

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

As Of June 30, 2017 And December 31, 2016

No. Account	Jun 30, 2017 In Million	Dec 31, 2016 In Million
ASSETS		
1. Cash	59.069	46.316
2. Placement to Bank Indonesia	1.143.935	1.051.472
3. Interbank placement	79.460	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	590.909	688.135
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	6.086	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	4.442.026	4.501.137
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(58.886)	(42.172)
c. Others	-	-
13. Intangible assets	13.872	13.873
Accumulated amortization on intangible assets -/-	(13.433)	(12.291)
14. Fixed assets and equipment	791.082	785.642
Accumulated depreciation on fixed assets and equipment -/-	(55.575)	(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	53.721	44.484
TOTAL ASSETS	7.072.412	7.121.173
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	600.172	738.442
2. Saving account	450.998	419.650
3. Time deposit	4.547.868	4.537.352
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	2.058	918
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

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No. Account	Jun 30, 2017 In Million	Dec 31, 2016 In Million
9. Acceptance liabilities	6.086	10.573
10. Issued securities	-	-
11. Loans received	-	-
12. Margin deposit	-	1.681
13. Interbranch liabilities		
a. Conducting operational activities in Indonesia	-	-
b. Conducting operational activities outside Indonesia	-	-
14. Deferred tax liabilities	-	-
15. Other liabilities	161.917	115.889
16. Profit sharing investment	-	-
TOTAL LIABILITIES	5.769.099	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	30.000	27.500
b. Appropriated reserves	-	-
24. Gain/loss		
a. Previous years	418.828	362.319
b. Current year	26.396	78.760
TOTAL EQUITIES	1.303.313	1.296.668
TOTAL LIABILITIES AND EQUITIES	7.072.412	7.121.173

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME
PT BANK BUMI ARTA TBK
For Period ended June 30, 2017 And 2016

No. Account	Jun 30, 2017 In Million	Jun 30, 2016 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	343.379	352.632
b. Foreign currency	3.352	3.661
2. Interest expenses		
a. Rupiah	168.079	188.799
b. Foreign currency	892	1.553
Net interest income (expenses)	177.760	165.941
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
g. Commission/provision/fee and administration	9.788	8.638
h. Recovery of impairment	-	-
i. Other income	3.020	3.281
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	24.904	16.079
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	6	5
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 June 30, 2017 And 2016

No. Account	Jun 30, 2017 In Million	Jun 30, 2016 In Million
j. Personnel expenses	80.819	65.228
k. Promotion expenses	577	2.177
l. Other expenses	50.244	49.372
Net Operational Income (Expenses) Other than Interest	(143.742)	(120.933)
OPERATIONAL PROFIT (LOSS)	34.018	45.008
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	944	174
2. Gain (loss) on foreign exchange translation	228	77
3. Other non operational income (expenses)	5	20
NON OPERATIONAL PROFIT (LOSS)	1.177	271
CURRENT PERIOD PROFIT (LOSS) BEFORE TAX	35.195	45.279
4. Income taxes		
a. Estimated current period tax	(8.799)	(11.320)
b. Deferred tax income (expenses)	-	-
NET PROFIT (LOSS) AFTER TAX	26.396	33.959
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	26.396	33.959
Profit (Loss) attributable to :		
OWNER	26.396	33.959
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	26.396	23.429
Total comprehensive profit attributable to :		
OWNER	26.396	33.959
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	26.396	33.959
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	-	-
NET EARNINGS (LOSS) PER SHARE	11,43	14,70

STATEMENT OF COMMITMENTS AND CONTINGENCIES

PT BANK BUMI ARTA TBK

As of June 30, 2017 And December 31, 2016

No. Account	Jun 30, 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	1.104.816	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	12.987	22.186
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	201	186
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	38.794	42.307
b. Foreign currency	-	-
2. Others	89.457	109.388

STATEMENT OF CASH FLOW
FOR PERIOD ENDED JUNE 30, 2017 AND 2016
(IN MILLION RUPIAH)

Account	JUN 30, 2017	JUN 30, 2016
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	349.972	357.279
Interest, Commissions and fees paid	(176.850)	(195.827)
Other operating revenues received	2.789	5.972
Personnel expenses paid	(48.384)	(48.520)
General and administrative expenses paid	(40.253)	(42.886)
Non-operating income (expense) received (paid)	4	20
Payments of corporate income tax	(14.620)	(14.615)
Operating Cash Flows Before Changes in Operating Activities	72.658	61.423
Decrease (increase) in operating assets:		
Loans	59.111	(172.884)
Other assets	2.285	5.983
Increase (decrease) in operating liabilities:		
Deposits	(96.406)	756.456
Deposits from other banks	1.140	(2.475)
Other liabilities	(3.435)	(7.124)
Net Cash Provided by Operating Activities	35.353	641.379
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(390.909)	(240.679)
Maturity of in held-to-maturity securities	473.829	212.724
Proceeds from sale of premises and equipment	2.019	191
Acquisitions of premises and equipment and intangible assets	(7.786)	(1.887)
Net Cash Used in investing Activities	77.153	(29.651)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	112.506	611.728
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1.169.874	1.116.477
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1.282.380	1.728.205
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	59.069	58.017
Demand deposits with Bank Indonesia	394.101	423.682
Demand deposits with other banks	79.460	59.654
Placement with Bank Indonesia	749.750	1.186.852
Certificate of Bank Indonesia	-	-
Total Cash and Cash Equivalents	1.282.380	1.728.205

