

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

As Of March 31, 2018 And December 31, 2017

No. Account	Mar 31, 2018 In Million	Dec 31, 2017 In Million
ASSETS		
1. Cash	37,206	37,592
2. Placement to Bank Indonesia	1,245,807	1,206,840
3. Interbank placement	68,774	59,439
4. Spot and derivatives claims	-	-
5. Securities		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	346,276	393,050
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	4,744	6,333
9. Loans		
a. Measured at fair value through profit and loss	-	-
b. Available for sale	-	-
c. Hold to maturity	-	-
d. Loan and receivables	4,665,321	4,528,965
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(47,727)	(45,900)
c. Others	-	-
13. Intangible assets	14,843	14,260
Accumulated amortization on intangible assets -/-	(13,807)	(13,672)
14. Fixed assets and equipment	794,982	794,452
Accumulated depreciation on fixed assets and equipment -/-	(62,648)	(60,556)
15. Non Productive Asset		
a. Abandoned property	1,701	1,701
b. Foreclosed assets	39,170	36,718
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	10,656	10,656
19. Other assets	50,449	44,789
TOTAL ASSETS	7,155,757	7,014,677
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	745,194	663,983
2. Saving account	421,868	420,326
3. Time deposit	4,466,496	4,432,083
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	1,175	1,123
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

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PT BANK BUMI ARTA TBK

As Of March 31, 2018 And December 31, 2017

No. Account	Mar 31, 2018 In Million	Dec 31, 2017 In Million
9. Acceptance liabilities	4,744	6,333
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	-	-
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	131,196	128,000
16. Profit sharing investment	-	-
TOTAL LIABILITIES	5,770,673	5,651,848
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	(7,698)	(7,698)
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	30,000	30,000
b. Appropriated reserves	-	-
24. Gain/loss		
a. Previous years	508,376	418,828
b. Current year	22,255	89,548
TOTAL EQUITIES	1,385,084	1,362,829
TOTAL LIABILITIES AND EQUITIES	7,155,757	7,014,677

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

PT BANK BUMI ARTA TBK

For Period ended Mar 31, 2018 And 2017

No. Account	Mar 31, 2018 In Million	Mar 31, 2017 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	153,947	174,505
b. Foreign currency	1,624	1,732
2. Interest expenses		
a. Rupiah	70,945	84,424
b. Foreign currency	415	435
Net interest income (expenses)	84,211	91,378
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	-	-
g. Commission/provision/fee and administration	3,990	6,088
h. Recovery of impairment	-	-
i. Other income	6,133	1,810
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	2,707	7,465
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 Mar 31, 2018 And 2017

No. Account	Mar 31, 2018 In Million	Mar 31, 2017 In Million
j. Personnel expenses	36,022	40,284
k. Promotion expenses	303	298
l. Other expenses	25,972	25,356
Net Operational Income (Expenses) Other than Interest	(54,881)	(65,511)
OPERATIONAL PROFIT (LOSS)	29,330	25,867
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	177	409
2. Gain (loss) on foreign exchange translation	164	126
3. Other non operational income (expenses)	2	5
NON OPERATIONAL PROFIT (LOSS)	343	540
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	29,673	26,407
4. Income taxes		
a. Estimated current period tax	(7,418)	(6,602)
b. Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX	22,255	19,805
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	22,255	19,805
Profit (Loss) attributable to :		
OWNER	22,255	19,805
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	22,255	19,805
Total comprehensive profit attributable to :		
OWNER	22,255	19,805
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	22,255	19,805
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	-	-
NET EARNINGS (LOSS) PER SHARE	9.63	8.57

STATEMENT OF COMMITMENTS AND CONTINGENCIES

PT BANK BUMI ARTA TBK

As of March 31, 2018 And December 31, 2017

No. Account	Mar 31, 2018 In Million	Dec 31, 2017 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	1,145,121	1,087,054
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	30,181	18,944
b. Local L/C	-	-
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	58	73
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	44,620	40,145
b. Foreign currency	-	-
2. Others	91,105	67,393

