



Head Office : Jl. Wahid Hasyim No. 234 Jakarta
 Phone. 2300893, 2300455
 WEBSITE : www.bankbba.co.id
 Branches : Jakarta, Bandung, Semarang, Surabaya,
 Medan, Bandar Lampung, Denpasar, Makassar

**FINANCIAL
STATEMENT**

BALANCE SHEET

On September 30, 2013, and December 31, 2012

(In Million Rupiah)

No	Items	BANK	
		Sep 30, 2013	Dec 31, 2012
	<u>ASSETS</u>		
1	Cash	42,209	35,775
2	Placement at Bank Indonesia	842,895	940,917
3	Placement at other banks	59,601	42,167
4	Spot and Derivative Receivables	-	-
5	Securities		
	a. Measured at fair value in the financial statement	-	-
	b. Available for Sale	-	-
	c. Held to maturity	128,971	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	20,021	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	2,658,746	2,240,961

10	Sharia Funding 1)	-	-
11	Investment	10	10
12	Impairment losses of financial assets -/-		
	a. Securities	-	-
	b. Loans	(11,365)	(15,275)
	c. Other	(23)	(448)
13	Intangible assets	12,782	12,727
	Accumulate intangible assets amortization -/-	(9,803)	(9,122)
14	Fixed assets and inventory	205,738	201,547
	Accumulate fixed assets and inventory amortization -/-	(72,806)	(67,990)
15	Non Productive Assets		
	a. Abandoned property	1,701	1,701
	b. Foreclosed assets	1,342	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	98,108	24,992
Total Assets		3,982,692	3,483,517
LIABILITIES AND EQUITIES			
LIABILITIES			
1	Demand Deposits	526,327	446,319
2	Saving	386,837	365,273
3	Time Deposits	2,367,568	2,063,249

4	Revenue sharing investment	-	-
5	Liabilities at Bank Indonesia	-	-
6	Liabilities at other bank	5,069	16,932
7	Spot and derivative liabilities	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-
9	Acceptance liabilities	20,021	740
10	Issued Securities	-	-
11	Borrowings		
	a. Loan capital	-	-
	b. Other Borrowings	-	-
12	Marginal deposits	295	3,267
13	Inter-branch liabilities		
	a. Operating in Indonesia	-	-
	b. Operating overseas	-	-
14	Deferred tax liabilities	-	-
15	Miscellaneous liabilities	117,993	65,231
16	Profit sharing investment 2)	-	-
	TOTAL LIABILITIES	3,427,110	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. Dis agio -/-	-	-
	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	47,376	57,116
	TOTAL EQUITIES ATTRIBUTABLE TO BANK	555,582	522,506
25	Minority Interest	-	-
	TOTAL EQUITIES	555,581	522,506
	Total Liabilities and Capital Items	3,982,692	3,483,517

COMPREHENSIVE PROFIT AND LOSS STATEMENT

From January 1 to September 30, 2013 and 2012

(In Million Rupiah)

No	Items	BANK	
		Sep 30, 2013	Sep 30, 2012
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expense			
1	Interest income		
	a. Rupiah	282,975	222,417
	b. Foreign Currency	3,109	3,206
2	Interest expense		
	a. Rupiah	122,542	85,204
	b. Foreign Currency	1,585	436
3	Income (Expense) Net Interest	161,957	139,983
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	2

	g. Commission/provision/fee and administration	10,474	725
	h. Recovery of asset impairment	6,522	6,218
	i. Other income	1,328	9,922
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	-	144
	f. Losses related to operating risk	49	17
	g. Losses of investment under equity method	-	-
	h. commission/provision/fee and administration	-	-

	i. Impairment losses of other financial assets (non-financial)	-	1,671
	j. Personnel expenses	65,324	53,733
	k. Promotion expenses	1,141	524
	l. Other expenses	54,123	45,831
	Net Operating Income (Expense) Other than Interest	(102,308)	(85,053)
	OPERATING PROFIT (LOSS)	59,649	54,930
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) on sale of fixed assets and inventories	688	843
2.	Gain (Loss) on foreign currency translation	1,325	2,232
3.	Other non-operating income (expenses)	1,506	655
	NON-OPERATING PROFIT (LOSS)	3,519	3,730
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	63,168	58,660
	Income tax		
	a. Estimated current year tax	(15,792)	(14,665)
	b. Deferred tax income (expense)	-	-
	CURRENT YEAR NET PROFIT (LOSS) AFTER TAX	47,376	43,995
	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	47,376	43,995
Profit Attributable to:		
OWNER	47,376	43,995
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	47,376	43,995
Total Comprehensive Profit attributable to:		
OWNER	47,376	43,995
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	47,376	43,995
DIVIDEND	14,300	10,742
NET EARNINGS PER SHARE *)	20.51	19.05

