

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

As Of December 31, 2016 And 2015 (In Million)

No. Account	Dec 31, 2016 (Audited)	Dec 31, 2015 (Audited)
ASSETS		
1. Cash	46,316	63,841
2. Placement to Bank Indonesia	1,051,472	973,855
3. Interbank placement	72,163	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	688,135	358,491
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	10,573	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	4,501,137	4,314,490
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(42,172)	(21,297)
c. Others	-	(17)
13. Intangible assets	13,873	13,556
Accumulated amortization on intangible assets -/-	(12,291)	(11,695)
14. Fixed assets and equipment	785,642	782,779
Accumulated depreciation on fixed assets and equipment -/-	(52,159)	(45,994)
15. Non Productive Asset		
a. Abandoned property	1,701	1,701
b. Foreclosed assets	4,824	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	7,465	4,509
19. Other assets	44,484	43,593
TOTAL ASSETS	7,121,173	6,567,267
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	738,442	613,563
2. Saving account	419,650	406,915
3. Time deposit	4,537,352	4,191,208
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	918	4,130
7. Spot and derivatives liabilities	-	-

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8. Liabilities on securities sold under repurchase agreement	-	-
9. Acceptance liabilities	10,573	9,484
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	1,681	100
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	115,889	107,999
16. Profit sharing investment	-	-
TOTAL LIABILITIES	5,824,505	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	(4,062)	(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	78,760	56,950
TOTAL EQUITIES	1,296,668	1,233,868
TOTAL LIABILITIES AND EQUITIES	7,121,173	6,567,267

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
For Period ended December 31, 2016 And 2015 (In Million)

No. Account	Dec 31, 2016 (Audited)	Dec 31, 2015 (Audited)
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	710,417	656,136
b. Foreign currency	7,002	4,578
2. Interest expenses		
a. Rupiah	371,437	376,976
b. Foreign currency	2,466	3,823
Net interest income (expenses)	343,516	279,915
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	20	10
g. Commission/provision/fee and administration	17,207	20,559
h. Recovery of impairment	-	-
i. Other income	7,228	4,911
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	39,593	17,326
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	56	15
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
For Period ended December 31, 2016 And 2015 (In Million)

No. Account	Dec 31, 2016 (Audited)	Dec 31, 2015 (Audited)
j. Personnel expenses	118,437	107,190
k. Promotion expenses	1,558	1,941
l. Other expenses	102,981	99,192
Net Operational Income (Expenses) Other than Interest	(238,170)	(203,811)
OPERATIONAL PROFIT (LOSS)	105,346	76,104
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	730	550
2. Gain (loss) on foreign exchange translation	150	922
3. Other non operational income (expenses)	257	69
NON OPERATIONAL PROFIT (LOSS)	1,137	1,541
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	106,483	77,645
4. Income taxes		
a. Estimated current period tax	(30,133)	(21,800)
b. Deferred tax income (expenses)	2,410	1,105
NET PROFIT (LOSS) AFTER TAX	78,760	56,950
OTHER COMPREHENSIVE INCOME		
1. Items that will not be reclassified to profit and Loss		
a. Reserves of fixed asset revaluation	-	590,161
b. Gain (loss) on defined benefit actuarial program	(1,639)	(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 hedging against cashflow	-	-
d. Others	-	-
e. Income tax of other comprehensive	-	-
OTHER COMPREHENSIVE INCOME CURRENT PERIOD - NET INCOME TAX	(1,639)	587,737
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	77,121	644,687
Profit (Loss) attributable to :		
OWNER	78,760	56,950
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	78,760	56,950
Total comprehensive profit attributable to :		
OWNER	77,121	644,687
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	77,121	644,687
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	14,322	12,959
NET EARNINGS (LOSS) PER SHARE	34.10	24.65

STATEMENT OF COMMITMENTS AND CONTINGENCIES

PT BANK BUMI ARTA TBK

As of December 31, 2016 And 2015 (In Million)