STATEMENT OF CASH FLOW
FOR PERIOD ENDED MARCH 31, 2018 AND 2017
(IN MILLION RUPIAH)

Account	MAR 31, 2018	MAR 31, 2017
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	156,357	177,472
Interest, Commissions and fees paid	(73,252)	(88,570)
Other operating revenues received	8,695	2,825
Personnel expenses paid	(22,546)	(21,889)
General and administrative expenses paid	(24,655)	(21,566)
Non-operating income (expense) received (paid)	12	5
Payments of corporate income tax	(16,787)	(12,340)
Operating Cash Flows Before Changes in Operating Activities	27,824	35,937
Decrease (increase) in operating assets:		
Loans	(137,237)	7,457
Other assets	(13,602)	5,221
Increase (decrease) in operating liabilities:		
Deposits	117,166	161,792
Deposits from other banks	52	(30)
Other liabilities	250	(6,650)
Net Cash Provided by Operating Activities	(5,547)	203,727
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(46,276)	(190,095)
Maturity of in held-to-maturity securities	100,000	377,495
Proceeds from sale of premises and equipment	183	1,309
Acquisitions of premises and equipment and intangible assets	(1,433)	(4,810)
Net Cash Used in investing Activities	52,474	183,899
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	46,927	387,626
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1,303,602	1,169,873
Effect of foreign exchange rate changes	1,003	(738)
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1,351,532	1,556,761
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	37,206	26,863
Demand deposits with Bank Indonesia	370,892	416,855
Demand deposits with other banks	68,774	63,516
Placement with Bank Indonesia	874,660	1,049,527
Total Cash and Cash Equivalents	1,351,532	1,556,761

FINANCIAL RATIO CALCULATION
PT BANK BUMI ARTA TBK
As Of March 31, 2018 And 2017

No. Account	Mar 31, 2018 %	Mar 31, 2017 %
I. Performance Ratios		
1. CAR	24.92%	25.22%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1.21%	1.13%
3. Non performing earning assets to total earning assets	1.26%	1.30%
4. Impairment provision on earning assets to total earning assets	0.75%	0.74%
5. Gross NPL	1.71%	1.76%
6. Net NPL	0.84%	0.97%
7. ROA	1.70%	1.46%
8. ROE	6.62%	6.22%
9. NIM	4.57%	4.80%
10. Operating Expenses to Operating Revenues	82.30%	85.95%
11. LFR	82.81%	76.72%
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)	6.62%	7.17%
b. Reserve Requirement (Foreign currency)	9.63%	9.16%
3. Net Open Position	2.16%	0.86%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
PT BANK BUMI ARTA TBK
As of March 31, 2018 And 2017

COMPONENTS	Mar 31, 2018 In Million	Mar 31, 2017 In Million
I. Tier 1 Capital	1,351,780	1,283,338
1 Common Equity Tier 1 (CET 1)	1,351,780	1,283,338
1.1 Paid-in Capital (After the deduction of Treasury Stock)	231,000	231,000
1.2 Disclosed Reserves	1,131,436	1,059,803
1.2.1 Addition Factor	1,161,782	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	666,854
1.2.1.2 Other disclosed reserves	-	-
1.2.1.2.1 Agio	10,990	10,990
1.2.1.2.2 General Reserves	30,000	27,500
1.2.1.2.3 Previous year's profit	431,683	364,386
1.2.1.2.4 Current year's profit	22,255	19,805
1.2.1.2.5 Fund for paid-in-capital	-	-
1.2.1.2.6 Others	-	-
1.2.2 Deduction Factor	(30,346)	(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	(26,163)	(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	(4,183)	(2,800)
1.2.2.2.7 Others	-	-
1.3 Non-controlling interest	-	-
1.4 Deduction Factor of Common Equity Tier 1	(10,656)	(7,465)
1.4.1 Deferred tax	(10,656)	(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	43,901	42,111
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)	43,901	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	1,395,681	1,325,449
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	4,941,469	4,675,531
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	659,678	579,644
TOTAL RISK-WEIGHTED ASSETS	5,601,147	5,255,175
Min. Capital Requirement based on Risk Profile	9.84%	9.76%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
From CET 1 (%)	9.84%	9.76%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
CAR RATIO		
CET 1 Ratio (%)	24.13%	24.42%
Tier 1 Ratio (%)	24.13%	24.42%
Tier 2 Ratio (%)	0.79%	0.80%
CAR Ratio (%)	24.92%	25.22%
CET 1 For BUFFER (%)	14.29%	14.66%
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, 2018 And 2017

