

Nomor Surat	KPNO/Pemb/038/IV/2016
Nama Emiten	Bank Bumi Arta Tbk
Kode Emiten	BNBA
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 3 Bulan yang berakhir pada 31/03/2017 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

No	Nama	Kegiatan Usaha	Lokasi	Tahun Komersil	Status Operasi	Jumlah Aset	Satuan	Mata Uang	Persentase (%)
1									

Dokumen ini merupakan dokumen resmi Bank Bumi Arta Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. Bank Bumi Arta Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		31 March 2017	General information
Nama entitas	Bank Bumi Arta Tbk		Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya			Explanation of change in name from the end of the preceding reporting period
Kode entitas	BNBA		Entity code
Nomor identifikasi entitas	AA470		Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia		Entity main industry
Sektor	8. Finance		Sector
Subsektor	81. Bank		Subsector
Informasi pemegang saham pengendali	National Corporation		Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction		Type of entity
Jenis efek yang dicatatkan	Saham / Stock		Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Pengembangan / Development		Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas tunggal / Single entity		Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Kuartal I / First Quarter		Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2017		Current period start date
Tanggal akhir periode berjalan	March 31, 2017		Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2016		Prior year end date
Tanggal awal periode sebelumnya	January 01, 2016		Prior period start date
Tanggal akhir periode sebelumnya	March 31, 2016		Prior period end date
Mata uang pelaporan	Rupiah / IDR		Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah			Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Satuan Penuh / Full Amount		Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit		Type of report on financial statements
Jenis opini auditor			Type of auditor's opinion
Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada			Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review			Result of review engagement
Tanggal laporan audit atau hasil laporan review			Date of auditor's opinion or result of review report
Auditor tahun berjalan			Current year auditor
Nama partner audit tahun berjalan			Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani			Number of years served as audit signing partner
Auditor tahun sebelumnya			Prior year auditor
Nama partner audit tahun sebelumnya			Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan	Ya / Yes		Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua	Ya / Yes		Whether in compliance with BAPEPAM LK VIII A two rules concerning

tentang independensi akuntan yang
memberikan jasa audit di pasar modal

independence of accountant providing
audit services in capital market

**[4220000] Statement of financial position presented using order of liquidity -
Financial and Sharia Industry**

Laporan posisi keuangan			Statement of financial position
	<u>31 March 2017</u>	<u>31 December 2016</u>	
Aset			Assets
Kas	26,863,344,638	46,315,773,715	Cash
Giro pada bank indonesia	416,854,558,640	393,118,773,021	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	63,516,479,555	72,158,065,158	Current accounts with other banks third parties
Cadangan kerugian penurunan nilai pada giro pada bank lain		(0)	Allowance for impairment losses for current accounts with other bank
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	1,049,649,958,151	658,353,715,428	Placements with bank Indonesia and other banks third parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	490,095,316,791	688,134,572,726	Marketable securities third parties
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	6,007,886,958	10,573,120,998	Acceptance receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	4,493,604,094,911	4,501,053,012,669	Loans third parties
Pinjaman yang diberikan pihak berelasi	75,630,374	84,190,292	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(45,064,574,983)	(42,171,556,557)	Allowance for impairment losses for loans
Aset keuangan lainnya	33,692,169,767	33,561,790,793	Other financial assets
Uang muka	2,000,000	2,000,000	Advances
Biaya dibayar dimuka	10,437,223,454	6,187,141,602	Prepaid expenses
Pajak dibayar dimuka	249,481,500		Prepaid taxes
Aset pajak tangguhan	7,465,157,132	7,465,157,132	Deferred tax assets
Aset takberwujud selain goodwill	470,285,995	1,582,350,932	Intangible assets other than goodwill
Aset tetap	735,195,770,114	733,483,876,439	Property and equipment
Agunan yang diambil alih	10,970,178,432	4,823,578,432	Foreclosed assets
Aset lainnya	5,734,918,479	6,447,770,164	Other assets
Jumlah aset	7,305,819,879,908	7,121,173,332,944	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	22,758,593,603	23,209,928,812	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts

