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**FINANCIAL
 STATEMENT**

BALANCE SHEET

On June 30, 2013, and December 31, 2012

(In Million Rupiah)

No	Items	BANK	
		June 30, 2013	Dec 31, 2012
	<u>ASSETS</u>		
1	Cash	34,740	35,775
2	Placement at Bank Indonesia	790,179	940,917
3	Placement at other banks	46,072	42,167
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	98,675	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	2,089	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	2,482,909	2,240,961

10	Sharia Funding 1)	-	-
11	Investment	10	10
12	Impairment losses of financial assets -/-		
	a. Securities	-	-
	b. Loans	(14,809)	(15,275)
	c. Other	(19)	(448)
13	Intangible assets	12,727	12,272
	Accumulate intangible assets amortization -/-	(9,574)	(9,122)
14	Fixed assets and inventory	204,461	201,547
	Accumulate fixed assets and inventory amortization -/-	(71,112)	(67,990)
15	Non Productive Assets		
	a. Abandoned property	1,701	1,701
	b. Foreclosed assets	1,372	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	51,430	24,992
Total Assets		3,635,416	3,483,517
LIABILITIES AND EQUITIES			
LIABILITIES			
1	Demand Deposits	463,022	446,319
2	Saving	352,896	365,273
3	Time Deposits	2,162,039	2,063,249

4	Revenue sharing investment	-	-
5	Liabilities at Bank Indonesia	-	-
6	Liabilities at other bank	7,485	16,932
7	Spot and derivative liabilities	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-
9	Acceptance liabilities	2,089	740
10	Issued Securities	-	-
11	Borrowings		
	a. Loan capital	-	-
	b. Other Borrowings	-	-
12	Marginal deposits	689	3,267
13	Inter-branch liabilities		
	a. Operating in Indonesia	-	-
	b. Operating overseas	-	-
14	Deferred tax liabilities	-	-
15	Miscellaneous liabilities	109,075	65,231
16	Profit sharing investment	-	-
	TOTAL LIABILITIES	3,097,295	2,961,011
	EQUITIES		
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	20,000	17,500
	b. Appropriated reserves	-	-
24	Gain/loss		
	a. Previous years	246,216	205,900
	b. Current year	29,915	57,116
	TOTAL EQUITIES ATTRIBUTABLE TO BANK	538,121	522,506
25	Minority Interest	-	-
	TOTAL EQUITIES	538,121	522,506
	Total Liabilities and Capital Items	3,635,416	3,483,517

COMPREHENSIVE PROFIT AND LOSS STATEMENT

From January 1 to June 30, 2012 and 2012

(In Million Rupiah)

No	Items	BANK	
		June 30, 2013	June 30, 2012
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expense			
1	Interest income		
	a. Rupiah	183,289	143,809
	b. Foreign Currency	1,838	2,046
2	Interest expense		
	a. Rupiah	79,986	56,949
	b. Foreign Currency	986	224
3	Income (Expense) Net Interest	104,155	88,682
B. Operational Income and Expense Other than Interest			
	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	5	-

	g. Commission/provision/fee and administration	6,407	456
	h. Recovery of asset impairment	4,139	5,096
	i. Other income	966	6,361
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	-	63
	f. Losses related to operating risk	7	1
	g. Losses of investment under equity method	-	-
	h. commission/provision/fee and administration	-	-

	i. Impairment losses of other financial assets (non-financial)	-	7
	j. Personnel expenses	42,406	35,118
	k. Promotion expenses	772	353
	l. Other expenses	34,634	28,810
	Net Operating Income (Expense) Other than Interest	(66,302)	(52,439)
	OPERATING PROFIT (LOSS)	37,853	36,243
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) on sale of fixed assets and inventories	468	392
2.	Gain (Loss) on foreign currency translation	324	1,613
3.	Other non-operating income (expenses)	1,241	481
	NON-OPERATING PROFIT (LOSS)	2,033	2,486
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	39,886	38,729
	Income tax		
	a. Estimated current year tax	(9,971)	(9,682)
	b. Deferred tax income (expense)	-	-
	CURRENT YEAR NET PROFIT (LOSS) AFTER TAX	29,915	29,047
	OTHER COMPREHENSIVE INCOME		
	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	29,915	29,047
Profit Attributable to:		
OWNER	29,915	29,047
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	29,915	29,047
Total Comprehensive Profit attributable to:		
OWNER	29,915	29,047
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	29,915	29,047
DIVIDEND	-	-
NET EARNINGS PER SHARE *)	12.95	12.57

CASHFLOW**FOR PERIOD January 1 to June 30, 2013 AND 2012****(IN MILLION RUPIAH)**

