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Branches : Jakarta, Bandung, Semarang, Surakarta, Surabaya,
Medan, Bandar Lampung, Denpasar

**FINANCIAL
STATEMENT**

BALANCE SHEET

On September 30, 2011, 2010 and December 31, 2010

(In Million Rupiah)

No	Items	BANK		
		Sep 30, 2011	Sep 30, 2010	Dec 31, 2010
	<u>ASSETS</u>			
1	Cash	43,683	75,462	45,895
2	Placement at Bank Indonesia	914,561	616,512	1,094,691
3	Placement at other banks	32,615	37,878	28,447
4	Spot and Derivative Receivables	-	-	-
5	Securities			
	a. Measured at fair value in the financial statement	-	-	-
	b. Available for Sale	-	-	-
	c. Held to maturity	147,126	695,336	195,420
	d. Loans granted and receivables	-	-	-
6	Securities sold under repurchase agreements (Repo)	-	-	-
7	Claims from securities purchased under resale agreements (reverse repo)	-	-	-
8	Acceptance Receivables	7,216	384	2,706
9	Loans			
	a. Measured at fair value in the financial statement	-	-	-
	b. Available for Sale	-	-	-
	c. Held to maturity	-	-	-
	d. Loans granted and receivables	1,466,090	1,087,944	1,170,144

10	Sharia Funding 1)	-	-	-
11	Investment	1,485	1,485	1,485
12	Impairment losses of financial assets -/-			
	a. Securities	-	-	-
	b. Loans	(18,731)	(15,502)	(15,805)
	c. Other	(438)	(435)	(349)
13	Intangible assets	12,197	11,936	11,936
	Accumulate intangible assets amortization -/-	(7,551)	(6,042)	(6,498)
14	Fixed assets and inventory	179,133	175,291	176,772
	Accumulate fixed assets and inventory amortization -/-	(71,320)	(67,110)	(68,278)
15	Abandoned property	1,701	1,701	1,701
16	Foreclosed collateral	3,458	3,573	3,573
17	Suspense account	-	-	-
18	Inter-branch assets			
	a. Operating in Indonesia	-	-	-
	b. Operating overseas	-	-	-
19	Impairment losses of other assets -/-	-	-	-
20	Allowance for losses of non-productive assets -/-	(3,494)	(2,637)	(2,636)
21	Capital lease 2)	-	-	-
22	Deferred tax assets	6,448	6,016	6,448
23	Miscellaneous assets	53,727	51,821	15,400
	Total Assets	2,767,906	2,673,613	2,661,052

	<u>LIABILITIES and CAPITAL ITEMS DEMAND DEPOSITS</u>			
1	Demand Deposits	436,213	385,094	415,304
2	Saving	350,512	353,049	339,292
3	Time Deposits	1,427,260	1,417,198	1,404,945
4	Revenue sharing investment 2)	-	-	-

5	Liabilities at Bank Indonesia	-	-	-
6	Liabilities at other bank	3,128	7,876	7,525
7	Spot and derivative liabilities	-	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-	-
9	Acceptance liabilities	7,216	384	2,706
10	Issued Securities	-	-	-
11	Borrowings	-	-	-
12	Marginal deposits	2,792	1,717	223
13	Inter-branch liabilities			
	a. Operating in Indonesia	-	-	-
	b. Operating overseas	-	-	-
14	Deferred tax liabilities	-	-	-
15	Allowance for losses of administrative account transaction	5,502	4,767	4,927
16	Miscellaneous liabilities	83,932	75,762	51,470
17	Profit sharing investment 2)	-	-	-
18	Minority interest 4)	-	-	-
19	Loan Capital	-	-	-
20	Paid-In Capital			
	a. Authorized capital	800,000	800,000	800,000
	b. Unpaid capital -/-	(569,000)	(569,000)	(569,000)
	c. Repurchased stock (treasury stock) -/-	-	-	-
21	Additional paid-in capital			
	a. Agio	10,990	10,990	10,990
	b. Dis agio -/-	-	-	-
	c. Donated Capital	-	-	-
	d. Adjustment for financial statement	-	-	-

	translation			
	e. Other comprehensive incomes (losses)	-	-	-
	f. Other	-	-	-
	g. Fund for Paid-Up Capital	-	-	-
22	Difference arising from fixed assets revaluation	-	-	-
23	Difference arising from quasi-reorganization	-	-	-
24	Difference arising from entities under common control	-	-	-
25	Reserves			
	a. General reserves	15,000	12,500	12,500
	b. Specific reserves	-	-	-
26	Profit/loss			
	a. Previous years	170,740	153,190	153,190
	b. Current year	23,621	20,086	26,980
	Total Liabilities and Capital Items	2,767,906	2,673,613	2.661.052

