

STATEMENT OF FINANCIAL POSITION (BALANCE SHEETS)

PT BANK BUMI ARTA TBK

As Of December 31, 2017 And 2016 (Audited)

No. Account	Dec 31, 2017 In Million	Dec 31, 2016 In Million
ASSETS		
1. Cash	37.592	46.316
2. Placement to Bank Indonesia	1.206.840	1.051.472
3. Interbank placement	59.439	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	393.050	688.135
d. Loan and receivables	-	-
6. Securities sold under repurchase agreement (repo)	-	-
7. Claims on securities bought under reverse repo	-	-
8. Acceptance claims	6.333	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	4.528.965	4.501.137
10. Sharia financing	-	-
11. Equity investment	10	10
12. Impairment on financial assets -/-		
a. Securities	-	-
b. Loans	(45.900)	(42.172)
c. Others	-	-
13. Intangible assets	14.260	13.873
Accumulated amortization on intangible assets -/-	(13.672)	(12.291)
14. Fixed assets and equipment	794.452	785.642
Accumulated depreciation on fixed assets and equipment -/-	(60.556)	(52.159)
15. Non Productive Asset		
a. Abandoned property	1.701	1.701
b. Foreclosed assets	36.718	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	10.656	7.465
19. Other assets	44.789	44.484
TOTAL ASSETS	7.014.677	7.121.173
LIABILITIES AND EQUITIES		
LIABILITIES		
1. Current account	663.983	738.442
2. Saving account	420.326	419.650
3. Time deposit	4.432.083	4.537.352
4. Revenue sharing investment	-	-
5. Liabilities to Bank Indonesia	-	-
6. Interbank liabilities	1.123	918
7. Spot and derivatives liabilities	-	-
8. Liabilities on securities sold under repurchase agreement	-	-

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No. Account	Dec 31, 2017 In Million	Dec 31, 2016 In Million
9. Acceptance liabilities	6.333	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	128.000	115.889
16. Profit sharing investment	-	-
TOTAL LIABILITIES	5.651.848	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	(7.698)	(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	89.548	78.760
TOTAL EQUITIES	1.362.829	1.296.668
TOTAL LIABILITIES AND EQUITIES	7.014.677	7.121.173

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

PT BANK BUMI ARTA TBK

For Period ended December 31, 2017 And 2016

No. Account	Dec 31, 2017 In Million	Dec 31, 2016 In Million
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
a. Rupiah	671.450	710.417
b. Foreign currency	6.574	7.002
2. Interest expenses		
a. Rupiah	319.213	371.437
b. Foreign currency	1.784	2.466
Net interest income (expenses)	357.027	343.516
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	11	20
g. Commission/provision/fee and administration	18.075	17.207
h. Recovery of impairment	-	-
i. Other income	7.005	7.228
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	25.814	39.593
iii. Sharia financing	-	-
iv. Other financial assets	-	-
f. Losses on operational risk	778	56
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 December 31, 2017 And 2016

No. Account	Dec 31, 2017 In Million	Dec 31, 2016 In Million
j. Personnel expenses	121.292	118.437
k. Promotion expenses	1.117	1.558
l. Other expenses	112.628	102.981
Net Operational Income (Expenses) Other than Interest	(236.538)	(238.170)
OPERATIONAL PROFIT (LOSS)	120.489	105.346
NON OPERATIONAL INCOME (EXPENSES)		
1. Gain (loss) on sale of fixed assets and equipment	1.346	730
2. Gain (loss) on foreign exchange translation	474	150
3. Other non operational income (expenses)	71	257
NON OPERATIONAL PROFIT (LOSS)	1.891	1.137
CURRENT YEAR PROFIT (LOSS)	122.380	106.483
4. Income taxes		
a. Estimated current period tax	(34.811)	(30.133)
b. Deferred tax income (expenses)	1.979	2.410
NET PROFIT (LOSS) AFTER TAX	89.548	78.760
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	(3.635)	(1.639)
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	(3.635)	(1.639)
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	85.913	77.121
Profit (Loss) attributable to :		
OWNER	89.548	78.760
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL PROFIT	89.548	78.760
Total comprehensive profit attributable to :		
OWNER	85.913	77.121
MINORITY INTEREST	-	-
CURRENT PERIOD TOTAL COMPREHENSIVE PROFIT	85.913	77.121
TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE		
DIVIDEND	19.751	14.322
NET EARNINGS (LOSS) PER SHARE	38,77	34,10

