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**FINANCIAL  
STATEMENT**

**BALANCE SHEET**

**On March 31, 2013, and December 31, 2012**

**(In Million Rupiah)**

No	Items	BANK	
		March 31, 2013	Dec 31, 2012
	<b><u>ASSETS</u></b>		
1	Cash	30,372	35,775
2	Placement at Bank Indonesia	1,215,169	940,917
3	Placement at other banks	49,190	42,617
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	97,510	69,249
	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	2,053	740
9	Loans		
	a. Measured at fair value in the financial statement	-	-
	b. Available for Sale	-	-
	c. Held to maturity	-	-
	d. Loans granted and receivables	2,337,830	2,240,961

10	Sharia Funding 1)	-	-
11	Investment	10	10
12	Impairment losses of financial assets -/-		
	a. Securities	-	-
	b. Loans	(14,735)	(15,275)
	c. Other	(531)	(448)
13	Intangible assets	12,727	12,272
	Accumulate intangible assets amortization -/-	(9,348)	(9,122)
14	Fixed assets and inventory	201,803	201,547
	Accumulate fixed assets and inventory amortization -/-	(69,540)	(67,990)
15	Non Productive Assets		
	a. Abandoned property	1,701	1,701
	b. Foreclosed assets	1,001	1,001
	c. Suspense accounts	-	-
	d. Inter-branch assets		
	i. Operating in Indonesia	-	-
	ii. Operating overseas	-	-
16	Impairment on Non Financial Assets -/-)	-	-
17	Lease	-	-
18	Deferred tax assets	4,565	4,565
19	Other assets	52,031	24,992
<b>Total Assets</b>		<b>3,911,808</b>	<b>3,483,517</b>
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1	Demand Deposits	523,678	446,319
2	Saving	349,897	365,273
3	Time Deposits	2,405,329	2,063,249

4	Revenue sharing investment 2)	-	-
5	Liabilities at Bank Indonesia	-	-
6	Liabilities at other bank	8,863	16,932
7	Spot and derivative liabilities	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-
9	Acceptance liabilities	2,053	740
10	Issued Securities	-	-
11	Borrowings		
	a. Loan capital	-	-
	b. Other Borrowings	-	-
12	Marginal deposits	-	3,267
13	Inter-branch liabilities		
	a. Operating in Indonesia	-	-
	b. Operating overseas	-	-
14	Deferred tax liabilities	-	-
15	Miscellaneous liabilities	84,931	65,231
16	Profit sharing investment	-	-
	<b>TOTAL LIABILITIES</b>	<b>3,374,751</b>	<b>2,961,011</b>
	<b>EQUITIES</b>		
17	Paid-In Capital		
	a. Authorized capital	800,000	800,000
	b. Unpaid capital -/-	(569,000)	(569,000)
	c. Repurchased stock (treasury stock) -/-	-	-
18	Additional paid-in capital		
	a. Agio	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	17,500
	b. Appropriated reserves	-	-
24	Gain/loss		
	a. Previous years	263,016	205,900
	b. Current year	14,551	57,116
	<b>TOTAL EQUITIES ATTRIBUTABLE TO BANK</b>	<b>537,057</b>	<b>522,506</b>
25	Minority Interest	-	-
	<b>TOTAL EQUITIES</b>	<b>537,057</b>	<b>522,506</b>
	<b>Total Liabilities and Capital Items</b>	<b>3,911,808</b>	<b>3,483,517</b>

**COMPREHENSIVE PROFIT AND LOSS STATEMENT**  
**From January 1 to March 31, 2013 and 2012**  
(In Million Rupiah)

No	Items	BANK	
		March 31, 2013	March 31, 2012
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest Income and Expense</b>			
1	Interest income		
	a. Rupiah	88,622	70,297
	b. Foreign Currency	926	919
2	Interest expense		
	a. Rupiah	37,975	29,147
	b. Foreign Currency	472	90
3	<b>Income (Expense ) Net Interest</b>	<b>51,101</b>	<b>41,979</b>
<b>B. Operational Income and Expense Other than Interest</b>			
	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	-	-

