

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

March 31, 2016 And December 31, 2015

No. Account	Mar 31, 2016 In Million	Dec 31, 2015 In Million
ASSETS		
1. Cash	43,553	63,841
2. Placement to Bank Indonesia	1,086,183	973,855
3. Interbank placement	66,072	78,862
4. Spot and derivatives claims	-	-
5. Securities		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	334,418	358,491
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	2,618	9,484
9. Loans		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	-	-
d. Loan and receivables	4,424,671	4,314,490
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(21,455)	(21,297)
c. Others	(17)	(17)
13. Intangible assets	13,847	13,556
Accumulated amortisation on intangible assets -/-	(11,853)	(11,695)
14. Fixed assets and equipment	783,549	782,779
Accumulated depreciation on fixed assets and equipment -/-	(47,830)	(45,994)
15. Non Productive Asset		
a. Abandoned property	1,701	1,701
b. Foreclosed assets	1,099	1,099
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	4,509
19. Other assets	49,441	43,593
TOTAL ASSETS	6,730,516	6,567,267
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	600,898	613,563
2. Saving account	407,079	406,915
3. Time deposit	4,347,122	4,191,208
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	2,854	4,130
7. Spot and derivatives liabilities	-	-

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No. Account	Mar 31, 2016 In Million	Dec 31, 2015 In Million
8. Liabilities on securities sold under repurchase agreement	-	-
9. Acceptance liabilities	2,618	9,484
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	-	100
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	112,648	107,999
16. Profit Sharing investment	-	-
TOTAL LIABILITIES	5,473,219	5,333,399
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	590,161
e. Portion of other comprehensive income from associates	-	-
f. Gain (loss) on defined benefit actuarial program	(2,424)	(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	25,000
b. Appropriated reserves	-	-
24. Gain/loss		
a. Previous years	379,141	322,191
b. Current year	23,429	56,950
TOTAL EQUITIES	1,257,297	1,233,868
TOTAL LIABILITIES AND EQUITIES	6,730,516	6,567,267

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
Period January 1 to March 31, 2016 And 2015

No. Account	Mar 31, 2016 In Million	Mar 31, 2015 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	174,645	148,078
b. Foreign currency	1,796	1,238
2. Interest expenses		
a. Rupiah	94,792	88,147
b. Foreign currency	822	1,085
Net interest income (expenses)	80,827	60,084
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	4	3
g. Commission/provision/fee and administration	4,089	5,214
h. Recovery of impairment	-	-
i. Other income	1,546	1,359
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	3,330	2,441
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	-	1
g. Losses on investment under equity method	-	-
h. Commission/provision/fee, and administration	-	-
i. Impairment of other assets (non financial assets)	-	-

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
Period January 1 to March 31, 2016 And 2015

No. Account	Mar 31, 2016 In Million	Mar 31, 2015 In Million
j. Personnel expenses	28,999	26,916
k. Promotion expenses	411	475
l. Other expenses	22,603	20,238
Net Operational Income (Expenses) Other than Interest	(49,704)	(43,495)
OPERATIONAL PROFIT (LOSS)	31,123	16,589
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	87	214
2. Gain (loss) on foreign exchange translation	21	260
3. Other non operational income (expenses)	8	8
NON OPERATIONAL PROFIT (LOSS)	116	482
CURRENT YEAR PROFIT (LOSS)	31,239	17,071
4. Income taxes		
a. Estimated current year tax	(7,810)	(4,268)
b. Deferred tax income (expenses)	-	-
NET PROFIT (LOSS)	23,429	12,803
OTHER COMPREHENSIVE INCOME		
1. Items that will not be reclassified to profit and Loss		
a. Gain on fixed asset revaluation	-	-
b. Gain (loss) on defined benefit actuarial program	-	-
c. Portion of other comprehensive income from associates	-	-
d. Others	-	-
e. Income tax of other comprehensive	-	-
2. Items that will be reclassified to profit and Loss		
a. Translation adjustment from foreign currency	-	-
b. Gain (loss) on value changes of financial assets categorized as available for sale	-	-
c. Effective portion of cash flow hedge	-	-
d. Others	-	-
e. Income tax of other comprehensive	-	-
OTHER COMPREHENSIVE INCOME CURRENT YEAR – NET INCOME TAX	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	23,429	12,803
Profit attributable to :		
OWNER	23,429	12,803
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	23,429	12,803
Total comprehensive profit attributable to :		
OWNER	-	-
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	-	-
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	-	-
NET EARNINGS (LOSS) PER SHARE	10.14	5.54