No. Account	Dec 31, 2016 (Audited)	Dec 31, 2015 (Audited)
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	1,103,619	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	22,186	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	186	231
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	42,307	19,251
b. Foreign currency	-	-
2. Others	109,388	115,136

STATEMENT OF CASH FLOW
FOR PERIOD ENDED DECEMBER 31, 2016 AND 2015
(IN MILLION RUPIAH)

Account	Dec 31, 2016 (Audited)	Dec 31, 2015 (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	720,552	663,828
Interest, Commissions and fees paid	(386,483)	(389,834)
Other operating revenues received	2,194	19,730
Personnel expenses paid	(108,847)	(98,709)
General and administrative expenses paid	(85,844)	(82,020)
Proceeds from sale of foreclosed properties	-	210
Non-operating income (expense) received (paid)	257	101
Payments of corporate income tax	(28,010)	(19,474)
Payments of final	-	(18,252)
Operating Cash Flows Before Changes in Operating Activities	113,819	75,580
Decrease (increase) in operating assets:		
Loans	(186,647)	(779,166)
Other assets	1,286	8,159
Increase (decrease) in operating liabilities:		
Deposits	483,758	761,683
Deposits from other banks	(3,212)	3,022
Other liabilities	(564)	961
Net Cash Provided by Operating Activities	408,440	70,239
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(838,135)	(508,491)
Maturity of in held-to-maturity securities	501,559	239,285
Proceeds from sale of premises and equipment	883	572
Acquisitions of premises and equipment and intangible assets	(5,028)	(6,703)
Net Cash Used in investing Activities	(340,721)	(275,337)
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	(14,322)	(12,959)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	53,397	(218,057)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,116,477	1,334,534
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,169,874	1,116,477
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	46,316	63,841
Demand deposits with Bank Indonesia	393,119	444,098
Demand deposits with other banks	72,158	78,862
Placement with Bank Indonesia	658,281	529,676
Certificate of Bank Indonesia	-	-
Total Cash and Cash Equivalents	1,169,874	1,116,477

FINANCIAL RATIO CALCULATION
PT BANK BUMI ARTA TBK
As Of December 31, 2016 And 2015 (Audited)

No. Account	Dec 31, 2016 %	Dec 31, 2015 %
I. Performance Ratios		
1. CAR	25.15%	25.57%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.19%	0.57%
3. Non performing earning assets to total earning assets	1.38%	0.63%
4. Impairment provision on earning assets to total earning assets	0.71%	0.40%
5. Gross NPL	1.82%	0.78%
6. Net NPL	1.01%	0.39%
7. ROA	1.52%	1.33%
8. ROE	6.43%	8.97%
9. NIM	4.74%	5.49%
10. Operating Expenses to Operating Revenues	85.80%	88.91%
11. LFR	79.03%	82.78%
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)	7.00%	8.18%
b. Reserve Requirement (Foreign currency)	8.23%	11.53%
3. Net Open Position	1.75%	2.03%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
PT BANK BUMI ARTA TBK
As of December 31, 2016 (In Million)

COMPONENTS	Dec 31, 2016 (Audited)	Dec 31, 2015 (Audited)
I. Tier 1 Capital	1,262,296	1,196,471
1 Common Equity Tier 1 (CET 1)	1,262,296	
1.1 Pain-in Capital (After the deduction of Treasury Stock)	231,000	
1.2 Disclosed Reserves	1,035,805	
1.2.1 Addition Factor	1,066,774	
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	75,804	
1.2.1.2.5 Fund for paid-in-capital	-	
1.2.1.2.6 Others	-	
1.2.2 Deduction Factor	(30,969)	
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	(28,670)	
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	42,749	40,194
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)	42,749	
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	1,305,045	1,236,665
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	4,692,336	4,399,700
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	496,239	435,745
TOTAL RISK-WEIGHTED ASSETS	5,188,575	4,835,445
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 (%)	24.33%	24.74%
Tier 1 Ratio (%)	24.33%	24.74%
Tier 2 Ratio (%)	0.82%	0.83%
CAR Ratio (%)	25.15%	25.57%
CET 1 For BUFFER (%)	14.72%	15.16%
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 December 31, 2016 And 2015 (In Million)