STATEMENT OF COMMITMENTS AND CONTINGENCIES

PT BANK BUMI ARTA TBK

As of December 31, 2017 And 2016 (Audited)

No. Account	Dec 31, 2017 In Million	Dec 31, 2016 In Million
I. COMMITTED CLAIMS		
1. Unused borrowing		
a. Rupiah	-	-
b. Foreign currency	-	-
2. Outstanding spot and derivatives (purchased)	-	-
3. Others	-	-
II. COMMITTED LIABILITIES		
1. Undisbursed loan facilities to debtors		
a. BUMN		
i. Committed		
- Rupiah	-	-
- Foreign Currency	-	-
ii. Uncommitted		
- Rupiah	-	-
- Foreign Currency	-	-
b. Others		
i. Committed	1.087.054	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	18.944	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	73	186
b. Other interest	-	-
3. Others	-	-
IV. CONTINGENT LIABILITIES		
1. Issued guarantees		
a. Rupiah	40.145	42.307
b. Foreign currency	-	-
2. Others	67.393	109.388

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

Account	DEC 31, 2017 (Audited)	DEC 31, 2016 (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest, Commissions and fees received	682.453	720.552
Interest, Commissions and fees paid	(334.861)	(386.483)
Other operating revenues received	21.373	22.912
Personnel expenses paid	(110.189)	(108.847)
General and administrative expenses paid	(90.783)	(85.844)
Non-operating income (expense) received (paid)	746	257
Payments of final	-	-
Operating Cash Flows Before Changes in Operating Activities	137.825	134.537
Decrease (increase) in operating assets:		
Loans	(49.912)	(205.366)
Other assets	(15.276)	1.286
Increase (decrease) in operating liabilities:		
Deposits	(179.052)	483.758
Deposits from other banks	205	(3.212)
Other liabilities	(10.657)	(564)
Net Cash Provided by Operating Activities	(116.867)	410.439
CASH FLOWS FROM INVESTING ACTIVITIES		
Placements in held-to-maturity securities	(693.050)	(838.135)
Maturity of in held-to-maturity securities	972.606	501.558
Proceeds from sale of premises and equipment	2.560	883
Acquisitions of premises and equipment and intangible assets	(12.393)	(5.028)
Net Cash Used in investing Activities	269.723	(340.722)
CASH FLOWS FROM FINANCING ACTIVITY		
Cash dividends paid	(19.751)	(14.322)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	133.105	55.395
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	1.169.873	1.116.477
Effect of foreign exchange rate changes	624	(1.999)
CASH AND CASH EQUIVALENTS AT END OF PERIOD	1.303.602	1.169.873
SUPPLEMENTAL DISCLOSURE		
Cash and cash equivalents consist of:		
Cash	37.592	46.316
Demand deposits with Bank Indonesia	376.975	393.119
Demand deposits with other banks	59.439	72.158
Placement with Bank Indonesia	829.596	658.280

FINANCIAL RATIO CALCULATION
PT BANK BUMI ARTA TBK
As Of December 30, 2017 And 2016 (Audited)

No. Account	Dec 31 2017 %	Dec 31 2016 %
I. Performance Ratios		
1. CAR	25,67%	25,15%
2. Non performing earning assets and non earning assets to total earning assets and non earning assets	1,12%	1,19%
3. Non performing earning assets to total earning assets	1,24%	1,38%
4. Impairment provision on earning assets to total earning assets	0,74%	0,71%
5. Gross NPL	1,70%	1,82%
6. Net NPL	0,85%	1,01%
7. ROA	1,73%	1,52%
8. ROE	6,96%	6,43%
9. NIM	4,81%	4,74%
10. Operating Expenses to Operating Revenues	82,86%	85,80%
11. LFR	82,10%	79,03%
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)	6,72%	7,00%
b. Reserve Requirement (Foreign currency)	9,68%	8,23%
3. Net Open Position	1,44%	1,75%

