. CAR | 25.57% | 15.07% |
| 2. Non performing earning assets and non earning assets to total earning assets and non earning assets | 0.57% | 0.22% |
| 3. Non performing earning assets and non earning assets | 0.63% | 0.20% |
| 4. Impairment provision on earning assets to total earning assets | 0.40% | 0.15% |
| 5. Gross NPL | 0.78% | 0.25% |
| 6. Net NPL | 0.39% | 0.08% |
| 7. ROA | 1.33% | 1.52% |
| 8. ROE | 8.97% | 11.34% |
| 9. NIM | 5.49% | 5.81% |
| 10. Operating Expenses to Operating Revenues | 88.91% | 87.41% |
| 11. LDR | 82.78% | 79.45% |
| 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 (Rupiahs) | | |
| a. Reserve Requirement (Rupiah) | 8.18% | 8.69% |
| b. Reserve Requirement (Foreign currency) | 11.53% | 10.62% |
| 3. Net Open Position | 2.03% | 4.63% |

EARNING ASSETS QUALITY AND OTHER INFORMATION
PT BANK BUMI ARTA TBK
December 31, 2015 And 2014

| No. Account | Dec 31, 2015 (In Million) | | | | | TOTAL | Dec 31, 2014 (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 | 20,408 | - | - | - | - | 20,408 | 17,583 | - | - | - | - | 17,583 |
| ii.Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| b.Non micro, small and medium enterprises (UMKM) | | | | | | | | | | | | |
| i.Rupiah | 68,658 | - | - | - | - | 68,658 | 53,321 | - | - | - | - | 53,321 |
| ii.Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| c.Restructured loans | | | | | | | | | | | | |
| i.Rupiah | - | - | - | - | - | - | - | - | - | - | - | - |
| ii.Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| d.Loan on property | - | - | - | - | - | - | - | - | - | - | - | - |
| 8. Equity investment | - | - | - | - | - | - | - | - | - | - | - | - |
| 9. Temporary equity investment | - | - | - | - | - | - | - | - | - | - | - | - |
| 10. Other Receivable | - | - | - | - | - | - | - | - | - | - | - | - |
| 11. Commitment and contingencies | | | | | | | | | | | | |
| a.Rupiah | 42,398 | - | - | - | - | 42,398 | 27,154 | - | - | - | - | 27,154 |
| b.Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| 12. Foreclosed assets | - | - | - | - | - | - | - | - | - | - | - | - |
| II. NON-RELATED PARTIES | | | | | | | | | | | | |
| 1. Interbank placement | | | | | | | | | | | | |
| a.Rupiah | 16,634 | - | - | - | - | 16,634 | 27,875 | - | - | - | - | 27,875 |
| b.Foreign currency | 62,211 | - | - | - | 17 | 62,228 | 66,375 | - | - | - | 17 | 66,392 |
| 2. Spot dan derivative claims | | | | | | | | | | | | |
| a.Rupiah | - | - | - | - | - | - | - | - | - | - | - | - |
| b.Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| 3. Securities | | | | | | | | | | | | |
| a.Rupiah | 358,491 | - | - | - | - | 358,491 | 265,239 | - | - | - | - | 265,239 |
| b.Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| 4. Securities sold under repurchase agreement (repo) | | | | | | | | | | | | |
| a.Rupiah | - | - | - | - | - | - | - | - | - | - | - | - |
| b.Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| 5. Claims on securities bought under reverse repo | | | | | | | | | | | | |
| a.Rupiah | - | - | - | - | - | - | - | - | - | - | - | - |
| b.Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| 6. Acceptance claims | 9,484 | - | - | - | - | 9,484 | 4,614 | - | - | - | - | 4,614 |
| 7. Loans | | | | | | | | | | | | |
| a.Micro, small and medium enterprises (UMKM) | | | | | | | | | | | | |
| i.Rupiah | 1,642,606 | 26,379 | 4,418 | 2,062 | 18,013 | 1,693,478 | 1,445,537 | 20,305 | - | 136 | 5,349 | 1,471,327 |
| ii.Foreign currency | 42,935 | - | - | - | - | 42,935 | 15,416 | - | - | - | - | 15,416 |
| b.Non micro, small and medium enterprises (UMKM) | | | | | | | | | | | | |
| i.Rupiah | 2,327,967 | 94,719 | 916 | 1,558 | 6,521 | 2,431,681 | 1,870,948 | 25,583 | 584 | 587 | 2,224 | 1,899,926 |
| ii.Foreign currency | 57,330 | - | - | - | - | 57,330 | 77,752 | - | - | - | - | 77,752 |
| c.Restructured loans | | | | | | | | | | | | |
| i.Rupiah | - | 30,685 | 1,903 | - | - | 32,588 | - | - | - | - | - | - |
| ii.Foreign currency | - | - | - | - | - | - | - | - | - | - | - | - |
| d.Loan on property | - | - | - | - | - | - | - | - | - | - | - | - |
| 8. Equity investment | 10 | - | - | - | - | 10 | 10 | - | - | - | - | 10 |
| 9. Temporary equity investment | - | - | - | - | - | - | - | - | - | - | - | - |
| 10. Other Receivable | - | - | - | - | - | - | - | - | - | - | - | - |
| 11. Commitment and contingencies | | | | | | | | | | | | |
| a.Rupiah | 993,494 | 1,232 | 29 | - | 15 | 994,770 | 809,189 | 11 | - | - | - | 809,200 |
| b.Foreign currency | 20,350 | - | - | - | - | 20,350 | 29,867 | - | - | - | - | 29,867 |
| 12. Foreclosed assets | - | - | - | 1,001 | 98 | 1,099 | - | - | 1,244 | - | 98 | 1,342 |
| III. OTHER INFORMATION | | | | | | | | | | | | |
| 1. Assets pledged as collateral | | | | | | | | | | | | |
| a. To Bank Indonesia | | | | | | | | | | | | |
| b. To other parties | | | | | | | | | | | | |
| 2. Impairment provision on earning assets | | | | | | 21,314 | | | | | | 6,877 |
| 3. Required regulatory provision on assets | | | | | | 56,817 | | | | | | 39,526 |
| 4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans | | | | | | 40.72% | | | | | | 42.55% |
| 5. Percentage of loans to micro and small enterprises (UMK) | | | | | | 1.72% | | | | | | 2.17% |
| 6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor | | | | | | 5.89% | | | | | | 6.64% |
| 7. Percentage of micro and small enterprises (UMK) debtor | | | | | | 1.28% | | | | | | 1.64% |
| 8. Others | | | | | | | | | | | | |
| a. Channeling | | | | | | | | | | | | |
| b. Mudharabah Muqayyadah | | | | | | | | | | | | |
| c. Written off earning assets | | | | | | 268 | | | | | | 719 |
| d. Written off earning assets that has been re-collected | | | | | | 3,479 | | | | | | 3,179 |
| e. Charged off earning assets | | | | | | 8,360 | | | | | | 5,714 |