PROFIT AND LOSS STATEMENT AND PROFIT BALANCE
From January 1 to September 30, 2011 and 2010
(In Million Rupiah)

No	Items	BANK	
		2011	2010
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expense			
1	Interest income		
	a. Rupiah	190,196	175,368
	b. Foreign Currency	2,274	1,901
2	Interest expense		
	a. Rupiah	83,532	78,018
	b. Foreign Currency	241	537
	Income (Expense) Net Interest	108,697	98,714
B. Operational Income and Expense Other than Interest			
1	Operating Income Other than Interest		
	a. Positive mark to market on financial assets		
	i. Securities	-	-
	ii. Loans	-	-
	iii. Spots and Derivatives	-	-
	iv. Other financial assets	-	-
	b. Negative mark to market on financial assets	-	-
	c. Gain on sale of financial assets		
	i. Securities	-	-
	ii. Loans	-	-
	iii. Other financial assets	-	-
	d. Gain on spots and derivatives (realized)	-	-
	e. Dividend, gain on investment under equity method, Commission/provision/fee and		

	administration	663	748
	f. Correction of allowance for impairment losses, allowance for impairment losses of non-earning assets and allowance for impairment losses of administrative account transaction	951	1,314
	g. Other income	8,041	5,826
2	Operating Expense Other than Interest		
	a. Negative mark to market on financial assets		
	i. Securities	-	-
	ii. Loans	-	-
	iii. Spots and Derivatives	-	-
	iv. Other financial assets	-	-
	b. Positive mark to market on financial assets	-	-
	c. Gain on sale of financial assets		
	i. Securities		
	ii. Loans	-	-
	iii. Other financial assets	-	-
	d. Gain on spots and derivatives (realized)	-	-
	e. Gain on Negative financial assets (impairment)		
	i. Securities	-	-
	ii. Loans	4,173	3,564
	iii. Sharia funding	-	-
	iv. Other financial assets	88	184
	f. Allowance for impairment losses of administrative account transaction	736	1,135
	g. Allowance for impairment losses of	-	-

	operating risk		
	h. Losses related to operating risk	69	3
	i. Losses of investment under equity method, commission/provision/fee and administration	-	-
	j. Impairment losses of other financial assets (non-financial)	-	-
	k. Impairment losses of non-earning assets	903	1,165
	l. Personnel expenses	45,358	42,041
	m. Promotion expenses	356	343
	n. Other expenses	35,921	32,207
	Net Operating Income (Expense) Other than Interest	(77,949)	(72,754)
	OPERATING PROFIT (LOSS)	30,748	25,960
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) on sale of fixed assets and	98	297
2.	inventories	272	54
3.	Gain (Loss) on foreign currency translation	377	471
	Other non-operating income (expenses)		
	NON-OPERATING PROFIT (LOSS)	747	822
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	31,495	26,782
1.	Transfer of profit (loss) to the head office	-	-
2.	Income tax		
	a. Estimated current year tax	(7,874)	(6,696)
	b. Deferred tax income (expense)	-	-
	CURRENT YEAR NET PROFIT (LOSS) AFTER TAX	23,621	20,086
	CURRENT YEAR PROFIT (LOSS) BEFORE MINORITY INTEREST	-	-
	CURRENT YEAR PROFIT (LOSS) AFTER MINORITY INTEREST	-	-
	DIVIDEND	(6,930)	(6,930)
	NET EARNINGS PER SHARE *)	13.63	11.59

CASHFLOW

FOR PERIOD January 1 , September 30, 2011 AND 2010

(IN MILLION RUPIAH)

ITEMS	2011	2010
CASHFLOW FROM OPERATING ACTIVITIES		
Interest, provision and commission income	189,393	180,410
Interest, provision and commission expense	(86,156)	(81,566)
Other operating income	6,955	2,934
Wage and allowance expenses	(42,612)	(40,235)
General and administrative expenses	(19,623)	(15,223)
Other non-operating expenses	22,715	19,908
Income tax	(97,42)	(7,027)
Cash Flow From Operating Activities Before Change of Operating Activities	60,930	59,201
Decrease (Increase) in operating assets:		
Loans	(295,946)	(113,305)
Other assets	(35,617)	(36,015)
Increase (Decrease) in operating liabilities:		
Deposits	54,444	228,247
Deposits from Other Bank	(4397)	508
Other liabilities	2,038	(1,025)
Net Cash Provided From (Used in) Operating Activities	(218,548)	137,611
CASHFLOW FROM INVESTING ACTIVITIES		
Placement of securities held to maturity	(200,000)	(4,099,480)
Disbursement of securities held to maturity	250,000	4,199,480
Sale of fixed assets	251	306
Acquisition of fixed assets	(3088)	(4,929)