CALCULATION OF CAPITAL ADEQUACY RATIO/CAR
PT BANK BUMI ARTA TBK
As of December 31, 2017 And 2016 (Audited)

COMPONENTS	Dec 31, 2017 In Million	Dec 31, 2016 In Million
I. Tier 1 Capital	1.329.768	1.262.296
1 Common Equity Tier 1 (CET 1)	1.329.768	1.262.296
1,1 Paid-in Capital (After the deduction of Treasury Stock)	231.000	231.000
1,2 Disclosed Reserves	1.106.233	1.035.805
1.2.1 Addition Factor	1.136.336	1.066.774
1.2.1.1 Other comprehensive income	-	-
1.2.1.1.1 Translation adjustment	-	-
1.2.1.1.2 Unrealized gain on available for sale financial assets	-	-
1.2.1.1.3 Reserves of fixed assets revaluation	666.854	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	86.357	75.804
1.2.1.2.5 Fund for paid-in-capital	-	-
1.2.1.2.6 Others	-	-
1.2.2 Deduction Factor	(30.103)	(30.969)
1.2.2.1 Other comprehensive income	-	-
1.2.2.1.1 Translation adjustment	-	-
1.2.2.1.2 Unrealized loss on available for sale financial assets	-	-
1.2.2.2 Other disclosed reserves	-	-
1.2.2.2.1 Disagio	-	-
1.2.2.2.2 Previous year's losses	-	-
1.2.2.2.3 Current year's losses	-	-
1.2.2.2.4 Difference between allowance for possible losses and allowance for impairment losses on earning assets	(26.843)	(28.670)
1.2.2.2.5 Difference on the total of fair value adjustment from financial instrument in trading book	-	-
1.2.2.2.6 Allowance for losses on non productive assets required to be provided	(3.260)	(2.299)
1.2.2.2.7 Others	-	-
1,3 Non-controlling interest	-	-
1,4 Deduction Factor of Common Equity Tier 1	(7.465)	(4.509)
1.4.1 Deferred tax	(7.465)	(4.509)
1.4.2 <i>Goodwill</i>	-	-
1.4.3 Other intangible assets	-	-
1.4.4 Investments in shares of stock	-	-
1.4.5 Shortage of capital on insurance subsidiary company	-	-
1.4.6 Securitisation Exposure	-	-
1.4.7 Other deduction factor of common equity tier 1	-	-
1.4.7.1 Investments in instruments issued by the other bank that meet the criteria for additional tier 1 and tier 2	-	-
1.4.7.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-
2 Additional Tier 1 Capital (AT 1)	-	-
2,1 Instruments issued by the bank that meet the criteria for inclusion in additional tier 1 capital	-	-
2,2 Agio/Disagio	-	-
2,3 Deduction Factor	-	-
2.3.1 Investments in instruments issued by the other bank that meet the criteria for inclusion in additional tier 1 and tier 2	-	-
2.3.2 Cross ownership of other entities obtained due to transfer because of law, grant, or bequest	-	-
II. Tier 2 Capital	42.413	42.749
1 Instruments issued by the bank that meet the criteria for inclusion in tier 2 capital	-	-
2 Agio/Disagio	-	-
3 General allowance for losses on earning assets (max. 1.25% from risk-weighted assets)	42.413	42.749
4 Deduction Factor of Tier 2 Capital	-	-
4,1 Shinking Fund	-	-
4,2 Investments in Instruments issued by the other bank that meet the criteria for inclusion in additional tier 2	-	-
4,3 Cross ownership of other entities obtained due to transfer because of law, grant or bequest	-	-
TOTAL CAPITAL	1.372.181	1.305.045
RISK-WEIGHTED ASSETS (RWAs)		
RWAs CONSIDERING CREDIT RISK	4.765.612	4.692.336
RWAs CONSIDERING MARKET RISK	-	-
RWAs CONSIDERING OPERATIONAL RISK	579.644	496.239
TOTAL RISK-WEIGHTED ASSETS	5.345.256	5.188.575
Min. Capital Requirement based on Risk Profile	9,75%	9,61%
REGULATORY MINIMUM CAPITAL REQUIREMENT ALLOCATION		
From CET 1 (%)	9,75%	9,61%
From AT 1 (%)	-	-
From Tier 2 (%)	-	-
CAR RATIO		
CET 1 Ratio (%)	24,88%	24,33%
Tier 1 Ratio (%)	24,88%	24,33%
Tier 2 Ratio (%)	0,79%	0,82%
CAR Ratio (%)	25,67%	25,15%
CET 1 For BUFFER (%)	15,13%	14,72%
REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK		
Capital Conservation Buffer (%)	-	-
Countercyclical Buffer (%)	-	-
Capital Surcharge for Systemic Bank (%)	-	-

