

To meet the Otoritas Jasa Keuangan Regulation (POJK) No. 6/POJK.03/2015 dated March 31, 2015 on Transparency and Publication Report of the Bank where had been changed with POJK No. 32/POJK.03/2016 on The Changes of Otoritas Jasa Keuangan Regulation No. 6/POJK.03/2015 on Transparency and Publication Report Bank and Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 43/SEOJK.03/2016 dated September 28, 2016 on Transparency and Publication Report General Bank, then below are presented the Consolidated Financial Statements of P.T. Surya Husada Investment and Subsidiary Company for ended December 31, 2017. Financial Statement of P.T. Bank Bumi Arta Tbk. for period ended on Desember 31, 2017 (Audited) published in Harian Kontan Newspaper dated on Maret 28, 2018.

Jakarta, March 29, 2018



Board of Director of Bank Bumi Arta

Hendrik Atmaja
Director

T. Hendra Jonathan
Director

CONSOLIDATED STATEMENT OF FINANCIAL POSITION FOR DESEMBER 31, 2017 DAN 2016 (In Million Rupiah)		
	31 DES 2017	31 DES 2016
ASSETS		
CURRENT ASSETS		
Cash and Cash Equivalent	1,310,121	1,172,713
Short-term Investments	149,671	136,410
Security Held to Maturity	393,050	688,135
Loans	4,483,064	4,458,966
Acceptances Receivable	6,333	10,573
Premium Receivables	19,985	10,590
Coassurance Premium Receivable	2,076	1,634
Reassurance Receivable	1,586	1,372
Reassurance Assets	30,412	10,326
Accrued Interest Receivable	33,916	34,526
Other Accounts Receivable	5,021	2,303
Prepaid Taxes	2,549	848
Prepaid Expenses	28,760	30,291
Total Current Assets	6,466,544	6,558,687
NON-CURRENT ASSETS		
Fixed Asset - Net	764,126	737,588
Total Non-Current Assets	764,126	737,588
OTHER ASSETS		
Deferred Tax Assets - Net	11,376	8,100
Other Assets	60,354	13,354
Total Others Asset	71,730	21,454
TOTAL ASSETS	7,302,400	7,317,729
LIABILITIES AND EQUITY		
CURRENT LIABILITIES		
Liabilities Payable Immediately	21,195	23,210
Deposits	5,425,091	5,616,990
Deposits from Other Bank	1,122	918
Acceptances Payable	6,333	10,573
Claim Payable	3,948	2,423
Claim Estimation	14,665	6,525
Unearned Premiums	40,286	21,995
Coassurance Premium Payables	10,689	7,258
Reassurance Payable	4,462	3,070
Commision Payable	3,891	2,310
Taxes Payable	20,581	15,908
Accrued Interest	14,402	16,909
Accrued Expenses	7,336	7,743
Other Liabilities	65,966	32,793
Total Current Liabilities	5,639,967	5,768,625
NON-CURRENT LIABILITIES		
Employee Benefits Obligations	66,947	55,582
Total Non-Current Liabilities	66,947	55,582
TOTAL LIABILITIES	5,706,914	5,824,207
EQUITY		
Capital Stock	9,000	9,000
Additional Paid-in Capital	5,135	5,135
Retained Earnings	467,225	422,296
Other comprehensive expenses - Net	274,326	274,349
Total Equity Attributable to:		
Owners of the Company	755,686	710,780
Non-Controlling Interest	839,800	782,742
TOTAL EQUITY	1,595,486	1,493,522
TOTAL LIABILITIES AND EQUITY	7,302,400	7,317,729