Sale of foreclosed collateral	140	-
Net Cash Provided From (Used In) Investing Activities	47,303	95,377
CASHFLOW FROM FUNDING ACTIVITIES		
Distribution of Cash Dividend	(6,930)	(6,930)
INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT	(178,175)	226,058
CASH AND CASH EQUIVALENT, BEGINNING OF YEAR	1,218,676	1,199,129
CASH AND CASH EQUIVALENT, END OF YEAR	1,040,501	1,425,187
ADDITIONAL DISCLOSURES		
Cash and Cash Equivalent consists of:		
Cash	43,683	75,462
Demand Deposits at Bank Indonesia	235,761	121,722
Demand Deposits at other bank	32,615	37,878
Placement at Bank Indonesia and other bank	678,799	494,789
Bank Indonesia Certificate	49,643	695,336
Total Cash and Cash Equivalent	1,040,501	1,425,187
Transactions that do not affect cash:		
Decrease (Increase) of acceptance receivables	(4,509)	1,722
Increase (Decrease) of acceptance liabilities	4,509	(1,722)

COMMITMENTS AND CONTINGENCIES
On September 30, 2011 and 2010
(In Million Rupiah)

No	Items	BANK	
		2011	2010
I	COMMITMENT RECEIVABLES		
	1. Unused borrowing facilities		
	a. Rupiah	-	-
	b. Foreign Currency	-	-
	2. Outstanding derivative and spot purchases	-	-
	3. Other	-	-
II	COMMITMENT LIABILITIES		
	1. Unused credit facilities to customer		
	a. BUMN		
	<i>i.</i> Committed		
	- Rupiah	-	-
	- Foreign Currency	-	-
	<i>ii.</i> Uncommitted		
	- Rupiah	-	-
	- Foreign Currency	-	-
	b. Others		
	<i>i.</i> Committed	613,174	551,070
	<i>ii.</i> Uncommitted	-	-
	2. Unused credit facilities to other bank		
	a. Committed		
	- Rupiah	-	-
	- Foreign Currency	-	-
	b. Uncommitted		

	- Rupiah	-	-
	- Foreign Currency	-	-
	1. Irrevocable L/C		
	a. Foreign L/C	12,694	8,610
	b. Domestic L/C	1,000	-
	4. Outstanding derivative and spot sales	-	-
	5. Other	-	-
	CONTINGENCY RECEIVABLE		
III	1. Guarantees received		
	a. Rupiah	-	-
	b. Foreign Currency	-	-
	2. Interest income in progress		
	a. Rupiah	8,312	5,535
	b. Foreign Currency	-	-
	3. Other	-	-
	CONTINGENCY LIABILITIES		
IV	1. Guarantees granted		
	a. Rupiah	5,025	9,128
	b. Foreign Currency	-	-
	2. Other	277,342	192,992

	i. Rupiah	9,480	-	-	-	-	9,480	2,045	-	-	-	-	2,045
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	4,073	-	-	-	-	4,073	9,475	-	-	-	-	9,475
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	1,454	-	-	-	-	1,454	-	-	-	-	-	-
8.	Equity investment)	1,475	-	-	-	-	1,476	1,475	-	-	-	-	1,475
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	57,116	-	-	-	-	57,116	70,430	-	-	-	-	70,430
	b. Foreign currency)	-	-	-	-	-	-	-	-	-	-	-	-
11.	Foreclosed assets)	-	-	-	-	-	-	-	-	-	-	-	-
II	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	22,964	-	-	-	-	22,964	31,462	-	-	-	-	31,462
	b. Foreign currency	9,626	-	-	-	25	9,651	6,378	-	-	-	38	6,416
2.	Spot and derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	147,126	-	-	-	-	147,126	695,336	-	-	-	-	695,336

	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
5.	Claims on securities bought under resale agreement (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	7,216	-	-	-	-	7,216	384	-	-	-	-	384
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	541,838	1,575	94	28	19,833	563,368	458,477	2,994	2,005	199	17,053	480,728
	ii. Foreign currency	6,278	-	-	-	-	6,287	36,336	-	-	-	-	36,336
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	840,295	5,796	104	209	1,583	609,296	552,339	3,775	199	122	2,946	559,361
	ii. Foreign currency	34,904	-	-	-	-	34,904	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	32,598	61	-	-	238	32,897	29,087	77	153	-	180	29,497
8.	Equity investment)	10	-	-	-	-	10	10	-	-	-	-	10
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	556,970	-	-	-	-	556,970	486,111	2	-	-	-	486,113
	b. Foreign currency)	17,807	-	-	-	-	17,807	12,265	-	-	-	-	12,265
11.	Foreclosed assets)	-	-	-	3,329	129	3,458	-	-	-	3,573	-	3,573

