

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

As Of March 31, 2017 And December 31, 2016

No. Account	Mar 31, 2017 In Million	Dec 31, 2016 In Million
ASSETS		
1. Cash	26,863	46,316
2. Placement to Bank Indonesia	1,466,505	1,051,472
3. Interbank placement	63,516	72,163
4. Spot and derivatives claims	-	-
5. Securities		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	490,095	688,135
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	6,008	10,573
9. Loans		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	-	-
d. Loan and receivables	4,493,680	4,501,137
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(45,065)	(42,172)
c. Others	-	-
13. Intangible assets	13,833	13,873
Accumulated amortization on intangible assets -/-	(13,363)	(12,291)
14. Fixed assets and equipment	789,574	785,642
Accumulated depreciation on fixed assets and equipment -/-	(54,378)	(52,159)
15. Non Productive Asset		
a. Abandoned property	1,701	1,701
b. Foreclosed assets	10,970	4,824
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	7,465
19. Other assets	48,406	44,484
TOTAL ASSETS	7,305,820	7,121,173
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	787,468	738,442
2. Saving account	413,977	419,650
3. Time deposit	4,655,790	4,537,352
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	888	918
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

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No. Account	Mar 31, 2017 In Million	Dec 31, 2016 In Million
9. Acceptance liabilities	6,008	10,573
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	746	1,681
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	124,470	115,889
16. Profit sharing investment	-	-
TOTAL LIABILITIES	5,989,347	5,824,505
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)	(4,062)
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	27,500
b. Appropriated reserves	-	-
24. Gain/loss		
a. Previous years	441,079	362,319
b. Current year	19,805	78,760
TOTAL EQUITIES	1,316,473	1,296,668
TOTAL LIABILITIES AND EQUITIES	7,305,820	7,121,173

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
For Period ended March 31, 2017 And 2016

No. Account	Mar 31, 2017 In Million	Mar 31, 2016 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	174,505	174,645
b. Foreign currency	1,732	1,796
2. Interest expenses		
a. Rupiah	84,424	94,792
b. Foreign currency	435	822
Net interest income (expenses)	91,378	80,827
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
g. Comission/provision/fee and administration	6,088	4,089
h. Recovery of impairment	-	-
i. Other income	1,810	1,546
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	7,465	3,330
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	6	-
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 March 31, 2017 And 2016

No. Account	Mar 31, 2017 In Million	Mar 31, 2016 In Million
j. Personnel expenses	40,284	28,999
k. Promotion expenses	298	411
l. Other expenses	25,356	22,603
Net Operational Income (Expenses) Other than Interest	(65,511)	(49,704)
OPERATIONAL PROFIT (LOSS)	25,867	31,123
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	409	87
2. Gain (loss) on foreign exchange translation	126	21
3. Other non operational income (expenses)	5	8
NON OPERATIONAL PROFIT (LOSS)	540	116
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	26,407	31,239
4. Income taxes		
a. Estimated current period tax	(6,602)	(7,810)
b. Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX	19,805	23,429
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	19,805	23,429
Profit (Loss) attributable to :		
OWNER	19,805	23,429
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	19,805	23,429
Total comprehensive profit attributable to :		
OWNER	19,805	23,429
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	19,805	23,429
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	-	-
NET EARNINGS (LOSS) PER SHARE	8.57	10.14

STATEMENT OF COMMITMENTS AND CONTINGENCIES

PT BANK BUMI ARTA TBK

As of March 31, 2017 And December 31, 2016

No. Account	Mar 31, 2017 In Million	Dec 31, 2016 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	1,107,624	1,103,619
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	10,761	22,186
b. Local L/C	2,300	-
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	186
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	41,531	42,307
b. Foreign currency	-	-
2. Others	93,696	109,388

STATEMENT OF CASH FLOW
FOR PERIOD ENDED MARCH 31, 2017 AND 2016
(IN MILLION RUPIAH)

Account	Mar 31, 2017	Mar 31, 2016
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	177,472	174,636
Interest, Commissions and fees paid	(88,570)	(98,470)
Other operating revenues received	2,086	1,752
Personnel expenses paid	(21,889)	(19,558)
General and administrative expenses paid	(21,566)	(20,194)
Non-operating income (expense) received (paid)	5	8
Payments of corporate income tax	(12,340)	(7,655)
Operating Cash Flows Before Changes in Operating Activities	35,198	30,519
Decrease (increase) in operating assets:		
Loans	7,457	(110,181)
Other assets	5,221	4,898
Increase (decrease) in operating liabilities:		
Deposits	161,792	143,414
Deposits from other banks	(30)	(1,276)
Other liabilities	(6,650)	(9,705)
Net Cash Provided by Operating Activities	202,988	57,669
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(190,095)	5,582
Maturity of in held-to-maturity securities	377,495	17,140
Proceeds from sale of premises and equipment	1,309	98
Acquisitions of premises and equipment and intangible assets	(4,810)	(1,249)
Net Cash Used in investing Activities	183,899	21,571
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	386,887	79,240
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,169,874	1,116,477
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,556,761	1,195,717
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	26,863	43,553
Demand deposits with Bank Indonesia	416,855	403,683
Demand deposits with other banks	63,516	66,072
Placement with Bank Indonesia	1,049,527	682,409
Certificate of Bank Indonesia	-	-
Total Cash and Cash Equivalents	1,556,761	1,195,717