IMPAIRMENT LOSS ALLOWANCE
PT BANK BUMI ARTA TBK
December 31, 2015 And 2014

| Account | Sandi | Dec 31, 2015 | | | | Dec 31, 2014 | | | |
|---|-------|--------------|----------|-------------------------------|--------|--------------|----------|-------------------------------|--------|
| | | ILA | | Required Regulatory Allowance | | ILA | | Required Regulatory Allowance | |
| | | Individual | Kolektif | Umum | Khusus | Individual | Kolektif | Umum | Khusus |
| Interbank placement | 10 | - | 17 | 788 | 17 | - | 17 | 943 | 17 |
| Spot dan derivative claims | 37 | - | - | - | - | - | - | - | - |
| Securities | 20 | - | - | - | - | - | - | - | - |
| Securities sold under repurchase agreement (repo) | 25 | - | - | - | - | - | - | - | - |
| Claims on securities bought under reverse repo | 28 | - | - | - | - | - | - | - | - |
| Acceptance claims | 39 | - | - | 91 | - | - | - | 33 | - |
| Loans | 30/35 | 775 | 20,522 | 39,007 | 11,693 | - | 6,860 | 32,523 | 3,480 |
| Equity investment | 40 | - | - | - | - | - | - | - | - |
| Temporary equity investment | | - | - | - | - | - | - | - | - |
| Other Receivable | 90 | - | - | - | - | - | - | - | - |
| Commitment and contingencies | | - | - | 307 | - | - | - | 294 | - |