III	INFORMASI LAIN (OTHER INFORMATION)								
1.	Assets pledged as collateral								
	a. To Bank Indonesia					-			-
	b. To other parties					-			-
2.	Allowance for Impairment losses on earning assets					19,169			15,937
3.	Required regulatory allowance for impairment losses on assets					19,679			20,704
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans					39.50%			47.71%
5.	Percentage of loans to micro and small enterprises (UMK)					5.56%			6.56%
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor					8.32%			8.76%
7.	Percentage of micro and small enterprises (UMK) debtor					3.55%			4.14%
8.	Others								
	a. Channeling					-			-
	b. Mudharabah Muqayyadah (Special Investment)					-			-
	c. Written-off earning assets					719			719
	d. Recollected written-off earning assets					194			194
	e. Charged-off earning assets					4,594			3,594

CALCULATION OF MINIMUM CAPITAL ADEQUACY

On September 30, 2011 and 2010

(In Million Rupiah)

Items	2011	2010
I. COMPONENT OF CAPITALS		
A. Core Capital	355,888	335,014
1. Paid in Capital	231,000	231,000
2. Disclosed reserves	124,888	104,014
2.1 Additional factors *)	125,398	104,014
a. (Agio)	10,990	10,990
b. Donated capital	-	-
c. General reserves	15,000	12,500
d. Specific reserves	-	-
e. Previous years profit which can be calculated into capital (100%)	87,598	70,481
f. Current year profit which can be calculated into capital (50%)	11,810	10,043
g. Positive translation adjustment of financial statement	-	-
h. Fund for Paid-Up Capital	-	-
i. Issued warrant (50%)	-	-
j. Stock option issued related to compensation program (50%)	-	-
2.2 Deduction factors *)	510	-
a. Dis agio	-	-
b. Previous years loss which can be calculated into capital (100%)	-	-
c. Current year loss that can be calculated into capital (100%)	-	-

d. Negative translation adjustment of financial statement	-	-
e. Other comprehensive income : losses from equity investment for available for sale category (100%)	-	-
f. Negative differences between regulatory allowance and impairment losses of earning assets)	510	-
3. Negative differences on adjustment of fair value on financial Innovative Capital *)	-	-
3.1 Subordinated securities (perpetual non cumulative)	-	-
3.2 Subordinated loans (perpetual non cumulative))	-	-
3.3 Instrumen Modal Inovatif lainnya (Other innovative capital instruments)	-	-
4. Deduction Factor of Tier 1 Capital *)		
4.1 Goodwill	-	-
4.2 Other intangible assets	-	-
4.3 Equity investment (50%)	-	-
4.4 Shortfall on the capital of insurance subsidiary (50%)	-	-
5. Minority Interest		
B. Supplementary Capital	-	-
1. Upper Tier 2 *)	54,490	49,943
1.1 Preferred stock (perpetual cumulative)	54,490	49,943
1.2 Subordinated securities (perpetual cumulative)	-	-

1.3	Subordinated loans (perpetual cumulative)		
1.4	Mandatory convertible bond	-	-
1.5	Innovative capital which is not calculated as core (tier 1) capital	-	-
1.6	Other instruments of upper tier 2 capital		
1.7	Fixed assets revaluation	-	-
1.8	General provision of earning assets	34,512	34,512
	(maximum 1,25% of RWA)	19,978	15,431
1.9	Other comprehensive income : gain from increase of fair value of equity investment for sale	-	-
2.	Lower Tier 2, maximum 50% of the Tier 1 Capital *)		
2.1	Redeemable preference shares (Redeemable preference shares)	-	-
2.2	Subordinated loans/bonds which can be calculated)	-	-
2.3	Other instruments of lower tier 2 capital		
3.	Deduction Factor of Tier 2 Capital *)	-	-
3.1	Equity investment (50%)	-	-
3.2	Shortfall on the capital of insurance subsidiary (50%)	-	-
C.	Deduction Factor for Tier 1 Capital and Tier 2 Capital for Exposure of Securitization	-	-
D.	Additional Supplementary Capital (Tier 3)		
E.	ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	-	-
II.	TOTAL TIER 1 CAPITAL AND TIER 2 CAPITAL (A + B + C)		
III.	TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3	410,378	384,957

CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B + C + E)	410,378	384,957
IV. RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK		
V. RISK WEIGHTED ASSET (RWA) FOR OPERATIONAL RISK	1,795,246	1,392,807
VI. RISK WEIGHTED ASSET (RWA) FOR MARKET RISK	249,567	150,788
VII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK [II:(IV+V)]	- 20.07	- 24.94
VIII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	20.07	24.94

FINANCIAL RATIO CALCULATION TABLE

On September 30, 2011 and 2010

No	Ratio (%)	2011	2010
Performance Ratio			
1	Minimum Capital Adequacy Requirement	20.07	24.94
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-earning assets.	0.91	0.96
3	Adversely classified earning assets to total earning assets	0.94	0.78
4	Allowance for Impairment losses of financial assets to earning assets	0.82	0.55
5	NPL gross	1.49	2.07
6	NPL Net	1.19	1.61
7	Return on Asset (ROA)	1.60	1.48
8	Return on Equity (ROE)	8.86	8.01
9	Net Interest Margin (NIM)	6.54	6.26
10	Operating Expenses to Operating Income	84.79	85.98
11	Loan to Deposit Ratio (LDR)	66.22	50.48
Compliance			
1	a. Percentage of Legal Lending Limit (LLL) Violation		
	i. Related Party	-	-
	ii. Unrelated Party	-	-
	b. Percentage of Legal Lending Limit (LLL) Over limit		
	i. Related Party	-	-
	ii. Unrelated Party	-	-
2	Minimum Statutory Demand Deposits (MSDG)		
	a. MSDG Rupiah	12.56	8.10
	b. MSDG Foreign Currency	10.06	2.64
3	Overall Net Open Position (NOP)	1.89	0.94

FOREIGN CURRENCY AND DERIVATIVE TRANSACTIONS

On September 30, 2012

(In Million Rupiah)

No.	Transaction	Bank				
		National Value	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Liabilities
A.	Related to Exchange Rate					
	1. Spot	-	-	-	-	-
	2. Forward	-	-	-	-	-
	3. Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
	4. Future	-	-	-	-	-
	5. Swap	-	-	-	-	-
	6. Others	-	-	-	-	-
B.	Related to Interest Rate					
	1. Spot	-	-	-	-	-
	2. Forward					
	3. Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
	4. Future	-	-	-	-	-
	5. Swap	-	-	-	-	-
	6. Others	-	-	-	-	-
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%

ULTIMATE SHAREHOLDERS

PT. Surya Husada Investment
PT. Dana Graha Agung
PT. Budiman Kencana Lestari

BOARD OF MANAGEMENT

President Commissioner : Ir. Rachmat M.S. MBA	President Director : Lucia S Windoe
Vice President Commissioner : Daniel Budidharma	Director : Hendrik Atmaja
Commissioner : R.M Sjariffudin (Mohammad Sjariffudin)	Director : Tan Hendra Jonathan

Notes :

- This condensed financial statement is made and published to comply with the Bank Indonesia Regulation No. 3/22/PBI/2001 of 13 December 2001 as amended by Bank Indonesia Regulation No. 7/50/PBI/2005 of 29 November 2005 on Amendment of Bank Indonesia Regulation No. 3/22/PBI/2001 on Financial Transparency of Financial Condition of Bank and Circular of Bank Indonesia No. 7/10/DPNP of 31 March 2005 as amended by Circular of Bank Indonesia No. 12/11/DNP of 31 March 2010 on the Second Amendment of Circular of Bank Indonesia No. 3/30/DPNP of 14 December 2001 on Presentation of Quarterly and Monthly Published Financial Statements of Commercial Banks and Specific Reports and Regulation No. X.K.2 with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-36/PM/2003 of 30 September 2003 regarding the Obligation to Submit Periodic Financial Statements.
- Condensed financial statement for year ending on September 30, 2011 and 2010 also December 31, 2010 is made in accordance with the Financial Accounting Standard Notice No. 50 (2006 Revision) and No. 55 (2006 Revision) and Condensed financial statement for year ending on 31 December 2010 has been audited by Osman Bing Satrio & Partners Public Accounting Firm (Member Firm of Deloitte Touche Tohmatsu Limited), with Riniek Winarsih as the Managing Partner and with unqualified opinion.
- USD Exchange rate on September 30, 2011 = Rp 8,790,-
- USD Exchange rate on September 30, 2010 = Rp 8,925,-
- USD Exchange rate on December 31, 2010 = Rp 9,010,-

Jakarta, October 27, 2011

S.E. & O.

Board of Directors of BANK BUMI ARTA

Lucia S. Windoe

Hendrik Atmaja

President Director

Director

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