REPORT ON COMMITMENTS AND CONTINGENCIES

PT BANK BUMI ARTA TBK

March 31, 2016 And December 31, 2015

No. Account	Mar 31, 2015 In Million	Dec 31, 2015 In Million
I. COMMITTED CLAIMS		
1. Unused borrowing		
a. Rupiah	-	-
b. Foreign currency	-	-
2. Outstanding spot and derivatives (purchased)	-	-
3. Others	-	-
II. COMMITTED LIABILITIES		
1. Undisbursed loan facilities to debtors		
a. BUMN		
i. Committed		
- Rupiah	-	-
- Foreign Currency	-	-
ii. Uncommitted		
- Rupiah	-	-
- Foreign Currency	-	-
b. Others		
i. Committed	982,052	1,023,163
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	10,590	12,204
b. Local L/C	-	2,900
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	229	231
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	22,442	19,251
b. Foreign currency	-	-
2. Others	144,925	115,136

CASH FLOW
FOR PERIOD JANUARI 1 TO MARCH 31, 2016 AND 2015
(IN MILLION RUPIAH)

Account	Mar 31, 2016	Mar 31, 2015
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	174,636	161,731
Interest, Commissions and fees paid	(98,470)	(90,056)
Other operating revenues received	1,752	5,456
Personnel expenses paid	(19,558)	(20,022)
General and administrative expenses paid	(20,194)	(16,474)
Non-operating income (expense) received (paid)	8	8
Payments of corporate income tax	(7,655)	(8,235)
Operating Cash Flows Before Changes in Operating Activities	30,519	32,408
Decrease (increase) in operating assets:		
Loans	(110,181)	(198,429)
Other assets	4,898	(36,826)
Increase (decrease) in operating liabilities:		
Deposits	143,414	225,636
Deposits from other banks	(1,276)	440
Other liabilities	(9,705)	18,675
Net Cash Provided by Operating Activities	57,669	41,904
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	5,582	(126,034)
Maturity of in held-to-maturity securities	17,140	51,437
Proceeds from sale of premises and equipment	98	214
Acquisitions of premises and equipment and intangible assets	(1,249)	(1,604)
Net Cash Used in investing Activities	21,571	(75,987)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	79,240	(34,083)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	1,116,477	1,334,534
CASH AND CASH EQUIVALENTS AT END OF YEAR	1,195,717	1,300,451
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	43,553	50,298
Demand deposits with Bank Indonesia	403,683	407,164
Demand deposits with other banks	66,072	109,735
Placement with Bank Indonesia	682,409	674,897
Certificate of Bank Indonesia		58,357
Total Cash and Cash Equivalents	1,195,717	1,300,451

FINANCIAL RATIO CALCULATION TABLE

PT BANK BUMI ARTA TBK

March 31, 2016 And 2015

No. Account	Mar 31, 2015 %	Mar 31, 2014 %
I. Capital		
1. CAR	25.29%	16.39%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	0.58%	0.41%
3. Non performing earning assets and non earning assets	0.64%	0.42%
4. Impairment provision on earning assets to total earning assets	0.39%	0.19%
5. Gross NPL	0.80%	0.53%
6. Net NPL	0.44%	0.32%
7. ROA	1.86%	1.29%
8. ROE	7.77%	8.94%
9. NIM	4.67%	5.18%
10. Operating Expenses to Operating Revenues	82.91%	89.36%
11. LFR	82.63%	79.86%
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)	7.13%	8.56%
b. Reserve Requirement (Foreign currency)	12.32%	12.00%
3. Net Open Position	0.77%	0.46%

CAPITAL ADEQUACY RATIO CALCULATION
PT BANK BUMI ARTA TBK
March 31, 2016 And 2015

No. Account	Mar 31, 2016 In Million	Mar 31, 2015 In Million
COMPONENTS		
I. Core Capital	1,217,575	576,673
1. Common Equity Tier 1	1,217,575	576,673
1.1. Paid in Capital (after deducting Treasury Stock)	231,000	231,000
1.2. Disclosed Reserves	991,084	348,270
1.2.1. Additional paid-in capital	10,990	10,990
1.2.2. Contributed capital	-	-
1.2.3. General reserves	25,000	22,500
1.2.4. Previous years profit/loss which can be calculated into capital	302,448	260,957
1.2.5. Current year profit/loss which can be calculated into capital	23,429	12,803
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	76,693
1.2.12. Negative differences between regulatory provision and impairment of productive asset	(32,914)	(33,337)
1.2.13. Required regulatory provision on non productive asset	(2,299)	(2,336)
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	4,509	2,597
1.4.1. Deferred tax	4,509	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)	40,867	35,867
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)	40,867	35,867
4. Specific reserves	-	-
5. Tier 2 deduction factor	-	-
5.1. Sinking Fund	-	-
5.2. Investment in Tier 2 instruments in other bank	-	-
Total Capital	1,258,442	612,540
RISK WEIGHTED ASSET (RWA)		
RWA FOR CREDIT RISK	4,480,087	3,302,425
RWA FOR MARKET RISK	-	-
RWA FOR OPERATIONAL RISK	496,239	435,745
TOTAL RWA	4,976,326	3,738,170
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	9.64%	9.63%
CAR FULFILLMENT ALLOCATION		
From CET1	9.64%	
From AT1	-	
From Tier 2	-	
CAR		
CET1 Ratio	24.47%	15.43%
Tier 1 Ratio	24.47%	15.43%
Tier 2 Ratio	0.82%	0.96%
Total Ratio	25.29%	16.39%
CET 1 FOR BUFFER		
BUFFER WHICH MUST BE FULLFILLED BY BANK		
Capital Consevation Buffer	-	
Countercyclical Buffer	-	
Capital Surcharge for D-SIB	-	

