

## STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

## PT BANK BUMI ARTA TBK

As Of September 30, 2017 And December 31, 2016

| No. Account  | Sept 30, 2017<br>In Million | Dec 31, 2016<br>In Million |
|--|-----------------------------|----------------------------|
| <b>ASSETS</b>  |                             |                            |
| 1. Cash  | 32.881                      | 46.316                     |
| 2. Placement to Bank Indonesia                               | 1.270.076                   | 1.051.472                  |
| 3. Interbank placement                                       | 67.171                      | 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  | 393.269                     | 688.135                    |
| d. Loan and receivables                                      | -                           | -                          |
| 6. Securities sold under repurchase agreement (repo)         | -                           | -                          |
| 7. Claims on securities bought under reverse repo            | -                           | -                          |
| 8. Acceptance claims   | 5.465                       | 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                                      | 4.463.541                   | 4.501.137                  |
| 10. Sharia financing   | -                           | -                          |
| 11. Equity investment  | 10                          | 10                         |
| 12. Impairment on financial assets -/-                       |                             |                            |
| a. Securities  | -                           | -                          |
| b. Loans   | (60.099)                    | (42.172)                   |
| c. Others  | -                           | -                          |
| 13. Intangible assets  | 14.260                      | 13.873                     |
| Accumulated amortization on intangible assets -/-            | (13.553)                    | (12.291)                   |
| 14. Fixed assets and equipment                               | 792.279                     | 785.642                    |
| Accumulated depreciation on fixed assets and equipment -/-   | (58.349)                    | (52.159)                   |
| 15. Non Productive Asset                                     |                             |                            |
| a. Abandoned property  | 1.701                       | 1.701                      |
| b. Foreclosed assets   | 10.318                      | 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   | 52.022                      | 44.484                     |
| <b>TOTAL ASSETS</b>  | <b>6.978.457</b>            | <b>7.121.173</b>           |
| <b>LIABILITIES AND EQUITIES</b>                              |                             |                            |
| <b>LIABILITIES</b>   |                             |                            |
| 1. Current account   | 594.258                     | 738.442                    |
| 2. Saving account  | 462.175                     | 419.650                    |
| 3. Time deposit  | 4.442.784                   | 4.537.352                  |
| 4. Revenue sharing investment                                | -                           | -                          |
| 5. Liabilities to Bank Indonesia                             | -                           | -                          |
| 6. Interbank liabilities                                     | 884                         | 918                        |
| 7. Spot and derivatives liabilities                          | -                           | -                          |
| 8. Liabilities on securities sold under repurchase agreement | -                           | -                          |

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## PT BANK BUMI ARTA TBK

As Of September 30, 2017 And December 31, 2016

| No. Account   | Sept 30, 2017<br>In Million | Dec 31, 2016<br>In Million |
|---|-----------------------------|----------------------------|
| 9. Acceptance liabilities                                       | 5.465                       | 10.573                     |
| 10. Issued securities   | -                           | -                          |
| 11. Loans received  | -                           | -                          |
| 12. Margin deposit  | 388                         | 1.681                      |
| 13. Interbranch liabilities                                     |                             |                            |
| a. Conducting operational activities in Indonesia               | -                           | -                          |
| b. Conducting operational activities outside Indonesia          | -                           | -                          |
| 14. Deferred tax liabilities                                    | -                           | -                          |
| 15. Other liabilities   | 149.059                     | 115.889                    |
| 16. Profit sharing investment                                   | -                           | -                          |
| <b>TOTAL LIABILITIES</b>  | <b>5.655.013</b>            | <b>5.824.505</b>           |
| <b>EQUITIES</b>   |                             |                            |
| 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   | 46.527                      | 78.760                     |
| <b>TOTAL EQUITIES</b>   | <b>1.323.444</b>            | <b>1.296.668</b>           |
| <b>TOTAL LIABILITIES AND EQUITIES</b>                           | <b>6.978.457</b>            | <b>7.121.173</b>           |

## STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

## PT BANK BUMI ARTA TBK

For Period ended September 30, 2017 And 2016

| No. Account  | Sept 30, 2017<br>In Million | Sept 30, 2016<br>In Million |
|--|-----------------------------|-----------------------------|
| <b>OPERATIONAL INCOME AND EXPENSES</b>                 |                             |                             |
| A. Interest income and expenses                        |                             |                             |
| 1. Interest income                                     |                             |                             |
| a. Rupiah  | 508.970                     | 534.349                     |
| b. Foreign currency                                    | 4.899                       | 5.358                       |
| 2. Interest expenses                                   |                             |                             |
| a. Rupiah  | 244.646                     | 285.761                     |
| b. Foreign currency                                    | 1.349                       | 2.041                       |
| Net interest income (expenses)                         | 267.874                     | 251.905                     |
| 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  | 6                           | 9                           |
| g. Comission/provision/fee and administration          | 13.648                      | 12.141                      |
| h. Recovery of impairment                              | -                           | -                           |
| i. Other income  | 5.334                       | 4.717                       |
| 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  | 26.541                      | 20.073                      |
| iii. Sharia financing                                  | -                           | -                           |
| iv. Other financial assets                             | -                           | -                           |
| f. Losses on operational risk                          | 6                           | 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 September 30, 2017 And 2016

| No. Account   | Sept 30, 2017<br>In Million | Sept 30, 2016<br>In Million |
|---|-----------------------------|-----------------------------|
| j. Personnel expenses   | 122.864                     | 104.394                     |
| k. Promotion expenses   | 936                         | 4.479                       |
| l. Other expenses   | 75.827                      | 75.982                      |
| Net Operational Income (Expenses) Other than Interest                                 | (207.186)                   | (188.067)                   |
| <b>OPERATIONAL PROFIT (LOSS)</b>  | <b>60.688</b>               | <b>63.838</b>               |
| <b>NON OPERATIONAL INCOME (EXPENSES)</b>  |                             |                             |
| 1. Gain (loss) on sale of fixed assets and equipment                                  | 1.026                       | 349                         |
| 2. Gain (loss) on foreign exchange translation  | 363                         | 86                          |
| 3. Other non operational income (expenses)  | (41)                        | 24                          |
| <b>NON OPERATIONAL PROFIT (LOSS)</b>  | <b>1.348</b>                | <b>459</b>                  |
| <b>CURRENT PERIOD PROFIT (LOSS) BEFORE TAX</b>  | <b>62.036</b>               | <b>64.297</b>               |
| 4. Income taxes   |                             |                             |
| a. Estimated current period tax   | (15.509)                    | (16.074)                    |
| b. Deferred tax income (expenses)   | -                           | -                           |
| <b>NET PROFIT (LOSS) AFTER TAX</b>  | <b>46.527</b>               | <b>48.223</b>               |
| <b>OTHER COMPREHENSIVE INCOME</b>   |                             |                             |
| 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  | -                           | -                           |
| <b>OTHER COMPREHENSIVE INCOME CURRENT PERIOD – NET INCOME TAX</b>                     | <b>-</b>                    | <b>-</b>                    |
| <b>CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT</b>                                      | <b>46.527</b>               | <b>48.223</b>               |
| Profit (Loss) attributable to :   |                             |                             |
| OWNER   | 46.527                      | 48.223                      |
| MINORITY INTEREST   | -                           | -                           |
| <b>CURRENT PERIOD TOTAL PROFIT</b>  | <b>46.527</b>               | <b>48.223</b>               |
| Total comprehensive profit attributable to :  |                             |                             |
| OWNER   | 46.527                      | 48.223                      |
| MINORITY INTEREST   | -                           | -                           |
| <b>CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT</b>                                      | <b>46.527</b>               | <b>48.223</b>               |
| <b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>                                       |                             |                             |
| DIVIDEND  | 19.751                      | 14.322                      |
| <b>NET EARNINGS (LOSS) PER SHARE</b>  | <b>20,14</b>                | <b>20,88</b>                |

