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Branches : Jakarta, Bandung, Semarang,
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Lampung, Denpasar

FINANCIAL STATEMENTS

BALANCE SHEET

On December 31, 2012, 2011 and 2010

(In Million Rupiah)

No	Items	BANK		
		Dec 31, 2012 (Audited)	Dec 31, 2011 (Audited)	Dec 31, 2010 (Audited)
	<u>ASSETS</u>			
1	Cash	35,775	36,900	45,895
2	Placement at Bank Indonesia	940,917	996,200	1,094,691
3	Placement at other banks	42,617	18,190	28,447
4	Spot and Derivative Receivables	-	-	-
5	Securities Held			
	a. Measured at fair value in the financial statement	-	-	-
	b. Available for Sale	-	-	-
	c. Held to maturity	69,249	147,585	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	740	3,371	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	2,240,961	1,634,316	1,170,144
10	Sharia Funding 1)	-	-	-
11	Investment	10	10	1,485
12	Impairment losses of financial assets -/-			
	a. Securities	-	-	-
	b. Loans	(15,275)	(24,462)	(15,805)
	c. Other	(448)	(240)	(349)
13	Intangible assets	12,272	12,637	11,936
	Accumulate intangible assets amortization -/-	(9,122)	(7,937)	(6,498)
14	Fixed assets and inventory	201,547	176,801	176,772
	Accumulate fixed assets and inventory amortization -/-	(67,990)	(62,949)	(68,278)
15	Non Productive Assets			
	a. Abandoned property	1,701	1,701	1,701
	b. Foreclosed assets	1,001	3,458	3,573
	c. Suspense accounts	-	-	-
	d. Inter-branch assets			
	i. Operating in Indonesia	-	-	-
	ii. Operating overseas	-	-	-
16	Impairment on Non Financial Assets -/-)	-	(1,786)	(1,786)
17	Lease	-	-	-
18	Deferred tax assets	4,565	7,241	6,448
19	Other assets	24,992	22,113	15,400
Total Assets		3,483,517	2,963,149	2,661,902
LIABILITIES AND EQUITIES				

	LIABILITIES			
1	Demand Deposits	446,319	447,335	415,304
2	Saving	365,273	351,936	339,292
3	Time Deposits	2,063,249	1,620,745	1,404,945
4	Revenue sharing investment 2)	-	-	-
5	Liabilities at Bank Indonesia	-	-	-
6	Liabilities at other bank	16,932	3,576	7,525
7	Spot and derivative liabilities	-	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-	-
9	Acceptance liabilities	740	3,371	2,706
10	Issued Securities	-	-	-
11	Borrowings			
	a. Loan capital	-	-	-
	b. Other Borrowings	-	-	-
12	Marginal deposits	3,267	205	223
13	Inter-branch liabilities			
	a. Operating in Indonesia	-	-	-
	b. Operating overseas	-	-	-
14	Deferred tax liabilities	-	-	-
15	Miscellaneous liabilities	65,231	59,849	4,927
16	Profit sharing investment 2)	-	-	-
	TOTAL LIABILITIES	83,932	2,487,017	51,470
	EQUITIES			
17	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) -/-	-	-	-
18	Additional paid-in capital			

	a. Agio	10,990	10,990	10,990
	b. Disagio -/-	-	-	-
	c. Donated Capital	-	-	-
	d. Adjustment for financial statement translation	-	-	-
	e. Other	-	-	-
19	Other comprehensive gain (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 cash flow hedge	-	-	-
	d. Difference in fixed asset revaluation	-	-	-
	e. Portion of other comprehensive income from associates	-	-	-
	f. Gain (loss) on defined benefit actuarial program	-	-	-
	g. Income tax of other comprehensive income	-	-	-
	h. Others	-	-	-
20	Difference in quasi-reorganization	-	-	-
21	Difference in restructuring under common control	-	-	-
22	Other Equity	-	-	-
23	Reserves			
	a. General reserves	17,500	15,000	12,500
	b. Appropriated reserves	-	-	-
24	Gain/loss			
	a. Previous years	205,900	176,517	157,834
	b. Current year	57,116	42,625	28,113
25	TOTAL EQUITIES ATTRIBUTABLE TO BANK	522,506	476,132	440,437
	Minority Interest	-	-	-
	TOTAL EQUITIES	522,506	476,132	440,437
	Total Liabilities and Capital Items	3,483,517	2,963,149	2,661,902