No. Account	December 31, 2016 (Audited)					TOTAL	December 31, 2015 (Audited)					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	15,852	-	-	-	-	15,852	20,408	-	-	-	-	20,408
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	58,524	-	-	-	-	58,524	68,658	-	-	-	-	68,658
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.Restructured loans												
i.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	84	-	-	-	-	84	-	-	-	-	-	-
8. Equity investment												
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a.Rupiah	60,146	-	-	-	-	60,146	42,398	-	-	-	-	42,398
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets												
II. NON-RELATED PARTIES												
1. Interbank placement												
a.Rupiah	15,983	-	-	-	-	15,983	16,634	-	-	-	-	16,634
b.Foreign currency	56,180	-	-	-	-	56,180	62,211	-	-	-	17	62,228
2. Spot dan derivative claims												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.Rupiah	688,135	-	-	-	-	688,135	358,491	-	-	-	-	358,491
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	10,573	-	-	-	-	10,573	9,484	-	-	-	-	9,484
7. Loans												
a.Micro, small and medium enterprises (UMKM)												
i.Rupiah	1,652,864	30,232	2,434	3,103	32,632	1,721,265	1,642,606	26,379	4,418	2,062	18,013	1,693,478
ii.Foreign currency	38,987	-	-	-	-	38,987	42,935	-	-	-	-	42,935
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	2,515,903	42,164	2,916	840	39,843	2,601,666	2,327,967	94,719	916	1,558	6,521	2,431,681
ii.Foreign currency	64,843	-	-	-	-	64,843	57,330	-	-	-	-	57,330
c.Restructured loans												
i.Rupiah	49,398	846	-	-	28,481	78,725	-	30,685	1,903	-	-	32,588
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	232,679	5,480	2,328	-	2,214	242,701	-	-	-	-	-	-
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a.Rupiah	1,064,027	1,257	-	18	-	1,065,302	993,494	1,232	29	-	15	994,770
b.Foreign currency	42,664	-	-	-	-	42,664	20,350	-	-	-	-	20,350
12. Foreclosed assets	3,725	-	-	1,001	98	4,824	-	-	-	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						42,172						21,314
3. Required regulatory provision on assets						70,841						56,817
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						39.46%						40.72%
5. Percentage of loans to micro and small enterprises (UMK)						1.64%						1.72%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5.81%						5.89%
7. Percentage of micro and small enterprises (UMK) debtor						1.10%						1.28%
8. Others												
a. Channeling												
b. Mudharabah Muqayyadah												
c. Written off earning assets						6,478						268
d. Written off earning assets that has been re-collected						3,479						3,479
e. Charged off earning assets						9,557						8,360

STATEMENT OF ALLOWANCE FOR LOSSES
PT BANK BUMI ARTA TBK
As of December 31, 2016 And 2015

Account	December 31, 2016 (Audited)				December 31, 2015 (Audited)			
	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	-	-	722	-	-	17	788	17
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	99	-	-	-	91	-
Loans	20,319	21,853	41,312	28,092	775	20,522	39,007	11,693
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	616	-	-	-	307	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

PT BANK BUMI ARTA TBK

As of December 31, 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	Credit and Marketing Director	: Hendrik Atmaja
Commissioner	: R.M. Sjariffudin (Mohammad Sjariffudin)	Compliance Director	: Tan Hendra Jonathan

Notes:

1. The financial information for the year ended December 31, 2016 and 2015 have been audited by Public Accountant Office Bing Satrio & Eny (person in charge: Muhammad Irfan) for the year ended 2016 and Osman Bing Satrio & Eny (person in charge: Muhammad Irfan) for the year ended 2015, an independent auditor with the opinion of the fair in its report, due to the above the information is not a complete presentation of the financial statements.
2. 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".
3. Foreign currency exchange rate of 1 USD of December 31, 2016 and 2015, respectively amounted to Rp13,472.50 and Rp13,785.

Jakarta, March 23, 2017

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.
President Director

Hendrik Atmaja
Credit and Marketing Director