ITEMS	2013	2012
CASHFLOW FROM OPERATING ACTIVITIES		
Interest, provision and commission income	184,265	143,523
Interest, provision and commission expense	(81,939)	(59,908)
Other operating income	10,255	7,183
Wage and allowance expenses	(40,452)	(33,352)
General and administrative expenses	(15,465)	(12,403)
Other non-operating expenses	19,561	11,503
Income tax	(10,536)	(13,494)
Cash Flow From Operating Activities Before Change of Operating Activities	65,689	43,032
Decrease (Increase) in operating assets:		
Loans	(241,948)	(354,702)
Other assets	(54,305)	19,765
Increase (Decrease) in operating liabilities:		
Deposits	103,117	(114,996)
Deposits from Other Bank	(9,447)	4,633
Other liabilities	2,209	16,290
Net Cash Provided From (Used in) Operating Activities	134,685	(115,986)
CASHFLOW FROM INVESTING ACTIVITIES		
Placement of securities held to maturity	(80,000)	(65,265)
Disbursement of securities held to maturity	50,000	100,000
Sale of fixed assets	483	392

Sale of foreclosed collateral	4,500	-
Acquisition of fixed assets	(3,617)	(5,390)
Net Cash Provided From (Used In) Investing Activities	(28,634)	29,737
CASHFLOW FROM FUNDING ACTIVITIES		
Distribution of Cash Dividend	(14,300)	-
INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT	(177,619)	(126,249)
CASH AND CASH EQUIVALENT, BEGINNING OF YEAR	1,068,549	1,052,220
CASH AND CASH EQUIVALENT, END OF YEAR	890,930	925,971
ADDITIONAL DISCLOSURES		
Cash and Cash Equivalent consists of:		
Cash	34,740	34,802
Demand Deposits at Bank Indonesia	279,373	225,181
Demand Deposits at other bank	46,072	19,498
Placement at Bank Indonesia and other bank	510,806	596,938
Bank Indonesia Certificate	19,939	49,552
Total Cash and Cash Equivalent	890,930	925,971
Transactions that do not affect cash:		
Decrease (Increase) of acceptance receivables	(1,349)	(2,567)
Increase (Decrease) of acceptance liabilities	1,349	2,567

COMMITMENTS AND CONTINGENCIES

On June 30, 2013 and 2012

(In Million Rupiah)

No	Items	BANK	
		2013	2012
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	697,262	571,633
	<i>ii.</i> Uncommitted	-	-
	2. Unused credit facilities to other bank		
	a. Committed		
	- Rupiah	-	-
	- Foreign Currency	-	-
	b. Uncommitted		
	- Rupiah	-	-

	- Foreign Currency	-	-
	3. Irrevocable L/C		
	a. Foreign L/C	32,705	22,883
	b. Domestic L/C	4,200	7,053
	4. Outstanding derivative and spot sales	-	-
	5. Other	-	-
III	CONTINGENCY RECEIVABLE		
	1. Guarantees received		
	a. Rupiah	-	-
	b. Foreign Currency	-	-
	2. Interest income in progress		
	a. Credit Interest	429	430
	b. Other Interest	-	-
	3. Other	-	-
IV	CONTINGENCY LIABILITIES		
	1. Guarantees granted		
	a. Rupiah	5,278	3,970
	b. Foreign Currency	-	-
	2. Other	219,020	219,772

	i. Rupiah	13.054	-	-	-	-	13.054	12.892	-	-	-	-	12.892
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	66.142	-	-	-	-	66.142	45.459	-	-	-	-	45.459
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	-	-	-	-	-	-	3.724	-	-	-	-	3.724
8.	Equity investment)	-	-	-	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	34.705	-	-	-	-	34.705	63.746	-	-	-	-	63.746
	b. Foreign currency)	-	-	-	-	-	-	-	-	-	-	-	-
11.	Foreclosed assets)	-	-	-	-	-	-	-	-	-	-	-	-
II	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	20,447	-	-	-	-	20,447	16,825	-	-	-	-	16,825
	b. Foreign currency	25,606	-	-	-	19	25,625	2,648	-	-	-	25	2,673
2.	Spot and derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	98,675	-	-	-	-	98,675	113,385	-	-	-	-	113,385