COMPREHENSIVE PROFIT AND LOSS STATEMENT

From January 1 to December 31, 2012 and 2011

(In Million Rupiah)

No	Items	BANK	
		December 31, 2012 (Audited)	December 31, 2011 (Audited)
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expense			
1	Interest income		
	a. Rupiah	307,255	261,310
	b. Foreign Currency	4,301	3,062
2	Interest expense		
	a. Rupiah	119,158	114,168
	b. Foreign Currency	805	329
3	Income (Expense) Net Interest	191,593	149,875
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. gain on investment under equity method,	-	-
	f. Dividend	6	-

	g. Commission/provision/fee and administration	988	949
	h. Recovery of asset impairment	7,709	148
	i. Other income	16,019	11,590
	Operating Expense Other than Interest		
2	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	-	10,205
	iii. Sharia funding	-	-
	iv. Other financial assets	229	7
	f. Losses related to operating risk	17	489
	g. Losses of investment under equity method	-	-
	h. commission/provision/fee and administration	-	7
	i. Impairment losses of other financial assets (non-financial)	1,671	-
	j. Personnel expenses	75,400	59,748
	k. Promotion expenses	1,110	758
	l. Other expenses	66,307	54,452

	Net Operating Income (Expense) Other than Interest	(120,012)	(112,972)
	OPERATING PROFIT (LOSS)	71,581	36,903
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) on sale of fixed assets and inventories	1,102	419
2.	Gain (Loss) on foreign currency translation		
3.	Other non-operating income (expenses)	2,562	949
	NON-OPERATING PROFIT (LOSS)	2,222	18,745
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	5,886	20,113
	Income tax	77,467	57,016
	a. Estimated current year tax		
	b. Deferred tax income (expense)	(17,675)	(15,183)
	CURRENT YEAR NET PROFIT (LOSS) AFTER TAX	(2,676)	792
	OTHER COMPREHENSIVE INCOME	57,116	42,625
	a. Translation adjustment from foreign currency		
	b. Gain (loss) on value changes of financial assets categorized as available for sale	-	-
	c. Effective portion of cash flow hedge		
	d. Difference in fixed asset revaluation	-	-
	e. Portion of other comprehensive income from associates	-	-
	f. Gain (loss) on defined benefit actuarial program		
	g. Income tax of other comprehensive income	-	-
	h. Others		
	Other comprehensive income of the current year - net of applicable income tax	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	57,116	42,625
	Profit Attributable to:		
	OWNER	57,116	42,625

MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	57,116	42,625
Total Comprehensive Profit attributable to:		
OWNER	57,116	42,625
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	57,116	42,625
DIVIDEND	10,742	6,930
NET EARNINGS PER SHARE *)	24.73	18.45

CASHFLOW

FOR PERIOD ENDING ON December 31 2012 AND 2011

(IN MILLION RUPIAH)

ITEMS	2012	2011
CASHFLOW FROM OPERATING ACTIVITIES		
Interest, provision and commission income	305,255	259,758
Interest, provision and commission expense	(124,685)	(118,229)
Other operating income	15,444	8,070
Wage and allowance expenses	(69,181)	(56,729)
General and administrative expenses	(54,393)	(30,754)
Other non-operating expenses	293	(9,423)
Income tax	(20,461)	(12,155)
Cash Flow From Operating Activities Before Change of Operating Activities	52,272	40,538
Decrease (Increase) in operating assets:		
Loans	(606,645)	(464,172)
Other assets	4,950	(4,853)
Increase (Decrease) in operating liabilities:		
Deposits	260,474	260,474
Deposits from Other Bank	13,555	(3,948)
Other liabilities	3,740	2,072
Net Cash Provided From (Used in) Operating Activities	(77,503)	(169,889)
CASHFLOW FROM INVESTING ACTIVITIES		
Placement of securities held to maturity	(35,265)	(250,000)
Disbursement of securities held to maturity	165,265	300,000
Sale of fixed assets	1,118	465
Sale of foreclosed collateral	-	(10,599)