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME FOR YEAR ENDED DESEMBER 31, 2017 DAN 2016 (In Million Rupiah)		
	31 DES 2017	31 DES 2016
Net Sales	741,419	769,575
Cost of Goods Sold	64	74
Interest Expense	328,509	381,305
Provision for impairment losses - net	25,814	39,593
Gross Profit	387,032	348,603
Operational Expense	245,014	227,227
Gain (Loss) From Operation	142,018	121,376
Other Income (Expenses)		
Other Income	2,211	1,646
Other Expenses	(575)	(74)
Total Other Income (Expenses)	1,636	1,572
Income Before Tax	143,654	122,948
Benefit (Losses) Income Tax		
Current Tax	(35,125)	(30,451)
Final Tax	(1)	(1)
Deferred tax	2,064	2,546
Total Benefit (Loss) Income Tax	(33,062)	(27,906)
INCOME FOR THE YEAR	110,592	95,042
Other Comprehensive Income		
Item that will not be reclassified subsequently to profit or loss:		
Remeasurement of defined benefits obligation - net	(3,635)	(1,639)
Gain on revaluation of premises and equipment - net	-	-
Item that will be reclassified subsequently to profit or loss:		
Available For Sales Financial Assets	3,257	1,378
Total Other Comprehensive Income	(378)	(261)
Other Comprehensive Income (Losses) for The Year	110,214	94,781
Total comprehensive income for the year attributable to:		
Owners of the Company	56,905	48,509
Non-Controlling Interest	53,687	46,533
Total	110,592	95,042

CONSOLIDATED STATEMENT OF CASH FLOWS FOR YEAR ENDED DESEMBER 31, 2017 DAN 2016 (In Million Rupiah)		
	31 DES 2017	31 DES 2016
Cash Flows From Operating Activities		
Interest, commissions and fees received (paid)	350,779	336,839
Underwriting Income - net	20,828	12,030
Personnel expenses paid	(119,072)	(117,315)
General and administrative expenses paid	(100,609)	(90,636)
Proceeds from sale of foreclosed properties	664	-
Payments of tax	(32,785)	(28,187)
Other received (paid)	26,074	6,277
Operating Cash Flows Before Changes in Operating Activities		
Decrease (increase) in operating assets:		
Loans	(27,827)	(186,647)
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	(86,728)	413,629
Cash Flows From Investing Activities		
Placements in held-to-maturity securities	279,556	(336,576)
Acquisition of premises and equipment and intangible assets	(54,413)	(18,724)
Proceeds from sale of premises and equipment	2,610	913
Acquisition (Sales) Investing	(4,437)	1,898
Net Cash Used in Investing Activities	223,316	(352,489)
Cash Flows From Financing Activity		
Cash dividends paid	(13,680)	(7,812)
Additional paid-in capital	14,500	-
Net Cash Provided by Financing Activities	820	(7,812)
Net Increase (Decrease) In Cash And Cash Equivalents	137,408	53,328
Cash And Cash Equivalents At Beginning Of Year	1,172,714	1,119,386
Cash And Cash Equivalents At End Of Year	1,310,122	1,172,714

Catatan:
The financial information as of and for the year ended December 31, 2017 are taken from the Financial Statements that have been audited by the Public Accountant Achmad, Rasyid, Hisbullah & Jerry (Signing Partner: J. Anwar Hasan, CPA), which has provided fairly. Because of the financial information taken from financial statements, thus the information is not a complete presentation of financial statements.

Jakarta, March 29, 2018

Board of Director of Surya Husada Investment

Director
P.T. Surya Husada Investment

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR YEAR ENDED DESEMBER 31, 2017 DAN 2016 (In Million Rupiah)					
	Modal Saham	Saldo Laba	Penghasilan Komprehensif Lain	Kepentingan Non-Pengendali	Jumlah Ekuitas
Balance as of January 1, 2016	13,995	380,296	274,405	736,587	1,405,283
Correction of Consolidated Equity	-	(6,509)	-	(313)	(6,822)
Correction of Additional paid-in capital P.T. Asuransi Artarindo	140	-	-	140	280
Other Comprehensive Income	-	-	(56)	(205)	(261)
Comprehensive Income For The Year	-	48,509	-	46,533	95,042
Balance as of December 31, 2016	14,135	422,296	274,349	782,742	1,493,522
Correction of Consolidated Equity	-	(11,977)	-	(10,774)	(22,751)
Correction of Additional paid-in capital	-	-	-	14,500	14,500
Other Comprehensive Income	-	-	(24)	(354)	(378)
Comprehensive Income For The Year	-	56,906	-	53,686	110,592
Balance as of December 31, 2017	14,135	467,225	274,325	839,800	1,595,485