

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

As Of September 30, 2016 And December 31, 2015

No. Account	Sept 30, 2016 In Million	Dec 31, 2015 In Million
ASSETS		
1. Cash	45,138	63,841
2. Placement to Bank Indonesia	911,262	973,855
3. Interbank placement	42,673	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	635,846	358,491
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	5,826	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	4,530,489	4,314,490
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(36,016)	(21,297)
c. Others	(16)	(17)
13. Intangible assets	13,873	13,556
Accumulated amortization on intangible assets -/-	(12,159)	(11,695)
14. Fixed assets and equipment	784,177	782,779
Accumulated depreciation on fixed assets and equipment -/-	(51,195)	(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	52,519	43,593
TOTAL ASSETS	6,929,736	6,567,267
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	527,223	613,563
2. Saving account	453,498	406,915
3. Time deposit	4,540,327	4,191,208
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	886	4,130
7. Spot and derivatives liabilities	-	-

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No. Account	Sept 30, 2016 In Million	Dec 31, 2015 In Million
8. Liabilities on securities sold under repurchase agreement	-	-
9. Acceptance liabilities	5,826	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	134,207	107,999
16. Profit sharing investment	-	-
TOTAL LIABILITIES	5,661,967	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. Unrealized Gain (loss) on available for sale Financial Asset	-	-
c. Effective portion of Hedging against cashflow	-	-
d. Reserves of 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 quasy reorganization	-	-
21. Reserves 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	48,223	56,950
TOTAL EQUITIES	1,267,769	1,233,868
TOTAL LIABILITIES AND EQUITIES	6,929,736	6,567,267

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
For Period ended September 30, 2016 And 2015

No. Account	Sept 30, 2016 In Million	Sept 30, 2015 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	534,349	481,791
b. Foreign currency	5,358	3,273
2. Interest expenses		
a. Rupiah	285,761	283,484
b. Foreign currency	2,041	2,881
Net interest income (expenses)	251,905	198,699
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	12,141	15,180
h. Recovery of impairment	-	-
i. Other income	4,717	3,097
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	20,073	11,671
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	6	14
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
For Period ended September 30, 2016 And 2015

No. Account	Sept 30, 2016 In Million	Sept 30, 2015 In Million
j. Personnel expenses	104,394	82,770
k. Promotion expenses	4,479	1,422
l. Other expenses	75,982	67,166
Net Operational Income (Expenses) Other than Interest	(188,067)	(144,756)
OPERATIONAL PROFIT (LOSS)	63,838	53,943
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	349	461
2. Gain (loss) on foreign exchange translation	86	862
3. Other non operational income (expenses)	24	(20)
NON OPERATIONAL PROFIT (LOSS)	459	1,303
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	64,297	55,246
4. Income taxes		
a. Estimated current period tax	(16,074)	(13,813)
b. Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX	48,223	41,433
OTHER COMPREHENSIVE INCOME		
1. Items that will not be reclassified to profit and Loss		
a. Reserves of 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 hedging against cashflow	-	-
d. Others	-	-
e. Income tax of other comprehensive	-	-
OTHER COMPREHENSIVE INCOME CURRENT PERIOD - NET INCOME TAX	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	48,223	41,433
Profit (Loss) attributable to :		
OWNER	48,223	41,433
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	48,223	41,433
Total comprehensive profit attributable to :		
OWNER	-	-
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	-	-
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	14,322	12,959
NET EARNINGS (LOSS) PER SHARE	20.88	17.94

STATEMENT OF COMMITMENTS AND CONTINGENCIES

PT BANK BUMI ARTA TBK

As of September 30, 2016 And December 31, 2015

No. Account	Sept 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	1,009,134	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	10,168	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	230	231
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	25,745	19,251
b. Foreign currency	-	-
2. Others	139,865	115,136

STATEMENT OF CASH FLOW
FOR PERIOD ENDED SEPTEMBER 30, 2016 AND 2015
(IN MILLION RUPIAH)

Account	Sept 30, 2016	Sept 30, 2015
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	542,079	493,904
Interest, Commissions and fees paid	(297,410)	(292,433)
Other operating revenues received	8,870	14,073
Personnel expenses paid	(74,968)	(67,586)
General and administrative expenses paid	(67,728)	(55,372)
Proceeds from sale of foreclosed properties	-	210
Non-operating income (expense) received (paid)	24	12
Payments of corporate income tax	(20,087)	(17,611)
Operating Cash Flows Before Changes in Operating Activities	90,780	75,197
Decrease (increase) in operating assets:		
Loans	(215,998)	(633,148)
Other assets	16,202	(11,339)
Increase (decrease) in operating liabilities:		
Deposits	309,362	832,704
Deposits from other banks	(3,244)	1,775
Other liabilities	218	5,319
Net Cash Provided by Operating Activities	197,320	270,508
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(650,000)	(369,765)
Maturity of in held-to-maturity securities	351,559	239,285
Proceeds from sale of premises and equipment	376	481
Acquisitions of premises and equipment and intangible assets	(2,390)	(4,403)
Net Cash Used in investing Activities	(300,455)	(134,402)
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	(14,322)	(12,959)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(117,457)	123,147
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,116,477	1,334,534
CASH AND CASH EQUIVALENTS AT END OF PERIOD	999,020	1,457,681
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	45,138	46,354
Demand deposits with Bank Indonesia	456,370	501,833
Demand deposits with other banks	42,673	148,023
Placement with Bank Indonesia	454,839	656,500
Certificate of Bank Indonesia	-	104,971
Total Cash and Cash Equivalents	999,020	1,457,681