Gain on Investment Sale	-	140
Acquisition of fixed assets	(26,544)	20,000
Net Cash Provided From (Used In) Investing Activities	104,574	60,006
CASHFLOW FROM FUNDING ACTIVITIES		
Distribution of Cash Dividend	(10,742)	(6930)
INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT	16,329	(116,813)
CASH AND CASH EQUIVALENT, BEGINNING OF YEAR	1,052,220	1,169,033
CASH AND CASH EQUIVALENT, END OF YEAR	1,068,549	1,052,220
ADDITIONAL DISCLOSURES		
Cash and Cash Equivalent consists of:		
Cash	35,775	36,900
Demand Deposits at Bank Indonesia	264,620	225,962
Demand Deposits at other bank	42,168	18,190
Placement at Bank Indonesia and other bank	676,500	671,917
Bank Indonesia Certificate	49,486	99,251
Total Cash and Cash Equivalent	1,068,549	1,052,220

COMMITMENTS AND CONTINGENCIES

On December 31, 2012 and 2011

(In Million Rupiah)

No	Items	BANK	
		2012	2011
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. Committed		
	- Rupiah	-	-
	- Foreign Currency	-	-
	ii. Uncommitted		
	- Rupiah	-	-
	- Foreign Currency	-	-
	b. Others		
	i. Committed	571,663	598,192
	ii. 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	22,883	17,379
	b. Domestic L/C	7,053	5,475
	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. Credit Interest	430	1,949
	b. Other Interest	-	-
	3. Other	-	-
	CONTINGENCY LIABILITIES		
IV	1. Guarantees granted		
	a. Rupiah	3,970	5,964
	b. Foreign Currency	-	-
	2. Other	219,772	266,730

	a. Rupiah	69,249	-	-	-	-	69,249	147,585	-	-	-	-	147,585
	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	740	-	-	-	-	740	3,371	-	-	-	-	3,371
7.	Loans												
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah	908,414	5,749	303	-	12,381	926,847	570,099	4,791	419	517	14,964	590,790
	ii. Foreign currency	7,791	-	-	-	-	7,791	6,501	-	-	-	-	6,501
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	1,148,749	14,810	277	260	990	1,165,086	931,059	5,031	56	73	1,513	937,732
	ii. Foreign currency	-	-	-	-	-	44,961	41,226	-	-	-	-	41,226
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	13,514	-	-	-	-	13,514	37,609	-	142	31	223	37,863
8.	Equity investment)	10	-	-	-	-	10	10	-	-	-	-	10

9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	548,624	-	-	-	-	548,624	556,274	302	-	-	-	556,576
	b. Foreign currency)	29,245	-	-	-	-	29,245	23,173	-	-	-	-	23,173
11.	Foreclosed assets)	1,001	-	-	-	-	1,001	-	-	-	3,329	129	3,458
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						15.723						24,702
3.	Required regulatory allowance for impairment losses on assets						32.043						30,334
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						42.27%						37.12%
5.	Percentage of loans to micro and small enterprises (UMK)						4.49%						5.65%
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						7.16%						8.28%
7.	Percentage of micro and small enterprises (UMK) debtor						2.61%						3.61%
8.	Others												
	a. Channeling						-						-

CALCULATION OF MINIMUM CAPITAL ADEQUACY

On December 31, 2012 and 2011

(In Million Rupiah)

Items	2012	2011
I. COMPONENT OF CAPITALS		
A. Core Capital	393,331	363,941
1. Paid in Capital	231,000	231,000
2. Disclosed reserves		
2.1 Additional factors *)		
a. (Agio)	10,990	10,990
b. Donated capital	-	-
c. General reserves	17,500	15,000
d. Specific reserves	-	-
e. Previous year profit which can be calculated into capital (100%)	121,966	93,374
f. Current year profit which can be calculated into capital (50%)	29,896	20,916
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 *)	-	-
a. Disagio	-	-
b. Previous year 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)	15,984	-
g. Regulatory allowance for losses of productive assets	2,037	7,339
h. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-
3. 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	35,675	49,587