**STATEMENT OF COMMITMENTS AND CONTINGENCIES**

**PT BANK BUMI ARTA TBK**

**As of September 30, 2017 And December 31, 2016**

| <b>No. Account</b>                              | <b>Sept 30, 2017<br/>In Million</b> | <b>Dec 31, 2016<br/>In Million</b> |
|---|-------------------------------------|------------------------------------|
| <b>I. COMMITTED CLAIMS</b>                      |                                     |                                    |
| 1. Unused borrowing                             |                                     |                                    |
| a. Rupiah                                       | -                                   | -                                  |
| b. Foreign currency                             | -                                   | -                                  |
| 2. Outstanding spot and derivatives (purchased) | -                                   | -                                  |
| 3. Others                                       | -                                   | -                                  |
| <b>II. COMMITTED LIABILITIES</b>                |                                     |                                    |
| 1. Undisbursed loan facilities to debtors       |                                     |                                    |
| a. BUMN   |                                     |                                    |
| i. Committed                                    |                                     |                                    |
| - Rupiah  | -                                   | -                                  |
| - Foreign Currency                              | -                                   | -                                  |
| ii. Uncommitted                                 |                                     |                                    |
| - Rupiah  | -                                   | -                                  |
| - Foreign Currency                              | -                                   | -                                  |
| b. Others                                       |                                     |                                    |
| i. Committed                                    | 1.051.517                           | 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                                  | 13.490                              | 22.186                             |
| b. Local L/C                                    | -                                   | -                                  |
| 4. Outstanding spot and derivatives (sold)      | -                                   | -                                  |
| 5. Others                                       | -                                   | -                                  |
| <b>III. CONTINGENT CLAIMS</b>                   |                                     |                                    |
| 1. Received guarantees                          |                                     |                                    |
| a. Rupiah                                       | -                                   | -                                  |
| b. Foreign currency                             | -                                   | -                                  |
| 2. Accrued interest                             |                                     |                                    |
| a. Loan interest                                | 201                                 | 186                                |
| b. Other interest                               | -                                   | -                                  |
| 3. Others                                       | -                                   | -                                  |
| <b>IV. CONTINGENT LIABILITIES</b>               |                                     |                                    |
| 1. Issued guarantees                            |                                     |                                    |
| a. Rupiah                                       | 40.302                              | 42.307                             |
| b. Foreign currency                             | -                                   | -                                  |
| 2. Others                                       | 82.037                              | 109.388                            |

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

| Account  | SEPT 30, 2017    | SEPT 30, 2016    |
|--|------------------|------------------|
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                        |                  |                  |
| Interest, Commissions and fees received                            | 518.187          | 542.079          |
| Interest, Commissions and fees paid                                | (256.356)        | (297.410)        |
| Other operating revenues received                                  | 8.014            | 8.870            |
| Personnel expenses paid  | (76.463)         | (74.968)         |
| General and administrative expenses paid                           | (61.878)         | (67.728)         |
| Proceeds from sale of foreclosed properties                        | 664              | -                |
| Non-operating income (expense) received (paid)                     | (29)             | 24               |
| Payments of corporate income tax                                   | (22.065)         | (20.087)         |
| <b>Operating Cash Flows Before Changes in Operating Activities</b> | <b>110.074</b>   | <b>90.780</b>    |
| Decrease (increase) in operating assets:                           |                  |                  |
| Loans  | 37.597           | (215.998)        |
| Other assets   | 5.238            | 16.202           |
| Increase (decrease) in operating liabilities:                      |                  |                  |
| Deposits   | (196.228)        | 309.362          |
| Deposits from other banks  | (33)             | (3.244)          |
| Other liabilities  | (8.787)          | 218              |
| <b>Net Cash Provided by Operating Activities</b>                   | <b>(52.139)</b>  | <b>197.320</b>   |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                        |                  |                  |
| Placements in held-to-maturity securities                          | (493.269)        | (650.000)        |
| Maturity of in held-to-maturity securities                         | 772.606          | 351.559          |
| Proceeds from sale of premises and equipment                       | 2.197            | 376              |
| Acquisitions of premises and equipment and intangible assets       | (9.630)          | (2.390)          |
| <b>Net Cash Used in investing Activities</b>                       | <b>271.904</b>   | <b>(300.455)</b> |
| <b>CASH FLOWS FROM FINANCING ACTIVITY</b>                          |                  |                  |
| Cash dividends paid  | (19.751)         | (14.322)         |
| <b>NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS</b>        | <b>200.014</b>   | <b>(117.457)</b> |
| <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>            | <b>1.169.874</b> | <b>1.116.477</b> |
| <b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>                  | <b>1.369.888</b> | <b>999.020</b>   |
| <b>SUPPLEMENTAL DISCLOSURE</b>                                     |                  |                  |
| Cash and cash equivalents consist of:                              |                  |                  |
| Cash   | 32.881           | 45.138           |
| Demand deposits with Bank Indonesia                                | 370.277          | 456.370          |
| Demand deposits with other banks                                   | 67.171           | 42.673           |
| Placement with Bank Indonesia                                      | 899.559          | 454.839          |
| Certificate of Bank Indonesia                                      | -                | -                |
| <b>Total Cash and Cash Equivalents</b>                             | <b>1.369.888</b> | <b>999.020</b>   |