STATEMENT OF EARNING ASSETS QUALITY AND OTHER INFORMATION
PT BANK BUMI ARTA TBK
As of December 31, 2017 And 2016 (Audited)

No. Account	Dec 31, 2017 (In Million)					TOTAL	Dec 31, 2016 (In Million)					TOTAL
	L	DPK	KL	D	M		L	DPK	KL	D	M	
I. RELATED PARTIES												
1. Interbank placement												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4. Securities sold under repurchase agreement (repo)												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5. Claims on securities bought under reverse repo												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6. Acceptance claims												
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	17.309	-	-	-	-	17.309	15.852	-	-	-	-	15.852
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	61.601	-	-	-	-	61.601	58.524	-	-	-	-	58.524
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
c. Restructured loans												
i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	49	-	-	-	-	49	84	-	-	-	-	84
8. Equity investment												
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a. Rupiah	59.772	-	-	-	-	59.772	60.146	-	-	-	-	60.146
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
12. Foreclosed assets												
II. NON-RELATED PARTIES												
1. Interbank placement												
a. Rupiah	10.852	-	-	-	-	10.852	15.983	-	-	-	-	15.983
b. Foreign currency	48.587	-	-	-	-	48.587	56.180	-	-	-	-	56.180
2. Spot dan derivative claims												
a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3. Securities												
a. Rupiah	393.050	-	-	-	-	393.050	688.135	-	-	-	-	688.135
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	6.333	-	-	-	-	6.333	10.573	-	-	-	-	10.573
7. Loans												
a. Micro, small and medium enterprises (UMKM)												
i. Rupiah	1.594.454	24.408	3.568	14.065	37.208	1.673.703	1.652.864	30.232	2.434	3.103	32.632	1.721.265
ii. Foreign currency	30.852	-	-	-	-	30.852	38.987	-	-	-	-	38.987
b. Non micro, small and medium enterprises (UMKM)												
i. Rupiah	2.589.855	60.433	1.621	1.259	19.170	2.672.338	2.515.903	42.164	2.916	840	39.843	2.601.666
ii. Foreign currency	73.162	-	-	-	-	73.162	64.843	-	-	-	-	64.843
c. Restructured loans												
i. Rupiah	9.501	-	-	212	4.931	14.644	49.398	846	-	-	28.481	78.725
ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
d. Loan on property	260.452	2.871	189	-	14.064	277.576	232.679	5.480	2.328	-	2.214	242.701
8. Equity investment	10	-	-	-	-	10	10	-	-	-	-	10
9. Temporary equity investment												
10. Other Receivables												
11. Commitment and contingencies												
a. Rupiah	1.049.064	-	-	9	1	1.049.074	1.064.027	1.256	-	18	-	1.065.301
b. Foreign currency	37.297	-	-	-	-	37.297	42.664	-	-	-	-	42.664
12. Foreclosed assets	32.547	-	3.072	-	1.099	36.718	3.725	-	-	1.001	98	4.824
III. OTHER INFORMATION												
1. Assets pledged as collateral												
a. To Bank Indonesia												
b. To other parties												
2. Impairment provision on earning assets						45.900						42.172
3. Required regulatory provision on assets						72.743						70.841
4. Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						38,02%						39,46%
5. Percentage of loans to micro and small enterprises (UMK)						1,92%						1,64%
6. Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						5,30%						5,81%
7. Percentage of micro and small enterprises (UMK) debtor						0,97%						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						25.733						9.557