EARNING ASSETS QUALITY AND OTHER INFORMATION
PT BANK BUMI ARTA TBK
March 31, 2016 And 2015

No. Account	Mar 31, 2016 (In Million)					TOTAL	Mar 31, 2015 (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	20,965	-	-	-	-	20,965	18,546	-	-	-	-	18,546
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	81,111	-	-	-	-	81,111	72,566	-	-	-	-	72,566
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans												
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	716	-	-	-	-	716	-	-	-	-	-	-
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivable	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a. Rupiah	28,076	-	-	-	-	28,076	20,312	-	-	-	-	20,312
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1. Interbank placement												
a. Rupiah	18,463	-	-	-	-	18,463	11,628	-	-	-	-	11,628
b. Foreign currency	47,592	-	-	-	17	47,609	98,091	-	-	-	16	98,107
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a. Rupiah	334,418	-	-	-	-	334,418	223,882	-	-	-	-	223,882
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	2,618	-	-	-	-	2,618	10,035	-	-	-	-	10,035
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	1,677,699	25,689	4,356	1,022	22,165	1,730,931	1,533,063	24,363	8,016	2,235	5,629	1,573,306
ii. Foreign currency	39,754	-	-	-	-	39,754	14,351	-	-	-	-	14,351
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	2,383,238	94,782	1,302	3,233	3,180	2,485,735	1,975,046	35,122	795	816	2,410	2,014,189
ii. Foreign currency	66,175	-	-	-	-	66,175	40,795	-	-	-	-	40,795
c. Restructured loans												
i. Rupiah	63,323	31,049	885	-	-	95,257	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	250,749	8,503	-	-	3,526	262,778	-	-	-	-	-	-
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivable	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a. Rupiah	967,207	15	-	-	-	967,222	796,928	1	-	6	-	796,935
b. Foreign currency	19,786	-	-	-	-	19,786	14,792	-	-	-	-	14,792
12. Foreclosed assets	-	-	-	1,001	98	1,099	-	-	243	1,001	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						21,472						8,822
3. Required regulatory provision on assets						54,385						42,160
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						40.49%						43.02%
5. Percentage of loans to micro and small enterprises (UMK)						1.74%						1.97%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5.80%						6.42%
7. Percentage of micro and small enterprises (UMK) debtor						1.22%						1.53%
8. Others												
a. Channeling												
b. Mudharabah Muqayyadah												
c. Written off earning assets						2,758						365
d. Written off earning assets that has been re-collected						3,479						3,479
e. Charged off earning assets						8,746						5,714

IMPAIRMENT LOSS ALLOWANCE
PT BANK BUMI ARTA TBK
March 31, 2016 And 2015

Account	Sandi	Mar 31, 2016				Mar 31, 2015			
		ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
		Individual	Kolektif	Umum	Khusus	Individual	Kolektif	Umum	Khusus
Interbank placement	10	-	17	661	17	-	16	1,097	16
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	-	-	26	-	-	-	97	-
Loans	30/35	1,238	20,217	39,881	13,501	-	8,806	34,504	6,277
Equity investment	40	-	-	-	-	-	-	-	-
Temporary equity investment		-	-	-	-	-	-	-	-
Other Receivable	90	-	-	-	-	-	-	-	-
Commitment and contingencies		-	-	299	-	-	-	169	-

FOREIGN CURRENCY AND DERIVATIVE TRANSACTION

PT BANK BUMI ARTA TBK

March 31, 2016 (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:

- Financial Statements presented in accordance with the Bank on matters as follows:
 - 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".
 - 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".
 - Regulation No. X.K.2 with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-346/BL/2011 of July 5, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
 - Regulation No. VIII.G.7, with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No, Kep-347/BL/2012 of June 25, 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
- Due to the above financial information is taken from the Financial Statements for the date and year ended March 31, 2016 and 2015, then the information is not a complete presentation of the financial statements.
- Foreign currency exchange rate of 1 USD of March 31, 2016 and December 31, 2015, respectively amounted to Rp 13,260 and Rp13,785.

Jakarta, April 29, 2016

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.
President Director

Hendrik Atmaja
Director