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

| No. Account  | Sept 30, 2017<br>% | Sept 30, 2016<br>% |
|--|--------------------|--------------------|
| <b>I. Performance Ratios</b>   |                    |                    |
| 1. CAR   | 25,77%             | 24,56%             |
| 2. Non performing earning assets and non earning assets to total earning assets and non earning assets | 1,61%              | 1,51%              |
| 3. Non performing earning assets to total earning assets   | 1,86%              | 1,74%              |
| 4. Impairment provision on earning assets to total earning assets                                      | 0,97%              | 0,64%              |
| 5. Gross NPL   | 2,58%              | 2,17%              |
| 6. Net NPL   | 1,40%              | 1,54%              |
| 7. ROA   | 1,16%              | 1,23%              |
| 8. ROE   | 4,85%              | 5,29%              |
| 9. NIM   | 4,78%              | 4,66%              |
| 10. Operating Expenses to Operating Revenues   | 88,61%             | 88,53%             |
| 11. LFR  | 81,17%             | 82,06%             |
| <b>II. Compliance</b>  |                    |                    |
| 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%              | 7,38%              |
| b. Reserve Requirement (Foreign currency)  | 9,43%              | 10,73%             |
| 3. Net Open Position   | 1,10%              | 0,95%              |

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

| COMPONENTS   | Sept 30, 2017<br>In Million | Sept 30, 2016<br>In Million |
|--|-----------------------------|-----------------------------|
| <b>I. Tier 1 Capital</b>   | <b>1.293.845</b>            | <b>1.228.251</b>            |
| <b>1 Common Equity Tier 1 (CET 1)</b>  | <b>1.293.845</b>            | <b>1.228.251</b>            |
| <b>1,1 Pain-in Capital (After the deduction of Treasury Stock)</b>   | <b>231.000</b>              | <b>231.000</b>              |
| <b>1,2 Disclosed Reserves</b>  | <b>1.070.310</b>            | <b>1.001.760</b>            |
| 1.2.1 Addition Factor  | 1.096.506                   | 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                     | 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   | 342.135                     | 285.626                     |
| 1.2.1.2.4 Current year's profit  | 46.527                      | 48.223                      |
| 1.2.1.2.5 Fund for paid-in-capital   | -                           | -                           |
| 1.2.1.2.6 Others   | -                           | -                           |
| 1.2.2 Deduction Factor   | (26.196)                    | (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               | (23.396)                    | (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  | (2.800)                     | (2.299)                     |
| 1.2.2.2.7 Others   | -                           | -                           |
| <b>1,3 Non-controlling interest</b>  | -                           | -                           |
| <b>1,4 Deduction Factor of Common Equity Tier 1</b>  | <b>(7.465)</b>              | <b>(4.509)</b>              |
| 1.4.1 Deferred tax   | (7.465)                     | (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                           | -                           | -                           |
| <b>2 Additional Tier 1 Capital (AT 1)</b>  | <b>-</b>                    | <b>-</b>                    |
| 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                             | -                           | -                           |
| <b>II. Tier 2 Capital</b>  | <b>40.987</b>               | <b>41.751</b>               |
| <b>1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital</b>                                 | <b>-</b>                    | <b>-</b>                    |
| <b>2 Agio/Disagio</b>  | <b>-</b>                    | <b>-</b>                    |
| <b>3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)</b>                                 | <b>40.987</b>               | <b>41.751</b>               |
| <b>4 Deduction Factor of Tier 2 Capital</b>  | <b>-</b>                    | <b>-</b>                    |
| 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                                | -                           | -                           |
| <b>TOTAL CAPITAL</b>   | <b>1.334.832</b>            | <b>1.270.002</b>            |
| <b>RISK-WEIGHTED ASSETS (RWAs)</b>   |                             |                             |
| RWAs CONSIDERING CREDIT RISK   | 4.599.142                   | 4.675.136                   |
| RWAs CONSIDERING MARKET RISK   | -                           | -                           |
| RWAs CONSIDERING OPERATIONAL RISK  | 579.644                     | 496.239                     |
| <b>TOTAL RISK-WEIGHTED ASSETS</b>  | <b>5.178.786</b>            | <b>5.171.375</b>            |
| Min. Capital Requirement based on Risk Profile   | 9,75%                       | 9,61%                       |
| <b>REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION</b>   |                             |                             |
| From CET 1 (%)   | 9,75%                       | 9,61%                       |
| From AT 1 (%)  | -                           | -                           |
| From Tier 2 (%)  | -                           | -                           |
| <b>CAR RATIO</b>   |                             |                             |
| CET 1 Ratio (%)  | 24,98%                      | 23,75%                      |
| Tier 1 Ratio (%)   | 24,98%                      | 23,75%                      |
| Tier 2 Ratio (%)   | 0,79%                       | 0,81%                       |
| CAR Ratio (%)  | 25,77%                      | 24,56%                      |
| CET 1 For BUFFER (%)   | 15,23%                      | 14,14%                      |
| <b>REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK</b>   |                             |                             |
| 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, 2017 And 2016**