STATEMENT OF ALLOWANCE FOR LOSSES
PT BANK BUMI ARTA TBK
As of December 31, 2017 And 2016 (Audited)

Account	Dec 31, 2017				Dec 31, 2016			
	Allowance For Impairment		Allowance required to be provided		Allowance For Impairment		Allowance required to be provided	
	Individual	Collective	General	Specific	Individual	Collective	General	Specific
Interbank placement	-	-	595	-	-	-	722	-
Spot dan derivative claims	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-
Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-
Claims on securities bought under reverse repo	-	-	-	-	-	-	-	-
Acceptance claims	-	-	63	-	-	-	99	-
Loans	19.408	26.492	41.179	30.330	20.319	21.853	41.312	28.092
Equity investment	-	-	-	-	-	-	-	-
Temporary equity investment	-	-	-	-	-	-	-	-
Other Receivable	-	-	-	-	-	-	-	-
Commitment and contingencies	-	-	576	-	-	-	616	-

STATEMENT OF SPOT AND DERIVATIVE TRANSACTION

PT BANK BUMI ARTA TBK

As of December 31, 2017 (In Million Rupiah)

No. Account	National Amount	Objectives		Derivative Receivables and Liabilities	
		Trading	Hedging	Receivables	Liabilities
A. Related to Exchange Rate					
1. Spot	-	-	-	-	-
2. Forward	-	-	-	-	-
3. Option	-	-	-	-	-
a. Purchased	-	-	-	-	-
b. Written	-	-	-	-	-
4. Future	-	-	-	-	-
5. Swap	-	-	-	-	-
6. Other	-	-	-	-	-
B. Related to Interest Rate					
1. Forward	-	-	-	-	-
2. Option	-	-	-	-	-
a. Purchased	-	-	-	-	-
b. Written	-	-	-	-	-
3. Future	-	-	-	-	-
4. Swap	-	-	-	-	-
5. Other	-	-	-	-	-
C. Others	-	-	-	-	-
TOTAL	-	-	-	-	-

OWNERSHIP STRUCTURE

PT. Surya Husada Investment	45,45%
PT. Dana Graha Agung	27,27%
PT. Budiman Kencana Lestari	18,18%
Public	9,10%

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:

- The financial information for the year ended December 31, 2017 and 2016 have been audited by Public Accountant Office Satrio Bing Eny & Rekan, member of Deloitte Touche Tohmatsu Limited (person in charge: Merliyana Syamsul) for the year ended 2017 and Satrio Bing Eny & Rekan, member of Deloitte Touche Tohmatsu Limited (person in charge: Muhammad Irfan) for the year ended 2016, an independent auditor with the opinion of the fair in its report, due to the above the information is not a complete presentation of the financial statements.
- Financial Statements presented in accordance with the Bank on matters as follows:
 - 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".
 - Circular of The Financial Services Authority Regulation No. 43/SEOJK.03/2016 on "Transparency and Publication of the Bank Reports".
 - 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".
 - 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".
- Foreign currency exchange rate of 1 USD of December 31, 2017 and 2016, respectively amounted to Rp 13,567.50 and Rp 13,472,5.

Jakarta, March 28, 2018

S.E. & O.

Board of Director of Bank Bumi Arta

Wikan Aryono S.

President Director

Hendrik Atmaja

Credit and Marketing Director