	g. Commission/provision/fee and administration	3,149	187
	h. Recovery of asset impairment	520	7,684
	i. Other income	446	2,590
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	-	-
	iii. Sharia funding	-	-
	iv. Other financial assets	138	76
	f. Losses related to operating risk	7	-
	g. Losses of investment under equity method	-	-
	h. commission/provision/fee and administration	-	-

	i. Impairment losses of other financial assets (non-financial)	-	-
	j. Personnel expenses	20,106	17,063
	k. Promotion expenses	410	146
	l. Other expenses	15,598	13,489
	Net Operating Income (Expense) Other than Interest	(32,144)	(20,313)
	<b>OPERATING PROFIT (LOSS)</b>	<b>18,957</b>	<b>21,666</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>			
1.	Gain (Loss) on sale of fixed assets and inventories	300	277
2.	Gain (Loss) on foreign currency translation	93	432
3.	Other non-operating income (expenses)	58	125
	<b>NON-OPERATING PROFIT (LOSS)</b>	<b>451</b>	<b>834</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>19,408</b>	<b>22,500</b>
	Income tax		
	a. Estimated current year tax	(4,857)	(5,625)
	b. Deferred tax income (expense)	-	-
	<b>CURRENT YEAR NET PROFIT (LOSS) AFTER TAX</b>	<b>14,551</b>	<b>16,875</b>
	<b>OTHER COMPREHENSIVE INCOME</b>		
	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		
<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>14,551</b>	<b>16,875</b>
<b>Profit Attributable to:</b>		
OWNER	14,551	16,875
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	14,551	16,875
<b>Total Comprehensive Profit attributable to:</b>		
OWNER	14,551	16,875
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	14,551	16,875
<b>DIVIDEND</b>	-	-
<b>NET EARNINGS PER SHARE *)</b>	<b>6.30</b>	<b>7.30</b>



**CASHFLOW**

**FOR PERIOD January 1 to March 31, 2013 AND 2012**

**(IN MILLION RUPIAH)**

ITEMS	2013	2012
<b>CASHFLOW FROM OPERATING ACTIVITIES</b>		
Interest, provision and commission income	90,105	69,223
Interest, provision and commission expense	(38,000)	(31,523)
Other operating income	3,339	2,259
Wage and allowance expenses	(18,693)	(16,303)
General and administrative expenses	(4,816)	(730)
Other non-operating expenses	9,701	13,520
Income tax	(5,212)	(10,656)
Cash Flow From Operating Activities Before Change of Operating Activities	36,424	25,790
Decrease (Increase) in operating assets:		
Loans	(96,869)	(145,232)
Other assets	(74,734)	(28,239)
Increase (Decrease) in operating liabilities:		
Deposits	404,062	(31,895)
Deposits from Other Bank	(8,069)	395
Other liabilities	(3,797)	1,232
Net Cash Provided From (Used in) Operating Activities	257,017	(177,949)
<b>CASHFLOW FROM INVESTING ACTIVITIES</b>		
Placement of securities held to maturity	(800,000)	(15,265)
Disbursement of securities held to maturity	50,000	100,000
Sale of fixed assets	316	277
Acquisition of fixed assets	(616)	(2,581)

<b>Net Cash Provided From (Used In) Investing Activities</b>	<b>(30,300)</b>	<b>82,431</b>
<b>INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT</b>	<b>226,717</b>	<b>(95,518)</b>
<b>CASH AND CASH EQUIVALENT, BEGINNING OF YEAR</b>	<b>1,068,549</b>	<b>1,052,220</b>
<b>CASH AND CASH EQUIVALENT, END OF YEAR</b>	<b>1,295,266</b>	<b>956,702</b>
<b>ADDITIONAL DISCLOSURES</b>		
Cash and Cash Equivalent consists of:		
Cash	30,372	30,799
Demand Deposits at Bank Indonesia	290,704	229,798
Demand Deposits at other bank	49,190	23,668
Placement at Bank Indonesia and other bank	925,000	672,437
<b>Total Cash and Cash Equivalent</b>	<b>1,295,266</b>	<b>956,702</b>
Transactions that do not affect cash:		
Decrease (Increase) of acceptance receivables	(1,313)	(351)
Increase (Decrease) of acceptance liabilities	1,313	351