FINANCIAL RATIO CALCULATION
PT BANK BUMI ARTA TBK
As Of June 30, 2017 And 2016

No. Account	Jun 30, 2017 %	Jun 30, 2016 %
I. Performance Ratios		
1. CAR	25,16%	24,80%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1,36%	1,38%
3. Non performing earning assets to total earning assets	1,58%	1,58%
4. Impairment provision on earning assets to total earning assets	1,00%	0,55%
5. Gross NPL	2,09%	2,15%
6. Net NPL	0,97%	1,48%
7. ROA	0,98%	1,32%
8. ROE	4,14%	5,59%
9. NIM	4,71%	4,70%
10. Operating Expenses to Operating Revenues	90,54%	87,78%
11. LFR	79,34%	75,19%
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)	6,89%	7,28%
b. Reserve Requirement (Foreign currency)	9,22%	12,45%
3. Net Open Position	0,99%	1,13%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
PT BANK BUMI ARTA TBK
As of June 30, 2017 And 2016

COMPONENTS	Jun 30, 2017 In Million	Jun 30, 2016 In Million
I. Tier 1 Capital	1.268.511	1.213.074
1 Common Equity Tier 1 (CET 1)	1.268.511	
1.1 Pain-in Capital (After the deduction of Treasury Stock)	231.000	
1.2 Disclosed Reserves	1.044.976	
1.2.1 Addition Factor	1.076.375	
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	30.000	
1.2.1.2.3 Previous year's profit	342.135	
1.2.1.2.4 Current year's profit	26.396	
1.2.1.2.5 Fund for paid-in-capital	-	
1.2.1.2.6 Others	-	
1.2.2 Deduction Factor	(31.399)	
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	(28.599)	
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	41.667	41.619
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)	41.667	
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	1.310.178	1.254.693
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	4.627.824	4.563.715
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	579.644	496.239
TOTAL RISK-WEIGHTED ASSETS	5.207.468	5.059.954
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 (%)	24,36%	23,98%
Tier 1 Ratio (%)	24,36%	23,98%
Tier 2 Ratio (%)	0,80%	0,82%
CAR Ratio (%)	25,16%	24,80%
CET 1 For BUFFER (%)	14,60%	14,34%
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 June 30, 2017 And 2016

No. Account	Jun 30, 2017 (In Million)					TOTAL	Jun 30, 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	12.019	-	-	-	-	12.019	18.333	-	-	-	-	18.333
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	56.444	-	-	-	-	56.444	69.677	-	-	-	-	69.677
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c.Restructured loans												
i.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	67	-	-	-	-	67	454	-	-	-	-	454
8. Equity investment	-	-	-	-	-	-	-	-	-	-	-	-
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a.Rupiah	54.221	-	-	-	-	54.221	31.083	-	-	-	-	31.083
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON-RELATED PARTIES												
1. Interbank placement												
a.Rupiah	19.375	-	-	-	-	19.375	15.922	-	-	-	-	15.922
b.Foreign currency	60.085	-	-	-	-	60.085	43.716	-	-	-	16	43.732
2. Spot dan derivative claims												
a.Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a.Rupiah	590.909	-	-	-	-	590.909	379.513	-	-	-	-	379.513
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	6.086	-	-	-	-	6.086	3.914	-	-	-	-	3.914
7. Loans												
a.Micro, small and medium enterprises (UMKM)												
i.Rupiah	1.579.194	29.038	2.057	6.303	34.843	1.651.435	1.718.714	13.575	13.729	3.472	20.926	1.770.416
ii.Foreign currency	33.118	-	-	-	-	33.118	40.848	-	-	-	-	40.848
b.Non micro, small and medium enterprises (UMKM)												
i.Rupiah	2.506.647	67.753	799	7.049	41.877	2.624.125	2.427.247	40.641	3.567	17.331	37.589	2.526.375
ii.Foreign currency	64.885	-	-	-	-	64.885	61.725	-	-	-	-	61.725
c.Restructured loans												
i.Rupiah	22.504	-	-	-	30.986	53.490	59.114	868	-	-	32.268	92.250
ii.Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d.Loan on property	230.614	4.724	-	6.270	6.301	247.909	279.033	1.800	1.930	1.462	255	284.480
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10. Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11. Commitment and contingencies												
a.Rupiah	1.078.049	5	-	-	-	1.078.054	1.005.126	9	-	2	-	1.005.137
b.Foreign currency	24.322	-	-	-	-	24.322	23.231	-	-	-	-	23.231
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						58.886						33.407
3. Required regulatory provision on assets						87.486						67.030
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						38,19%						40,77%
5. Percentage of loans to micro and small enterprises (UMK)						1,58%						1,60%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5,82%						6,52%
7. Percentage of micro and small enterprises (UMK) debtor						1,00%						1,22%
8. Others												
a. Channeling												
b. Mudharabah Muqayyadah												
c. Written off earning assets						6.474						2.758
d. Written off earning assets that has been re-collected						3.479						3.479
e. Charged off earning assets						13.561						8.877

STATEMENT OF ALLOWANCE FOR LOSSES
PT BANK BUMI ARTA TBK
As of June 30, 2017 And 2016

Account	Jun 30, 2017				Jun 30, 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	-	-	795	-	-	16	596	16
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	59	-	-	-	39	-
Loans	32.383	26.503	40.302	45.819	9.653	23.738	40.686	25.396
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	511	-	-	-	297	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

PT BANK BUMI ARTA TBK

As of June 30, 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%

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 and year ended June 30, 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 June 30, 2017 and December 31, 2016, respectively amounted to Rp13,327.50 and Rp13,472.50.

Jakarta, July 28, 2017

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.

President Director

Hendrik Atmaja

Credit and Marketing Director