| No. Account  | Sept 30, 2017 (In Million) |        |        |       |        | TOTAL     | Sept 30, 2016 (In Million) |        |       |       |        | TOTAL     |
|--|----------------------------|--------|--------|-------|--------|-----------|----------------------------|--------|-------|-------|--------|-----------|
|  | L                          | DPK    | KL     | D     | M      |           | L                          | DPK    | KL    | D     | M      |           |
| <b>I. RELATED PARTIES</b>  |                            |        |        |       |        |           |                            |        |       |       |        |           |
| 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   | 15.746                     | -      | -      | -     | -      | 15.746    | 18.740                     | -      | -     | -     | -      | 18.740    |
| ii.Foreign currency  | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| b.Non micro, small and medium enterprises (UMKM)                                     |                            |        |        |       |        |           |                            |        |       |       |        |           |
| i.Rupiah   | 64.887                     | -      | -      | -     | -      | 64.887    | 71.413                     | -      | -     | -     | -      | 71.413    |
| ii.Foreign currency  | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| c.Restructured loans   |                            |        |        |       |        |           |                            |        |       |       |        |           |
| i.Rupiah   | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| ii.Foreign currency  | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| d.Loan on property   | 58                         | -      | -      | -     | -      | 58        | 93                         | -      | -     | -     | -      | 93        |
| 8. Equity investment   | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| 9. Temporary equity investment   | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| 10. Other Receivables  | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| 11. Commitment and contingencies   |                            |        |        |       |        |           |                            |        |       |       |        |           |
| a.Rupiah   | 43.087                     | -      | -      | -     | -      | 43.087    | 64.707                     | -      | -     | -     | -      | 64.707    |
| b.Foreign currency   | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| 12. Foreclosed assets  | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| <b>II. NON-RELATED PARTIES</b>   |                            |        |        |       |        |           |                            |        |       |       |        |           |
| 1. Interbank placement   |                            |        |        |       |        |           |                            |        |       |       |        |           |
| a.Rupiah   | 12.044                     | -      | -      | -     | -      | 12.044    | 16.498                     | -      | -     | -     | -      | 16.498    |
| b.Foreign currency   | 55.127                     | -      | -      | -     | -      | 55.127    | 26.159                     | -      | -     | -     | 16     | 26.175    |
| 2. Spot dan derivative claims  |                            |        |        |       |        |           |                            |        |       |       |        |           |
| a.Rupiah   | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| b.Foreign currency   | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| 3. Securities  |                            |        |        |       |        |           |                            |        |       |       |        |           |
| a.Rupiah   | 393.269                    | -      | -      | -     | -      | 393.269   | 635.846                    | -      | -     | -     | -      | 635.846   |
| 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   | 5.465                      | -      | -      | -     | -      | 5.465     | 5.826                      | -      | -     | -     | -      | 5.826     |
| 7. Loans   |                            |        |        |       |        |           |                            |        |       |       |        |           |
| a.Micro, small and medium enterprises (UMKM)   |                            |        |        |       |        |           |                            |        |       |       |        |           |
| i.Rupiah   | 1.647.383                  | 27.915 | 2.916  | 4.145 | 41.733 | 1.724.092 | 1.667.291                  | 68.143 | 1.425 | 950   | 37.157 | 1.774.966 |
| ii.Foreign currency  | 32.148                     | -      | -      | -     | -      | 32.148    | 38.969                     | -      | -     | -     | -      | 38.969    |
| b.Non micro, small and medium enterprises (UMKM)                                     |                            |        |        |       |        |           |                            |        |       |       |        |           |
| i.Rupiah   | 2.430.148                  | 64.134 | 16.368 | 1.296 | 48.850 | 2.560.796 | 2.467.428                  | 42.534 | 5.397 | 957   | 52.587 | 2.568.903 |
| ii.Foreign currency  | 65.872                     | -      | -      | -     | -      | 65.872    | 57.498                     | -      | -     | -     | -      | 57.498    |
| c.Restructured loans   |                            |        |        |       |        |           |                            |        |       |       |        |           |
| i.Rupiah   | 9.604                      | -      | -      | -     | 35.932 | 45.537    | 55.012                     | 347    | -     | -     | 31.554 | 86.913    |
| ii.Foreign currency  | -                          | -      | -      | -     | -      | -         | -                          | -      | -     | -     | -      | -         |
| d.Loan on property   | 244.203                    | 4.263  | 531    | -     | 13.314 | 262.310   | 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   | 1.027.406                  | 2      | -      | -     | -      | 1.027.408 | 947.549                    | 178    | -     | -     | -      | 947.727   |
| b.Foreign currency   | 34.814                     | -      | -      | -     | -      | 34.814    | 32.613                     | -      | -     | -     | -      | 32.613    |
| 12. Foreclosed assets  | 9.219                      | -      | -      | -     | 1.099  | 10.318    | -                          | -      | -     | 1.001 | 98     | 1.099     |
| <b>III. OTHER INFORMATION</b>  |                            |        |        |       |        |           |                            |        |       |       |        |           |
| 1. Assets pledged as collateral  |                            |        |        |       |        |           |                            |        |       |       |        |           |
| a. To Bank Indonesia   |                            |        |        |       |        |           |                            |        |       |       |        |           |
| b. To other parties  |                            |        |        |       |        |           |                            |        |       |       |        |           |
| 2. Impairment provision on earning assets  |                            |        |        |       |        | 60.099    |                            |        |       |       |        | 36.032    |
| 3. Required regulatory provision on assets   |                            |        |        |       |        | 83.495    |                            |        |       |       |        | 71.166    |
| 4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans |                            |        |        |       |        | 39,70%    |                            |        |       |       |        | 40,45%    |
| 5. Percentage of loans to micro and small enterprises (UMK)                          |                            |        |        |       |        | 2,92%     |                            |        |       |       |        | 1,56%     |
| 6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor  |                            |        |        |       |        | 5,32%     |                            |        |       |       |        | 6,00%     |
| 7. Percentage of micro and small enterprises (UMK) debtor                            |                            |        |        |       |        | 1,00%     |                            |        |       |       |        | 1,12%     |
| 8. Others  |                            |        |        |       |        |           |                            |        |       |       |        |           |
| a. Channeling  |                            |        |        |       |        |           |                            |        |       |       |        |           |
| b. Mudharabah Muqayyadah   |                            |        |        |       |        |           |                            |        |       |       |        |           |
| c. Written off earning assets  |                            |        |        |       |        | 6.474     |                            |        |       |       |        | 3.307     |
| d. Written off earning assets that has been re-collected                             |                            |        |        |       |        | 3.479     |                            |        |       |       |        | 3.479     |
| e. Charged off earning assets  |                            |        |        |       |        | 13.587    |                            |        |       |       |        | 9.186     |