1. Upper Tier 2 *)	-	-
1.1 Preferred stock (perpetual cumulative)	-	-
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	34,512	34,512
1.8 General provision of earning assets (maximum 1,25% of RWA)	1,163	15,075
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)	429,006	413,528
III. TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E)	429,006	413,528
IV. RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK	1,951,389	1,822,311
V. RISK WEIGHTED ASSET (RWA) FOR OPERATIONAL RISK	285,055	249,567
VI. RISK WEIGHTED ASSET (RWA) FOR MARKET RISK	-	-
VII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK [II:(IV+V)]	19.18	19.96
VIII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	19.18	19.96

FINANCIAL RATIO CALCULATION TABLE

On December 31, 2012 and 2011

No	Ratio (%)	2012	2011
Performance Ratio			
1	Minimum Capital Adequacy Requirement	19.18	19.96
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-	0.53	0.71
3	earning assets.	0.47	0.68
4	Adversely classified earning assets to total earning assets	0.52	0.96
	Allowance for Impairment losses of financial assets to earning assets		
5	NPL gross	0.63	1.07
6	NPL Net	0.00	0.50
7	Return on Asset (ROA)	2.47	2.11
8	Return on Equity (ROE)	14.84	11.94
9	Net Interest Margin (NIM)	7.13	6.56
10	Operating Expenses to Operating Income	78.71	86.67
11	Loan to Deposit Ratio (LDR)	77.95	67.53
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	8.86	9.51
	b. MSDG Foreign Currency	9.02	9.26
3	Overall Net Open Position (NOP)	6.07	1.01

IMPAIRMENT LOSS ALLOWANCE)

NO.	ITEMS	December 31, 2012				December 31, 2012			
		ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Interbank placement	18	422	422	18	25	181	181	25
2	Spot and derivative claims	-	-	-	-	-	-	-	-
3	Securities	-	-	-	-	-	-	-	-
4	((Securities sold under repurchase agreement (repo))	-	-	-	-	-	-	-	-
5	Claims on securities bought under reverse repo)	-	-	-	-	-	-	-	-
6	Acceptance claims	-	8	8	-	-	34	34	-
7	Loans	5,338	9,937	20,285	10,974	5,339	19,123	14,860	9,602
8	Equity investment	-	-	-	-	-	-	-	-
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Administrative account transaction	-	-	336	-	-	-	5,617	15

FOREIGN CURRENCY AND DERIVATIVE TRANSACTIONS

On December 31, 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	Forward	-	-	-	-	-
2	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	-	-	-	-	-
5	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 : Wikan Aryono S.
Vice President Commissioner : Daniel Budidharma	Director : Hendrik Atmaja
Commissioner : R.M. Sjariffudin (Mohammad Sjariffudin)	Director : Tan Hendra Jonathan

Notes :

1. The Condensed Financial Statement for the year ending on December 31, 2012 has been audited by Purwantono, Suherman & Surja Public Accounting Firm, Member Firm of Ernst&Young Global (with Peter Surja, CPA as the Managing Partner) with unqualified opinion, and the Condensed Financial Statement for 2011 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 for the said financial statement before the reclassification, with explanatory paragraph on restatement of the financial statement for the previous year regarding the change of accounting policy and allowance for impairment losses of non-earning assets and administrative account transaction in 2011.
2. This condensed financial statement is made and published to fulfill and comply with:
 - a. Circular of Bank Indonesia No. 13/30/DPNP of 16 December 2011 on "Third amendment to Circular of Bank Indonesia No. 13/30/DPNP of 14 December 2011 on Presentation of Quarterly and Monthly Published Financial Statements of Commercial Banks and Specific Reports", as amended by Circular of Bank Indonesia No. 7/10/DPNP of 31 March 2005
 - b. 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 Financial Transparency of Financial Condition of Bank
 - c. Regulation No. X.K.2 with Decision of Chairman of the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-346/BL/2011 of 5 July 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 25 June 2011 on "Presentation of Periodic Financial Statement for Issuers and Public Company".
3. USD exchange rate on December 31, 2011 and 2012 are respectively: USD1 = Rp 9637,50

and Rp 9067,50

Jakarta, October 27, 2011

S.E. & O.

Board of Directors of BANK BUMI ARTA

Wikan Aryono S.

Hendrik Atmaja

President Director

Director

Published in Investor Daily and Bisnis Indonesia on March 28, 2013
Size: 8kol x 400mmk (32.5cm x 40cm)