FINANCIAL RATIO CALCULATION
PT BANK BUMI ARTA TBK
As Of September 30, 2016 And 2015

No. Account	Sept 30, 2016 %	Sept 30, 2015 %
I. Performance Ratios		
1. CAR	24.56%	15.37%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.51%	0.38%
3. Non performing earning assets to total earning assets	1.74%	0.40%
4. Impairment provision on earning assets to total earning assets	0.64%	0.31%
5. Gross NPL	2.17%	0.51%
6. Net NPL	1.54%	0.17%
7. ROA	1.23%	1.28%
8. ROE	5.29%	9.53%
9. NIM	4.66%	5.25%
10. Operating Expenses to Operating Revenues	88.53%	89.28%
11. LFR	82.06%	78.91%
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		
a. Primary Reserve Requirement (Rupiah)	7.38%	9.04%
b. Reserve Requirement (Foreign currency)	10.73%	10.97%
3. Net Open Position	0.95%	0.61%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
PT BANK BUMI ARTA TBK
As of September 30, 2016

COMPONENTS	Sept 30, 2016 In Million	Sept 30, 2015 In Million
I. Tier 1 Capital	1,228,251	591,494
1 Common Equity Tier 1 (CET 1)	1,228,251	
1.1 Pain-in Capital (After the deduction of Treasury Stock)	231,000	
1.2 Disclosed Reserves	1,001,760	
1.2.1 Addition Factor	1,039,193	
1.2.1.1 Other comprehensive income	-	
1.2.1.1.1 Translation adjustment	-	
1.2.1.1.2 Unrealized gain on available for sale financial assets	-	
1.2.1.1.3 Reserves of fixed assets revaluation	666,854	
1.2.1.2 Other disclosed reserves	-	
1.2.1.2.1 Agio	10,990	
1.2.1.2.2 General Reserves	27,500	
1.2.1.2.3 Previous year's profit	285,626	
1.2.1.2.4 Current year's profit	48,223	
1.2.1.2.5 Fund for paid-in-capital	-	
1.2.1.2.6 Others	-	
1.2.2 Deduction Factor	(37,433)	
1.2.2.1 Other comprehensive income	-	
1.2.2.1.1 Translation adjustment	-	
1.2.2.1.2 Unrealized loss on available for sale financial assets	-	
1.2.2.2 Other disclosed reserves	-	
1.2.2.2.1 Disagio	-	
1.2.2.2.2 Previous year's losses	-	
1.2.2.2.3 Current year's losses	-	
1.2.2.2.4 Difference between allowance for possible losses and allowance for impairment losses on earning assets	(35,134)	
1.2.2.2.5 Difference on the total of fair value adjustment from financial instrument in trading book	-	
1.2.2.2.6 Allowance for losses on non productive assets required to be provided	(2,299)	
1.2.2.2.7 Others	-	
1.3 Non-controlling interest	-	
1.4 Deduction Factor of Common Equity Tier 1	(4,509)	
1.4.1 Deferred tax	(4,509)	
1.4.2 Goodwill	-	
1.4.3 Other intangible assets	-	
1.4.4 Investments in shares of stock	-	
1.4.5 Shortage of capital on insurance subsidiary company	-	
1.4.6 Securitisation Exposure	-	
1.4.7 Other deduction factor of common equity tier 1	-	
1.4.7.1 Investments in instruments issued by the other bank that meet the criteria for additional tier 1 and tier 2	-	
1.4.7.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	
2 Additional Tier 1 Capital (AT 1)	-	
2.1 Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital	-	
2.2 Agio/Disagio	-	
2.3 Deduction Factor	-	
2.3.1 Investments in instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	-	
2.3.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	
II. Tier 2 Capital	41,751	40,189
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	-	
2 Agio/Disagio	-	
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	41,751	
4 Deduction Factor of Tier 2 Capital	-	
4.1 Shinking Fund	-	
4.2 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	
4.3 Cross ownership of other entities obtained due to transfer because of law, grant or bequest	-	
TOTAL CAPITAL	1,270,002	631,683
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	4,675,136	3,673,348
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	496,239	435,745
TOTAL RISK-WEIGHTED ASSETS	5,171,375	4,109,093
Min. Capital Requirement based on Risk Profile	9.61%	9.58%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
From CET 1 (%)	9.61%	9.58%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
CAR RATIO		
CET 1 Ratio (%)	23.75%	14.39%
Tier 1 Ratio (%)	23.75%	14.39%
Tier 2 Ratio (%)	0.81%	0.98%
CAR Ratio (%)	24.56%	15.37%
CET 1 For BUFFER (%)	14.14%	4.81%
REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK		
Capital Conservation Buffer (%)	-	-
Countercyclical Buffer (%)	-	-
Capital Surcharge for Systemic Bank (%)	-	-