**COMMITMENTS AND CONTINGENCIES**

On March 31, 2013 and 2012

(In Million Rupiah)

No	Items	BANK	
		2013	2012
I	<b>COMMITMENT RECEIVABLES</b>		
	1. Unused borrowing facilities		
	a. Rupiah	-	-
	b. Foreign Currency	-	-
	2. Outstanding derivative and spot purchases	-	-
	3. Other	-	-
II	<b>COMMITMENT LIABILITIES</b>		
	1. Unused credit facilities to customer		
	a. BUMN		
	i. Committed		
	- Rupiah	-	-
	- Foreign Currency	-	-
	ii. Uncommitted		
	- Rupiah	-	-
	- Foreign Currency	-	-
	b. Others		
	i. Committed	609,904	571,633
	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	28,529	22,883
	b. Domestic L/C	-	7,053
	4. Outstanding derivative and spot sales	-	-
	5. Other	-	-
	<b>CONTINGENCY RECEIVABLE</b>		
III	1. Guarantees received		
	a. Rupiah	-	-
	b. Foreign Currency	-	-
	2. Interest income in progress		
	a. Credit Interest	429	430
	b. Other Interest	-	-
	3. Other	-	-
	<b>CONTINGENCY LIABILITIES</b>		
IV	1. Guarantees granted		
	a. Rupiah	5,674	3,970
	b. Foreign Currency	-	-
	2. Other	219,673	219,772



	i. Rupiah	12,391	-	-	-	-	12,391	11,223	-	-	-	-	11,223
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	82,193	-	-	-	-	82,193	38,980	-	-	-	-	38,980
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	-	-	-	-	-	-	3,901	-	-	-	-	3,901
8.	Equity investment)	-	-	-	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	26,877	-	-	-	-	26,877	53,737	-	-	-	-	53,737
	b. Foreign currency)	-	-	-	-	-	-	-	-	-	-	-	-
11.	Foreclosed assets)	-	-	-	-	-	-	-	-	-	-	-	-
II	<b>NON-RELATED PARTIES</b>												
1.	Interbank placement												
	a. Rupiah	17,923	-	-	-	-	17,923	20,330	-	-	-	-	20,330
	b. Foreign currency	31,249	-	-	-	18	31,267	3,312	-	-	-	26	3,338
2.	Spot and derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	97,510	-	-	-	-	97,510	63,848	-	-	-	-	63,848



10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	573,138	1	-	-	-	573,139	541,714	-	-	-	-	541,714
	b. Foreign currency)	44,091	-	-	-	-	44,091	23,754	-	-	-	-	23,754
11.	Foreclosed assets)	1,001	-	-	-	-	1,001	-	-	-	3,329	129	3,458
III	<b>INFORMASI LAIN (OTHER INFORMATION)</b>												
1.	Assets pledged as collateral												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Allowance for Impairment losses on earning assets						15,266						16,330
3.	Required regulatory allowance for impairment losses on assets						30,846						31,836
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						42.86%						43.12%
5.	Percentage of loans to micro and small enterprises (UMK)						4.46%						5.81%
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6.96%						8.02%
7.	Percentage of micro and small enterprises (UMK) debtor						2.45%						3.18%
8.	Others												
	a. Channeling						-						-
	b. Mudharabah Muqayyadah						-						-





**CALCULATION OF MINIMUM CAPITAL ADEQUACY**

On March 31, 2013 and 2012

(In Million Rupiah)

Items	2013	2012
<b>I. COMPONENT OF CAPITALS</b>	431,242	383,421
<b>A. Core Capital</b>	231,000	231,000
1. Paid in Capital		
2. Disclosed reserves		
<b>2.1 Additional factors *)</b>		
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%)	181,758	135,207
f. Current year profit which can be calculated into capital (50%)	7,275	8,437
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%)	-	-
<b>2.2 Deduction factors *)</b>	-	-
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)	15,242	10,088
g. Regulatory allowance for losses of productive assets	2,039	7,125
h. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-
<b>3. Innovative Capital *)</b>		
3.1 Subordinated securities (perpetual non cumulative)	-	-
3.2 Subordinated loans (perpetual non cumulative))	-	-
3.3 Instrumen Modal Inovatif lainnya (Other innovative capital instruments)	-	-
<b>4. Deduction Factor of Tier 1 Capital *)</b>		
4.1 Goodwill	-	-
4.2 Other intangible assets	-	-
4.3 Equity investment (50%)	-	-
4.4 Shortfall on the capital of insurance subsidiary (50%)	-	-
<b>5. Minority Interest</b>	-	-
<b>B. Supplementary Capital</b>	<b>35,354</b>	<b>35,540</b>