No. Account	Mar 31, 2018 (In Million)					TOTAL	Mar 31, 2017 (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	17,575	-	-	-	-	17,575	14,200	-	-	-	-	14,200
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	72,303	-	-	-	-	72,303	62,208	-	-	-	-	62,208
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans												
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	39	-	-	-	-	39	76	-	-	-	-	76
8. Equity investment												
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a. Rupiah	49,839	-	-	-	-	49,839	60,535	-	-	-	-	60,535
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets												
II. NON-RELATED PARTIES												
1. Interbank placement												
a. Rupiah	23,732	-	-	-	-	23,732	6,274	-	-	-	-	6,274
b. Foreign currency	45,042	-	-	-	-	45,042	57,242	-	-	-	-	57,242
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a. Rupiah	346,276	-	-	-	-	346,276	490,095	-	-	-	-	490,095
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	4,744	-	-	-	-	4,744	6,008	-	-	-	-	6,008
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	1,572,702	18,628	1,419	11,192	42,311	1,646,252	1,647,128	40,032	3,644	1,088	31,904	1,723,796
ii. Foreign currency	29,878	-	-	-	-	29,878	36,569	-	-	-	-	36,569
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	2,743,169	58,051	3,174	1,214	20,492	2,826,100	2,496,389	50,601	1,552	2,670	38,321	2,589,533
ii. Foreign currency	73,213	-	-	-	-	73,213	67,374	-	-	-	-	67,374
c. Restructured loans												
i. Rupiah	17,315	-	-	335	-	17,650	14,133	686	-	894	29,298	45,011
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	251,915	1,781	1,188	-	14,477	269,361	251,862	8,457	740	1,916	4,183	267,158
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a. Rupiah	1,120,203	94	-	-	-	1,120,297	1,067,207	472	-	-	136	1,067,815
b. Foreign currency	49,786	-	-	-	-	49,786	33,866	-	-	-	-	33,866
12. Foreclosed assets	28,852	-	9,219	-	1,099	39,170	9,871	-	-	-	1,099	10,970
III. OTHER INFORMATION												
1. Assets pledged as collateral												
a. To Bank Indonesia												
b. To other parties												
2. Impairment provision on earning assets						47,727						45,065
3. Required regulatory provision on assets						73,890						71,996
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						36.30%						39.49%
5. Percentage of loans to micro and small enterprises (UMK)						1.85%						1.70%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5.23%						5.81%
7. Percentage of micro and small enterprises (UMK) debtor						0.95%						1.10%
8. Others												
a. Channeling												
b. Mudharabah Muqayyadah												
c. Written off earning assets						6,546						6,478
d. Written off earning assets that has been re-collected						3,479						3,479
e. Charged off earning assets						27,386						9,557

STATEMENT OF ALLOWANCE FOR LOSSES
PT BANK BUMI ARTA TBK
As of March 31, 2018 And 2017

Account	Mar 31, 2018				Mar 31, 2017			
	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	-	-	688	-	-	-	635	-
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	47	-	-	-	60	-
Loans	19,780	27,947	42,424	29,989	20,692	24,373	40,888	29,886
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	742	-	-	-	527	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

PT BANK BUMI ARTA TBK

As of March 31, 2018 (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%

CONTROLLING SHAREHOLDERS

PT. Surya Husada Investment	45.45%
PT. Dana Graha Agung	27.27%

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 on March 31, 2018 and year ended on 2017, 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, 2017, respectively amounted to Rp13,767.50 and Rp13,567.50 .

Jakarta, April 30, 2018

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.

President Director

Hendrik Atmaja

Credit and Marketing Director