CAPITAL ADEQUACY RATIO CALCULATION
PT BANK BUMI ARTA TBK
December 31, 2015 And 2014

| No. Account | Dec 31, 2015 In Million | Dec 31, 2014 In Million |
|--|----------------------------|----------------------------|
| COMPONENTS | | |
| I. Core Capital | 1,196,471 | 464,088 |
| 1. Common Equity Tier 1 | 1,196,471 | - |
| 1.1. Paid in Capital (after deducting Treasury Stock) | 231,000 | - |
| 1.2. Disclosed Reserves | 968,068 | - |
| 1.2.1. Additional paid-in capital | 10,990 | - |
| 1.2.2. Contributed capital | - | - |
| 1.2.3. General reserves | 25,000 | - |
| 1.2.4. Previous years profit/loss which can be calculated into capital | 245,498 | - |
| 1.2.5. Current year profit/loss which can be calculated into capital | 55,038 | - |
| 1.2.6. Excess translation adjustment of financial statement | - | - |
| 1.2.7. Fund for paid-in capital | - | - |
| 1.2.8. Warrant (50%) | - | - |
| 1.2.9. Stock option issued related to stock compensation program | - | - |
| 1.2.10. Other comprehensive income | (2,424) | - |
| 1.2.11. Fixed asset revaluation surplus | 666,854 | - |
| 1.2.12. Negative differences between regulatory provision and impairment of productive asset | (30,589) | - |
| 1.2.13. Required regulatory provision on non productive asset | (2,299) | - |
| 1.2.14. Negative differences on adjustment of fair value on financial instrument in the trading book | - | - |
| 1.3. Non controlling interest | - | - |
| 1.4. Deduction factor of Common Equity Tier 1 | 2,597 | - |
| 1.4.1. Deferred tax | 2,597 | - |
| 1.4.2. Goodwill | - | - |
| 1.4.3. Other intangible assets | - | - |
| 1.4.4. Equity investment which can be calculated as deduction factor | - | - |
| 1.4.5. Shortfall on the capital of insurance subsidiary | - | - |
| 1.4.6. Securitisation exposure | - | - |
| 1.4.7. Other deduction factor of Tier 1 | - | - |
| 1.4.8. Investment in AT1 and Tier 2 instruments in other bank | - | - |
| 2. Additional Tier 1 | | |
| 2.1. Capital instrument which can be calculated as AT-1 | - | - |
| 2.2. Additional paid-in capital | - | - |
| 2.3. Deduction factor: Investment in AT1 and Tier 2 instruments in other bank | - | - |
| II. Supplementary Capital (Tier 2) | 40,194 | 68,304 |
| 1. Capital instrument which can be calculated as Tier 2 | - | - |
| 2. Additional paid-in capital | - | - |
| 3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk) | 40,194 | - |
| 4. Specific reserves | - | - |
| 5. Tier 2 deduction factor | - | - |
| 5.1. Sinking Fund | - | - |
| 5.2. Investment in Tier 2 instruments in other bank | - | - |
| Total Capital | 1,236,665 | 532,392 |
| RISK WEIGHTED ASSET (RWA) | | |
| RWA FOR CREDIT RISK | 4,399,700 | 3,141,849 |
| RWA FOR MARKET RISK | - | - |
| RWA FOR OPERATIONAL RISK | 435,745 | 390,042 |
| TOTAL RWA | 4,835,445 | 3,531,891 |
| CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE | 9.58% | 9.62% |
| CAR | | |
| CET1 Ratio | 24.74% | 13.14% |
| Tier 1 Ratio | 24.74% | 13.14% |
| Tier 2 Ratio | 0.83% | 1.93% |
| Total Ratio | 25.57% | 15.07% |

FOREIGN CURRENCY AND DERIVATIVE TRANSACTION

PT BANK BUMI ARTA TBK

December 31, 2015 (In Million Rupiah)

| No. Account | National Value | Purpose | | Derivative Receivables and Payables | |
|-----------------------------|----------------|----------|---------|-------------------------------------|-------------|
| | | Tranding | 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% |

ULTIMATE SHAREHOLDER

PT. Surya Husada Investment
PT. Dana Graha Agung
PT. Budiman Kencana Lestari

BOARD OF MANAGEMENT

| | | | |
|-----------------------------|---|--------------------|-----------------------|
| President Commissioner | : Ir. Rachmat M.S.,MBA | President Director | : Wikan Aryono S. |
| Vise President Commissioner | : Daniel Budidharma | Director | : Hendrik Atmaja |
| Commissioner | : R.M. Sjariffudin (Mohammad Sjariffudin) | Director | : Tan Hendra Jonathan |

Notes:

1. The financial information for the year ended December 31, 2015 and 2014 have been audited by Public Accountant Office Osman Bing Satrio & Eny (person in charge: Muhammad Irfan), an independent auditor with the opinion of the fair in its report dated March 24, 2016 for the year ended 2015 and March 23, 2015 for the year ended in 2014.
2. Financial Statements presented in accordance with the Bank on matters as follows:
 - a. Bank Indonesia Regulation No. 3/22/ PBI/2001 of December 13, 2001, on "Tansparansi Bank's Financial Condition" and as amended by the Financial Services Authority Regulation No. 6/POJK.03/2015 on "Transparency and publication of the Bank Reports".
 - b. Circular of Bank Indonesia No. 13/30/DPNP of December 16, 2011, regarding the "Third Amendment to Circular of Bank Indonesia No. 3/30/DPNP of December 14, 2001, regarding Financial Statements Condensed Quarterly and Monthly Commercial Banks and Certain Reports submitted to Bank Indonesia".
 - c. Regulation No. X.K.2 with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-346/BL/2011 of July 5, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
 - d. Regulation No. VIII.G.7, with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No, Kep-347/BL/2012 of June 25, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
3. Due to the above financial information is taken from the Financial Statements for the date and year ended December 31, 2015 and 2014, then the information is not a complete presentation of the financial statements.
4. Foreign currency exchange rate of 1 USD of December 31, 2015 and December 31, 2014, respectively amounted to Rp13.785 and Rp12.385.

Jakarta, March 31, 2016
S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.
President Director

Hendrik Atmaja
Director