<b>1. Upper Tier 2 *)</b>		
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)	842	1,028
1.9 Other comprehensive income : gain from increase of fair value of equity investment for sale	-	-
<b>2. Lower Tier 2, maximum 50% of the Tier 1 Capital *)</b>		-
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	-	-
<b>3. Deduction Factor of Tier 2 Capital *)</b>		-
3.1 Equity investment (50%)	-	-
3.2 Shortfall on the capital of insurance subsidiary (50%)	-	-
<b>C. Deduction Factor for Tier 1 Capital and Tier 2 Capital for Exposure of Securitization</b>	-	-
<b>D. Additional Supplementary Capital (Tier 3)</b>	-	-

E. ADDITIONAL SUPPLEMENTARY CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	-	-
II. TOTAL TIER 1 CAPITAL AND TIER 2 CAPITAL (A + B - C)	466,596	418,961
III. TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E)	466,596	418,961
IV. RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK	2,081,930	1,597,136
V. RISK WEIGHTED ASSET (RWA) FOR OPERATIONAL RISK	331,674	285,055
VI. RISK WEIGHTED ASSET (RWA) FOR MARKET RISK	-	-
VII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK [II:(IV+V)]	19.33	22.26
VIII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	19.33	22.26

**FINANCIAL RATIO CALCULATION TABLE**

**On March 31, 2013 and 2012**

No	Ratio (%)	2013	2012
<b>Performance Ratio</b>			
1	Minimum Capital Adequacy Requirement	19.33	22.26
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-	0.47	0.64
3	earning assets.	0.41	0.59
4	Adversely classified earning assets to total earning assets	0.45	0.64
	Allowance for Impairment losses of financial assets to earning assets		
5	<b>NPL gross</b>	0.60	0.85
6	<b>NPL Net</b>	-	0.02
7	Return on Asset (ROA)	2.10	3.05
8	Return on Equity (ROE)	13.68	17.64
9	Net Interest Margin (NIM)	6.40	6.67
10	Operating Expenses to Operating Income	79.76	73.47
11	Loan to Deposit Ratio (LDR)	71.30	74.52
<b>Compliance</b>			
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	9.12	9.32
	b. MSDG Foreign Currency	8.55	11.03
3	Overall Net Open Position (NOP)	6.22	4.41

**IMPAIRMENT LOSS ALLOWANCE)**

NO.	ITEMS	March 31, 2013				March 31, 2012			
		ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Interbank placement	18	492	492	18	26	236	236	26
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	-	21	21	-	-	37	37	-
7	Loans	5,338	9,397	21,200	8,777	5,339	10,692	16,327	9,792
8	Equity investment	-	-	-	-	-	-	-	-
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Administrative account transaction	-	-	338	-	-	-	5,418	-

**FOREIGN CURRENCY AND DERIVATIVE TRANSACTIONS**

On March 31, 2013

(In Million Rupiah)

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



**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 : Drs. Sam Setyautama. Ak	Director : Tan Hendra Jonathan

## Notes :

- The above financial statement is made and published to fulfill and comply with:
  - Bank Indonesia Regulation No. 3/22/PBI/2001 of 13 December 2001 on Financial Transparency of Financial Condition of Bank as amended by Bank Indonesia Regulation No. 14/14/PBI/2012 of 18 October 2012 on Transparency and Publication of Financial Statement of Commercial Banks".
  - 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".
  - 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".
  - 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".
- USD exchange rate on March 31 , 2013 and December 31, 2012 are respectively: USD1 = Rp 9,717.50 and Rp 9,637.50

Jakarta, April 25, 2012

S.E. & O.

Board of Directors of BANK BUMI ARTA

**Lucia S. Windoe**

**Hendrik Atmaja**

President Director

Director