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

| Account   | Sept 30, 2017            |            |                                   |          | Sept 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                               | -                        | -          | 672                               | -        | -                        | 16         | 426                               | 16       |
| Spot dan derivative claims                        | -                        | -          | -                                 | -        | -                        | -          | -                                 | -        |
| Securities  | -                        | -          | -                                 | -        | -                        | -          | -                                 | -        |
| Securities sold under repurchase agreement (repo) | -                        | -          | -                                 | -        | -                        | -          | -                                 | -        |
| Claims on securities bought under reverse repo    | -                        | -          | -                                 | -        | -                        | -          | -                                 | -        |
| Acceptance claims                                 | -                        | -          | 52                                | -        | -                        | -          | 56                                | -        |
| Loans   | 34.236                   | 25.863     | 39.742                            | 42.508   | 7.406                    | 28.610     | 40.961                            | 29.399   |
| Equity investment                                 | -                        | -          | -                                 | -        | -                        | -          | -                                 | -        |
| Temporary equity investment                       | -                        | -          | -                                 | -        | -                        | -          | -                                 | -        |
| Other Receivable                                  | -                        | -          | -                                 | -        | -                        | -          | -                                 | -        |
| Commitment and contingencies                      | -                        | -          | 521                               | -        | -                        | -          | 308                               | -        |

**STATEMENT OF SPOT AND DERIVATIVE TRANSACTION**

**PT BANK BUMI ARTA TBK**

**As of September 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 September 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 September 30, 2017 and December 31, 2016, respectively amounted to Rp13,471.50 and Rp13,472.50.

Jakarta, October 31, 2017

S.E. &amp; O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.

President Director

Hendrik Atmaja

Credit and Marketing Director