FINANCIAL RATIO CALCULATION
PT BANK BUMI ARTA TBK
As Of March 31, 2017 And 2016

No. Account	Mar 31, 2017 %	Mar 31, 2016 %
I. Performance Ratios		
1. CAR	25.22%	25.29%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.13%	0.58%
3. Non performing earning assets to total earning assets	1.30%	0.64%
4. Impairment provision on earning assets to total earning assets	0.74%	0.39%
5. Gross NPL	1.76%	0.80%
6. Net NPL	0.97%	0.44%
7. ROA	1.46%	1.86%
8. ROE	6.22%	7.77%
9. NIM	4.80%	4.67%
10. Operating Expenses to Operating Revenues	85.95%	82.91%
11. LFR	76.72%	82.63%
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)	7.17%	7.13%
b. Reserve Requirement (Foreign currency)	9.16%	12.32%
3. Net Open Position	0.86%	0.77%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
PT BANK BUMI ARTA TBK
As of March 31, 2017 And 2016

COMPONENTS	Mar 31, 2017 In Million	Mar 31, 2016 In Million
I. Tier 1 Capital	1,283,338	1,217,575
1 Common Equity Tier 1 (CET 1)	1,283,338	
1.1 Pain-in Capital (After the deduction of Treasury Stock)	231,000	
1.2 Disclosed Reserves	1,059,803	
1.2.1 Addition Factor	1,089,535	
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	364,386	
1.2.1.2.4 Current year's profit	19,805	
1.2.1.2.5 Fund for paid-in-capital	-	
1.2.1.2.6 Others	-	
1.2.2 Deduction Factor	(29,732)	
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	(26,932)	
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	(2,800)	
1.2.2.2.7 Others	-	
1.3 Non-controlling interest	-	
1.4 Deduction Factor of Common Equity Tier 1	(7,465)	
1.4.1 Deferred tax	(7,465)	
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	42,111	40,867
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)	42,111	
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	1,325,449	1,258,442
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	4,675,531	4,480,087
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	579,644	496,239
TOTAL RISK-WEIGHTED ASSETS	5,255,175	4,976,326
Min. Capital Requirement based on Risk Profile	9.76%	9.64%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
From CET 1 (%)	9.76%	9.64%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
CAR RATIO		
CET 1 Ratio (%)	24.42%	24.47%
Tier 1 Ratio (%)	24.42%	24.47%
Tier 2 Ratio (%)	0.80%	0.82%
CAR Ratio (%)	25.22%	25.29%
CET 1 For BUFFER (%)	14.66%	14.83%
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 March 31, 2017 And 2016

No. Account	Mar 31, 2017 (In Million)					TOTAL	Mar 31, 2016 (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	14,200	-	-	-	-	14,200	20,965	-	-	-	-	20,965
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	62,208	-	-	-	-	62,208	81,111	-	-	-	-	81,111
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans												
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	76	-	-	-	-	76	716	-	-	-	-	716
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a. Rupiah	60,535	-	-	-	-	60,535	28,076	-	-	-	-	28,076
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1. Interbank placement												
a. Rupiah	6,274	-	-	-	-	6,274	18,463	-	-	-	-	18,463
b. Foreign currency	57,242	-	-	-	-	57,242	47,592	-	-	-	17	47,609
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a. Rupiah	490,095	-	-	-	-	490,095	334,418	-	-	-	-	334,418
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	6,008	-	-	-	-	6,008	2,618	-	-	-	-	2,618
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	1,647,128	40,032	3,644	1,088	31,904	1,723,796	1,677,699	25,689	4,356	1,022	22,165	1,730,931
ii. Foreign currency	36,569	-	-	-	-	36,569	39,754	-	-	-	-	39,754
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	2,496,389	50,601	1,552	2,670	38,321	2,589,533	2,383,238	94,782	1,302	3,233	3,180	2,485,735
ii. Foreign currency	67,374	-	-	-	-	67,374	66,175	-	-	-	-	66,175
c. Restructured loans												
i. Rupiah	14,133	686	-	894	29,298	45,011	63,323	31,049	885	-	-	95,257
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	251,862	8,457	740	1,916	4,183	267,158	250,749	8,503	-	-	3,526	262,778
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a. Rupiah	1,067,207	472	-	-	136	1,067,815	967,207	15	-	-	-	967,222
b. Foreign currency	33,866	-	-	-	-	33,866	19,786	-	-	-	-	19,786
12. Foreclosed assets	9,871	-	-	-	1,099	10,970	-	-	-	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						45,065						21,472
3. Required regulatory provision on assets						71,996						54,385
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						39.49%						40.49%
5. Percentage of loans to micro and small enterprises (UMK)						1.70%						1.74%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5.81%						5.80%
7. Percentage of micro and small enterprises (UMK) debtor						1.10%						1.22%
8. Others												
a. Channeling						-						-
b. Mudharabah Muqayyadah						-						-
c. Written off earning assets						6,478						2,758
d. Written off earning assets that has been re-collected						3,479						3,479
e. Charged off earning assets						9,557						8,746

STATEMENT OF ALLOWANCE FOR LOSSES
PT BANK BUMI ARTA TBK
As of March 31, 2017 And 2016

Account	Mar 31, 2017				Mar 31, 2016			
	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	-	-	635	-	-	17	661	17
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	60	-	-	-	26	-
Loans	20,692	24,373	40,888	29,886	1,238	20,217	39,881	13,501
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	527	-	-	-	299	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

PT BANK BUMI ARTA TBK

As of March 31, 2017 (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. Due to the above financial information is taken from the Financial Statements for the date and year ended March 31, 2017 and 2016, then 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 March 31, 2017 and December 31, 2016, respectively amounted to Rp13,325.50 and Rp13,472.50.

Jakarta, April 28, 2017

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.
President Director

Hendrik Atmaja
Credit and Marketing Director