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

No. Account	September 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	18,740	-	-	-	-	18,740	17,241	-	-	-	-	17,241
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	71,413	-	-	-	-	71,413	74,300	-	-	-	-	74,300
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans												
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	93	-	-	-	-	93	-	-	-	-	-	-
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a. Rupiah	64,707	-	-	-	-	64,707	34,394	-	-	-	-	34,394
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1. Interbank placement												
a. Rupiah	16,498	-	-	-	-	16,498	15,969	-	-	-	-	15,969
b. Foreign currency	26,159	-	-	-	16	26,175	132,036	-	-	-	18	132,054
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a. Rupiah	635,846	-	-	-	-	635,846	329,765	-	-	-	-	329,765
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	5,826	-	-	-	-	5,826	9,753	-	-	-	-	9,753
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	1,667,291	68,143	1,425	950	37,157	1,774,966	1,609,754	34,251	3,941	2,157	7,164	1,657,267
ii. Foreign currency	38,969	-	-	-	-	38,969	14,951	-	-	-	-	14,951
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	2,467,428	42,534	5,397	957	52,587	2,568,903	2,318,008	42,717	943	1,494	5,496	2,368,658
ii. Foreign currency	57,498	-	-	-	-	57,498	36,056	-	-	-	-	36,056
c. Restructured loans												
i. Rupiah	55,012	347	-	-	31,554	86,913	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	261,713	4,711	674	-	3,824	270,922	-	-	-	-	-	-
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a. Rupiah	947,549	178	-	-	-	947,727	965,900	86	21	-	12	966,019
b. Foreign currency	32,613	-	-	-	-	32,613	12,080	-	-	-	-	12,080
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						36,032						16,437
3. Required regulatory provision on assets						71,166						50,661
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						40.45%						40.53%
5. Percentage of loans to micro and small enterprises (UMK)						1.56%						1.74%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6.00%						6.10%
7. Percentage of micro and small enterprises (UMK) debtor						1.12%						1.36%
8. Others												
a. Channeling	-	-	-	-	-	-	-	-	-	-	-	-
b. Mudharabah Muqayyadah	-	-	-	-	-	-	-	-	-	-	-	-
c. Written off earning assets						3,307						490
d. Written off earning assets that has been re-collected						3,479						3,479
e. Charged off earning assets						9,186						7,316

STATEMENT OF ALLOWANCE FOR LOSSES
PT BANK BUMI ARTA TBK
As of September 30, 2016 And 2015

Account	September 30, 2016				September 30, 2015			
	Allowance For Impairment		Allowance required to be provided		Allowance For Impairment		Allowance required to be provided	
	Individual	Collective	General	Specific	Individual	Collective	General	Specific
Interbank placement	-	16	426	16	-	18	1,480	18
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	56	-	-	-	94	-
Loans	7,406	28,610	40,961	29,399	293	16,126	38,384	10,454
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	308	-	-	-	231	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

PT BANK BUMI ARTA TBK

As of September 30, 2016 (In Million Rupiah)

No. Account	National Amount	Objectives		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:

1. Financial Statements presented in accordance with the Bank on matters as follows:
 - a. The Financial Services Authority Regulation No. 6/POJK.03/2015 on "Transparency and Publication of the Bank Reports" and as amended by the Financial Services Authority Regulation No. 32/POJK.03/2016 on "The Changes of Transparency and Publication of the Bank Reports".
 - b. Circular of The Financial Services Authority Regulation No. 43/SEOJK.03/2016 on "Transparency and Publication of the Bank Reports".
 - 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".
2. Due to the above financial information is taken from the Financial Statements for the date and year ended September 30, 2016 and 2015, then the information is not a complete presentation of the financial statements.
3. Foreign currency exchange rate of 1 USD of September 30, 2016 and December 31, 2015, respectively amounted to Rp 13,051 and Rp13,785.

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

Board of Director of Bank Bumi Arta

Wikan Aryono S.
President Director

Hendrik Atmaja
Director