Giro pihak ketiga	781,413,891,217	731,491,670,050	Current accounts third parties
Giro pihak berelasi	6,054,411,411	6,950,062,523	Current accounts related parties
Tabungan			Savings
Tabungan pihak ketiga	406,237,485,504	408,178,285,939	Savings third parties
Tabungan pihak berelasi	7,740,007,055	11,471,415,373	Savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	4,137,331,010,004	4,120,271,034,547	Time deposits third parties
Deposito berjangka pihak berelasi	518,459,362,634	417,081,357,020	Time deposits related parties
Simpanan dari bank lain	887,648,317	917,539,229	Other banks deposits
Liabilitas akseptasi	6,007,886,958	10,573,120,998	Acceptance payables
Beban akrual	16,239,355,301	16,909,457,219	Accrued expenses
Utang pajak	7,779,729,942	15,768,022,251	Taxes payable
Liabilitas lainnya	19,992,610,567	7,584,371,670	Other liabilities
Kewajiban imbalan pasca kerja	58,445,504,713	54,099,657,359	post-employment benefit obligations
Jumlah liabilitas	5,989,347,497,226	5,824,505,922,990	Total liabilities
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	231,000,000,000	231,000,000,000	Common stocks
Tambahan modal disetor	10,989,779,766	10,989,779,766	Additional paid-in capital
Cadangan revaluasi	590,161,171,936	590,161,171,936	Revaluation reserves
Cadangan pengukuran kembali program imbalan pasti	(4,062,424,761)	(4,062,424,761)	Reserve of remeasurements of defined benefit plans
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	27,500,000,000	27,500,000,000	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	460,883,855,741	441,078,883,013	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	1,316,472,382,682	1,296,667,409,954	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	1,316,472,382,682	1,296,667,409,954	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	7,305,819,879,908	7,121,173,332,944	Total liabilities, temporary syirkah funds and equity

[4322000] Statement of profit or loss and other comprehensive income, OCI components presented before tax, by nature - Financial and Sharia Industry

Laporan laba rugi dan penghasilan komprehensif lain	31 March 2017	31 March 2016	Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	176,236,631,416	176,440,955,375	Interest income
Beban bunga	(87,892,909,726)	(98,223,889,801)	Interest expenses
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	1,366,176,702	735,073,328	Provisions and commissions income from transactions other than loan
Keuntungan (kerugian) selisih kurs mata uang asing	126,208,648	20,681,488	Gains (losses) on changes in foreign exchange rates
Keuntungan (kerugian) pelepasan aset tetap	409,475,400	87,282,329	Gains (losses) on disposal of property and equipment
Pendapatan operasional lainnya	6,531,383,016	4,904,709,276	Other operating income
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(7,464,552,808)	(3,330,413,317)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(61,036,398,718)	(47,159,169,956)	General and administrative expenses
Beban sewa, pemeliharaan, dan perbaikan	(1,874,091,702)	(2,244,263,754)	Rent, maintenance and improvement expenses
Beban operasional lainnya			Other operating expenses
Jumlah laba operasional	26,401,922,228	31,230,964,968	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	4,708,000	7,568,259	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	26,406,630,228	31,238,533,227	Total profit (loss) before tax
Pendapatan (beban) pajak	(6,601,657,500)	(7,809,633,250)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	19,804,972,728	23,428,899,977	Total profit (loss) from continuing operations
Jumlah laba (rugi)	19,804,972,728	23,428,899,977	Total profit (loss)
Jumlah laba rugi komprehensif	19,804,972,728	23,428,899,977	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	19,804,972,728	23,428,899,977	Profit (loss) attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas	19,804,972,728	23,428,899,977	Comprehensive income attributable to parent entity

induk			
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	8.57	10.14	Basic earnings (loss) per share from continuing operations

[4410000] Statement of changes in equity - Financial and Sharia Industry - Current Year

