

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

June 30, 2016 And December 31, 2015

No. Account	June 30, 2016 In Million	Dec 31, 2015 In Million
ASSETS		
1. Cash	58,017	63,841
2. Placement to Bank Indonesia	1,610,682	973,855
3. Interbank placement	59,654	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	379,513	358,491
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	3,914	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	4,487,374	4,314,490
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(33,391)	(21,297)
c. Others	(16)	(17)
13. Intangible assets	13,871	13,556
Accumulated amortization on intangible assets -/-	(12,013)	(11,695)
14. Fixed assets and equipment	784,055	782,779
Accumulated depreciation on fixed assets and equipment -/-	(49,620)	(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	51,105	43,593
TOTAL ASSETS	7,360,464	6,567,267
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	978,133	613,563
2. Saving account	412,137	406,915
3. Time deposit	4,577,872	4,191,208
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	1,655	4,130
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-
9. Acceptance liabilities	3,914	9,484
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	-	100

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

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No. Account	June 30, 2016 In Million	Dec 31, 2015 In Million
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	133,248	107,999
16. Profit sharing investment	-	-
TOTAL LIABILITIES	6,106,959	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. Other equity	-	-
23. Reserves		
a. General reserves	27,500	25,000
b. Appropriated reserves	-	-
24. Gain/loss		
a. Previous years	362,319	322,191
b. Current year	33,959	56,950
TOTAL EQUITIES	1,253,505	1,233,868
TOTAL LIABILITIES AND EQUITIES	7,360,464	6,567,267

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

PT BANK BUMI ARTA TBK

Period January 1 to June 30, 2016 And 2015

No. Account	June 30, 2016 In Million	June 30, 2015 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	352,632	310,650
b. Foreign currency	3,661	2,300
2. Interest expenses		
a. Rupiah	188,799	184,916
b. Foreign currency	1,553	1,945
Net interest income (expenses)	165,941	126,089
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	9	10
g. Commission/provision/fee and administration	8,638	9,875
h. Recovery of impairment	-	-
i. Other income	3,281	2,116
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	16,079	6,345
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	5	9
g. Losses on investment under equity method	-	-
h. Commission/provision/fee, and administration	-	-
i. Impairment of other assets (non financial assets)	-	-
j. Personnel expenses	65,228	55,468
k. Promotion expenses	2,177	947
l. Other expenses	49,372	43,042
Net Operational Income (Expenses) Other than Interest	(120,933)	(93,810)
OPERATIONAL PROFIT (LOSS)	45,008	32,279

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
Period January 1 to June 30, 2016 And 2015

No. Account	June 30, 2016 In Million	June 30, 2015 In Million
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	174	389
2. Gain (loss) on foreign exchange translation	77	445
3. Other non operational income (expenses)	20	(22)
NON OPERATIONAL PROFIT (LOSS)	271	812
CURRENT YEAR PROFIT (LOSS)	45,279	33,091
4. Income taxes		
a. Estimated current year tax	(11,320)	(8,273)
b. Deferred tax income (expenses)	-	-
NET PROFIT (LOSS)	33,959	24,818
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	33,959	24,818
Profit attributable to :		
OWNER	33,959	24,818
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	33,959	24,818
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	14.70	10.74

STATEMENT OF COMMITMENTS AND CONTINGENCIES**PT BANK BUMI ARTA TBK****June 30, 2016 And December 31, 2015**

No. Account	June 30, 2016 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	1,022,541	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	14,421	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	22,489	19,251
b. Foreign currency	-	-
2. Others	152,585	115,136

STATEMENT OF CASH FLOW
FOR PERIOD JANUARI 1 TO JUNE 30, 2016 AND 2015
(IN MILLION RUPIAH)