	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.	Loans	2,089	-	-	-	-	2,089	5,938	-	-	-	-	5,938
	a. Micro, small and medium enterprises (UMKM)												
	i. Rupiah												
	ii. Foreign currency	1,040,046	1,631	967	-	12,166	1,054,810	806,959	5,898	4	474	14,005	827,340
	b. Non micro, small and medium enterprises (UMKM)	8,810	-	-	-	-	8,810	8,583	-	-	-	-	8,583
	i. Rupiah (Rupiah)												
	ii. Foreign currency	1,281,861	10,963	436	511	895	1,294,666	1,017,798	21,074	97	297	525	1,039,791
	c. Restructured loans	45,427	-	-	-	-	45,427	54,953	-	-	-	-	54,953
	i. Rupiah												
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment)	7,364	-	-	-	-	7,364	7,200	-	-	-	-	7,200
9.	Temporary equity investment	10	-	-	-	-	10	10	-	-	-	-	10
10.	Commitment and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
	a. Rupiah (Rupiah)	694,438	-	-	-	-	694,438	543,814	18	-	-	-	543,832
	b. Foreign currency)	55,302	-	-	-	-	55,302	21,240	-	-	-	-	17,807
11.	Foreclosed assets)	242	-	1,001	-	129	1,372	-	-	-	1,664	-	1,664

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					14,828			18,886
3.	Required regulatory allowance for impairment losses on assets					32,504			34,539
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans					43.36%			42.68%
5.	Percentage of loans to micro and small enterprises (UMK)					3.73%			5.59%
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor					6.79%			7.80%
7.	Percentage of micro and small enterprises (UMK) debtor					2.30%			3.02%
8.	Others								
	a. Channeling					-			-
	b. Mudharabah Muqayyadah (Special Investment)					-			-
	c. Written-off earning assets					719			719
	d. Recollected written-off earning assets					2,654			194
	e. Charged-off earning assets					5,605			5,288

CALCULATION OF MINIMUM CAPITAL ADEQUACY

On June 30, 2013 and 2012

(In Million Rupiah)

Items	2013	2012
I. COMPONENT OF CAPITALS		
A. Core Capital	422,118	389,367
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	200,000	17,500
d. Specific reserves	-	-
e. Previous year profit which can be calculated into capital (100%)	164,958	132,707
f. Current year profit which can be calculated into capital (50%)	14,957	14,523
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)	17,260	10,228
g. Regulatory allowance for losses of productive assets	2,527	7,125
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	34,794	35,468

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)	282	956
1.9 Other comprehensive income : gain from increase of fair value of equity investment for sale (45%)	-	-
2. Lower Tier 2, maximum 50% of the Tier 1Capital *)		
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)	456,912	424,835
III. TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E)	456,912	424,835
IV. RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK	2,216,549	1,782,037
V. RISK WEIGHTED ASSET (RWA) FOR OPERATIONAL RISK	331,682	285,055
VI. RISK WEIGHTED ASSET (RWA) FOR MARKET RISK	-	-
VII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK [II:(IV+V)]	17.93	20.55
VIII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	17.93	20.55

FINANCIAL RATIO CALCULATION TABLE

On June 30, 2013 and 2012

No	Ratio (%)	2013	2012
Performance Ratio			
1	Minimum Capital Adequacy Requirement	17.93	20.55
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-earning assets.	0.46	0.61
3		0.48	0.57
4	Adversely classified earning assets to total earning assets Allowance for Impairment losses of financial assets to earning assets	0.47	0.69
5	NPL gross	0.60	0.77
6	NPL Net	0.04	0.00
7	Return on Asset (ROA)	2.14	2.57
8	Return on Equity (ROE)	13.99	15.09
9	Net Interest Margin (NIM)	6.50	6.90
10	Operating Expenses to Operating Income	80.75	77.03
11	Loan to Deposit Ratio (LDR)	83.38	78.46
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	8.83	9.04
	b. MSDG Foreign Currency	8.57	8.31
3	Overall Net Open Position (NOP)	7.23	3.87

IMPAIRMENT LOSS ALLOWANCE

NO.	ITEMS	June 30, 2013				June 30, 2012			
		ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Interbank placement	19	-	461	19	25	195	195	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	-	-	21	-	-	59	59	-
7	Loans	5,338	9,471	22,929	8,658	5,338	13,269	18,168	10,667
8	Equity investment	-	-	15	-	-	-	-	-
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Administrative account transaction	-	-	416	-	-	-	5,424	1

FOREIGN CURRENCY AND DERIVATIVE TRANSACTIONS

On December 31, 2010

(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 : Lucia S Windoe
Vice President Commissioner : Daniel Budidharma	Director : Hendrik Atmaja
Commissioner : Drs. Sam Setyautama. Ak	Director : Tan Hendra Jonathan

Notes :

1. The above financial statement is made and published to fulfill and comply with:

- a. 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".
- b. 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".
- 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".

2. USD exchange rate on June 30 , 2014 and December 31, 2013 are respectively: USD1 =
Rp 9,925 and Rp 9,637.50

Jakarta, July 22, 2014

S.E. & O.

Board of Directors of BANK BUMI ARTA

Lucia S. Windoe **Hendrik Atmaja**

President Director Director