31 March 2017

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Cadangan revaluasi</u>	<u>Cadangan pengukuran kembali program imbalan pasti</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Revaluation reserves</u>	<u>Reserve of remeasurements of defined benefit plans</u>	<u>Appropriated retained earnings-general and legal reserves</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	
Posisi ekuitas									Equity position
Saldo awal periode sebelum penyajian kembali	231,000,000,000	10,989,779,766	590,161,171,936	(4,062,424,761)	27,500,000,000	441,078,883,013	1,296,667,409,954	1,296,667,409,954	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	231,000,000,000	10,989,779,766	590,161,171,936	(4,062,424,761)	27,500,000,000	441,078,883,013	1,296,667,409,954	1,296,667,409,954	Equity position, beginning of the period
Laba (rugi)						19,804,972,728	19,804,972,728	19,804,972,728	Profit (loss)
Posisi ekuitas, akhir periode	231,000,000,000	10,989,779,766	590,161,171,936	(4,062,424,761)	27,500,000,000	460,883,855,741	1,316,472,382,682	1,316,472,382,682	Equity position, end of the period

[4410000] Statement of changes in equity - Financial and Sharia Industry - Prior Year

31 March 2016

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Cadangan revaluasi</u>	<u>Cadangan pengukuran kembali program imbalan pasti</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Revaluation reserves</u>	<u>Reserve of remeasurements of defined benefit plans</u>	<u>Appropriated retained earnings-general and legal reserves</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	
Posisi ekuitas									Equity position
Saldo awal periode sebelum penyajian kembali	231,000,000,000	10,989,779,766	590,161,171,936	(2,423,806,856)	25,000,000,000	379,141,145,844	1,233,868,290,690	1,233,868,290,690	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	231,000,000,000	10,989,779,766	590,161,171,936	(2,423,806,856)	25,000,000,000	379,141,145,844	1,233,868,290,690	1,233,868,290,690	Equity position, beginning of the period
Laba (rugi)						23,428,899,977	23,428,899,977	23,428,899,977	Profit (loss)
Pendapatan komprehensif lainnya			0	0					Other comprehensive income
Posisi ekuitas, akhir periode	231,000,000,000	10,989,779,766	590,161,171,936	(2,423,806,856)	25,000,000,000	402,570,045,821	1,257,297,190,667	1,257,297,190,667	Equity position, end of the period

[4510000] Statement of cash flows, direct method - Financial and Sharia Industry

Laporan arus kas

Statement of cash flows

	31 March 2017	31 March 2016	
Arus kas dari aktivitas operasi			Cash flows from operating activities
Arus kas sebelum perubahan dalam aset dan liabilitas operasi			Cash flows before changes in operating assets and liabilities
Penerimaan bunga, hasil investasi, provisi, dan komisi	177,472,429,144	174,636,373,760	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(88,569,614,469)	(98,470,457,457)	Payments Of Interest And Bonus Fees And Commissions
Pendapatan dari transaksi operasional lainnya	2,086,057,282	1,752,655,705	Income from other operating transactions
Pembayaran gaji dan tunjangan	(21,889,414,247)	(19,558,308,296)	Payments for salaries and allowances
Penerimaan pengembalian (pembayaran) pajak penghasilan	(12,340,351,792)	(7,654,572,750)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(21,566,255,636)	(20,193,862,869)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	4,708,000	7,568,259	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) pinjaman yang diberikan	7,457,477,676	(110,180,732,759)	Decrease (increase) in loans
Penurunan (kenaikan) aset lainnya	5,221,459,545	4,898,491,068	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	43,354,361,302	(12,500,147,900)	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	118,437,981,071	155,913,880,828	Increase (decrease) in customers time deposits
Kenaikan (penurunan) simpanan dari bank lain	(29,890,912)	(1,276,124,439)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) liabilitas lainnya	(6,650,043,985)	(9,705,453,878)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	202,988,902,979	57,669,309,272	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penjualan (perolehan) aset tetap	(3,217,582,573)	(859,435,600)	Proceeds from disposal (acquisition) of property and equipment
Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill	(283,025,507)	(291,500,000)	Proceeds from disposal (acquisition) of intangible assets other than goodwill
Pencairan (penempatan) efek-efek yang	187,399,251,509	22,721,944,042	Withdrawal (placement) of marketable securities

diperdagangkan			
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	183,898,643,429	21,571,008,442	Total net cash flows received from (used in) investing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	386,887,546,408	79,240,317,714	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	1,169,873,185,036	1,116,477,142,320	Cash and cash equivalents cash flows, beginning of the period
Kas dan setara kas arus kas, akhir periode	1,556,760,731,444	1,195,717,460,034	Cash and cash equivalents cash flows, end of the period