Account	June 30, 2016	June 30, 2015
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	357,279	323,618
Interest, Commissions and fees paid	(195,827)	(189,638)
Other operating revenues received	5,972	8,605
Personnel expenses paid	(48,520)	(41,590)
General and administrative expenses paid	(42,886)	(35,689)
Proceeds from sale of foreclosed properties	-	210
Non-operating income (expense) received (paid)	20	11
Payments of corporate income tax	(14,615)	(11,326)
Operating Cash Flows Before Changes in Operating Activities	61,423	54,201
Decrease (increase) in operating assets:		
Loans	(172,884)	(344,872)
Other assets	5,983	(11,345)
Increase (decrease) in operating liabilities:		
Deposits	756,456	718,019
Deposits from other banks	(2,475)	(565)
Other liabilities	(7,124)	22,868
Net Cash Provided by Operating Activities	641,379	438,306
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(240,679)	(176,121)
Maturity of in held-to-maturity securities	212,724	130,079
Proceeds from sale of premises and equipment	191	389
Acquisitions of premises and equipment and intangible assets	(1,887)	(2,639)
Net Cash Used in investing Activities	(29,651)	(48,292)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	611,728	390,014
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	1,116,477	1,334,534
CASH AND CASH EQUIVALENTS AT END OF YEAR	1,728,205	1,724,548
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	58,017	61,016
Demand deposits with Bank Indonesia	423,682	472,629
Demand deposits with other banks	59,654	112,377
Placement with Bank Indonesia	1,186,852	1,002,500
Certificate of Bank Indonesia	-	76,026
Total Cash and Cash Equivalents	1,728,205	1,724,548

FINANCIAL RATIO CALCULATION
PT BANK BUMI ARTA TBK
June 30, 2016 And 2015

No. Account	June 30, 2016 %	June 30, 2015 %
I. Capital		
1. CAR	24.80%	15.93%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.38%	0.35%
3. Non performing earning assets to total earning assets	1.58%	0.35%
4. Impairment provision on earning assets to total earning assets	0.55%	0.21%
5. Gross NPL	2.15%	0.47%
6. Net NPL	1.48%	0.21%
7. ROA	1.32%	1.19%
8. ROE	5.59%	8.61%
9. NIM	4.70%	5.17%
10. Operating Expenses to Operating Revenues	87.78%	90.07%
11. LDR	75.19%	75.08%
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)	7.28%	8.94%
b. Reserve Requirement (Foreign currency)	12.45%	11.94%
3. Net Open Position	1.13%	0.83%

STATEMENT OF CAPITAL ADEQUACY RATIO
PT BANK BUMI ARTA TBK
June 30, 2016 And 2015

No. Account	June 30, 2016 In Million	June 30, 2015 In Million
COMPONENTS		
I. Core Capital	1,213,074	575,518
1. Common Equity Tier 1	1,213,074	575,518
1.1. Paid in Capital (after deducting Treasury Stock)	231,000	231,000
1.2. Disclosed Reserves	986,583	347,115
1.2.1. Additional paid-in capital	10,990	10,990
1.2.2. Contributed capital	-	-
1.2.3. General reserves	27,500	25,000
1.2.4. Previous years profit/loss which can be calculated into capital	285,626	245,497
1.2.5. Current year profit/loss which can be calculated into capital	33,959	24,818
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	(33,623)	(33,584)
1.2.13. Required regulatory provision on non productive asset	(2,299)	(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	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)	41,619	37,222
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)	41,619	37,222
4. Specific reserves	-	-
5. Tier 2 deduction factor	-	-
5.1. Sinking Fund	-	-
5.2. Investment in Tier 2 instruments in other bank	-	-
Total Capital	1,254,693	612,740
RISK WEIGHTED ASSET (RWA)		
RWA FOR CREDIT RISK	4,563,715	3,411,085
RWA FOR MARKET RISK	-	-
RWA FOR OPERATIONAL RISK	496,239	435,745
TOTAL RWA	5,059,954	3,846,830
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	9.64%	9.63%
CAR FULFILLMENT ALLOCATION		
From CET1	9.64%	
From AT1	0.00%	
From Tier 2	-	
CAR		
CET1 Ratio	23.98%	14.96%
Tier 1 Ratio	23.98%	14.96%
Tier 2 Ratio	0.82%	0.96%
Total Ratio	24.80%	15.93%
CET 1 FOR BUFFER		
BUFFER WHICH MUST BE FULLFILLED BY BANK		
Capital Consevation Buffer	-	
Countercyclical Buffer	-	
Capital Surcharge for D-SIB	-	

STATEMENT OF EARNING ASSETS QUALITY AND OTHER INFORMATION
PT BANK BUMI ARTA TBK
June 30, 2016 And 2015

No. Account	June 30, 2016 (In Million)					TOTAL	June 30, 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	18,333	-	-	-	-	18,333	17,364	-	-	-	-	17,364
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	69,677	-	-	-	-	69,677	64,810	-	-	-	-	64,810
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans												
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	454	-	-	-	-	454	-	-	-	-	-	-
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivable	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a. Rupiah	31,083	-	-	-	-	31,083	35,356	-	-	-	-	35,356
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1. Interbank placement												
a. Rupiah	15,922	-	-	-	-	15,922	10,949	-	-	-	-	10,949
b. Foreign currency	43,716	-	-	-	16	43,732	101,411	-	-	-	17	101,428
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a. Rupiah	379,513	-	-	-	-	379,513	215,328	-	-	-	-	215,328
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	3,914	-	-	-	-	3,914	12,726	-	-	-	-	12,726
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	1,718,714	13,575	13,729	3,472	20,926	1,770,416	1,547,728	29,700	-	4,687	6,473	1,588,588
ii. Foreign currency	40,848	-	-	-	-	40,848	13,452	-	-	-	-	13,452
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	2,427,247	40,641	3,567	17,331	37,589	2,526,375	2,116,313	34,532	3,257	1,100	2,877	2,158,079
ii. Foreign currency	61,725	-	-	-	-	61,725	37,904	-	-	-	-	37,904
c. Restructured loans												
i. Rupiah	59,114	868	-	-	32,268	92,250	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	279,033	1,800	1,930	1,462	255	284,480	-	-	-	-	-	-
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivable	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a. Rupiah	1,005,126	9	-	2	-	1,005,137	838,827	32	-	-	147	839,006
b. Foreign currency	23,231	-	-	-	-	23,231	10,352	-	-	-	-	10,352
12. Foreclosed assets	-	-	-	1,001	98	1,099	-	-	-	1,001	98	1,099
III. OTHER INFORMATION												
1. Assets pledged as collateral												
a. To Bank Indonesia												
b. To other parties												
2. Impairment provision on earning assets						33,407						11,110
3. Required regulatory provision on assets						67,030						44,694
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						40.77%						41.74%
5. Percentage of loans to micro and small enterprises (UMK)						1.60%						1.78%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6.52%						6.31%
7. Percentage of micro and small enterprises (UMK) debtor						1.22%						1.45%
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						8,877						7,331

STATEMENT OF IMPAIRMENT LOSS ALLOWANCE

PT BANK BUMI ARTA TBK

June 30, 2016 And 2015

Account	June 30, 2016				June 30, 2015			
	ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
	Individual	Kolektif	General	Specific	Individual	Kolektif	General	Specific
Interbank placement	-	16	596	16	-	17	1,124	17
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	39	-	-	-	53	-
Loans	9,653	23,738	40,686	25,396	197	10,896	35,941	7,455
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	297	-	-	-	104	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION**PT BANK BUMI ARTA TBK****June 30, 2016 (In Million Rupiah)**

No. Account	National Value	Purpose		Derivative Receivables and Liabilities	
		Trading	Hedging	Receivables	Liabilities
A. Related to Exchange Rate					
1. Spot	-	-	-	-	-
2. Forward	-	-	-	-	-
3. Option	-	-	-	-	-
a. Purchased	-	-	-	-	-
b. Written	-	-	-	-	-
4. Future	-	-	-	-	-
5. Swap	-	-	-	-	-
6. Other	-	-	-	-	-
B. Related to Interest Rate					
1. Forward	-	-	-	-	-
2. Option	-	-	-	-	-
a. Purchased	-	-	-	-	-
b. Written	-	-	-	-	-
3. Future	-	-	-	-	-
4. Swap	-	-	-	-	-
5. Other	-	-	-	-	-
C. Others	-	-	-	-	-
TOTAL	-	-	-	-	-

OWNERSHIP STRUCTURE

PT. Surya Husada Investment	45.45%
PT. Dana Graha Agung	27.27%
PT. Budiman Kencana Lestari	18.18%
Public	9.10%

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.
Vice President Commissioner	: Daniel Budidharma	Marketing Director	: Hendrik Atmaja
Commissioner	: R.M. Sjariffudin (Mohammad Sjariffudin)	Compliance 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 June 30, 2016 and 2015, then the information is not a complete presentation of the financial statements.
- Foreign currency exchange rate of 1 USD of June 30, 2016 and December 31, 2015, respectively amounted to Rp 13,212.5 and Rp13,785.

Jakarta, July 29, 2016

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.
President Director

Hendrik Atmaja
Director

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