CASHFLOW

FOR PERIOD January 1 to September 30, 2013 AND 2012

(IN MILLION RUPIAH)

ITEMS	2013	2012
CASHFLOW FROM OPERATING ACTIVITIES		
Interest, provision and commission income	283,812	220,912
Interest, provision and commission expense	(127,176)	(89,740)
Other operating income	13,897	9,566
Wage and allowance expenses	(64,503)	(51,421)
General and administrative expenses	(30,518)	(26,105)
Other non-operating expenses	29,362	13,955
Recovery Rate	100	-
Income tax	(16,314)	(18,999)
Cash Flow From Operating Activities Before Change of Operating Activities	88,660	58,168
Decrease (Increase) in operating assets:		
Loans	(417,785)	(479,075)
Other assets	(9,914)	14,767
Increase (Decrease) in operating liabilities:		
Deposits	408,891	(148,412)
Deposits from Other Bank	(11,862)	4,413
Other liabilities	1,715	1,721
Net Cash Provided From (Used in) Operating Activities	59,705	(281,128)
CASHFLOW FROM INVESTING ACTIVITIES		
Placement of securities held to maturity	(130,000)	(65,265)
Disbursement of securities held to maturity	70,000	150,000

Sale of fixed assets	876	843
Sale of foreclosed collateral	4,650	-
Acquisition of fixed assets	(5,161)	(11,827)
Net Cash Provided From (Used In) Investing Activities	(59,635)	73,751
CASHFLOW FROM FUNDING ACTIVITIES		
Distribution of Cash Dividend	(14,300)	(10,742)
INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT	(14,231)	(218,119)
CASH AND CASH EQUIVALENT, BEGINNING OF YEAR	1,068,549	1,052,220
CASH AND CASH EQUIVALENT, END OF YEAR	1,054,319	834,101
ADDITIONAL DISCLOSURES		
Cash and Cash Equivalent consists of:		
Cash	42,209	31,628
Demand Deposits at Bank Indonesia	287,895	206,824
Demand Deposits at other bank	59,601	33,429
Placement at Bank Indonesia and other bank	555,000	547,000
Bank Indonesia Certificate and Deposit Certificate	109,614	16,220
Total Cash and Cash Equivalent	1,054,319	834,101
Transactions that do not affect cash:		
Decrease (Increase) of acceptance receivables	(19,281)	563
Increase (Decrease) of acceptance liabilities	19,281	(563)

COMMITMENTS AND CONTINGENCIES

On September 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	768,382	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	13,231	22,883
	b. Domestic L/C	4,680	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	306	430
	b. Other Interest	-	-
	3. Other	-	-
IV	CONTINGENCY LIABILITIES		
	1. Guarantees granted		
	a. Rupiah	8,344	3,970
	b. Foreign Currency	-	-
	2. Other	255,965	219,772

	i. Rupiah	15,603	-	-	-	-	15,603	10,974	-	-	-	-	10,974
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	66,998	-	-	-	-	66,998	48,746	-	-	-	-	48,746
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	-	-	-	-	-	-	3,542	-	-	-	-	3,542
8.	Equity investment)	-	-	-	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	35,342	-	-	-	-	35,342	61,816	-	-	-	-	61,816
	b. Foreign currency)	109	-	-	-	-	109	210	-	-	-	-	210
11.	Foreclosed assets)	-	-	-	-	-	-	-	-	-	-	-	-
II	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	18,400	-	-	-	-	18,400	27,340	-	-	-	-	27,340
	b. Foreign currency	41,178	-	-	-	23	41,201	6,071	-	-	-	18	6,089
2.	Spot and derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	128,971	-	-	-	-	128,971	64,487	-	-	-	-	68,487

10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	735,578	1	-	-	-	735,579	602,343	2	-	-	-	602,345
	b. Foreign currency)	23,589	-	-	-	-	23,589	18,201	-	-	-	-	18,201
11.	Foreclosed assets)	243	-	1,001	-	98	1,342	-	-	-	-	-	-
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						11,388						17,711
3.	Required regulatory allowance for impairment losses on assets						32,330						36,381
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						41.19%						42,66%
5.	Percentage of loans to micro and small enterprises (UMK)						3,21%						4,75%
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6,79%						7,62%
7.	Percentage of micro and small enterprises (UMK) debtor						2,19%						2,75%
8.	Others												
	a. Channeling						-						-
	b. Mudharabah						-						-

CALCULATION OF MINIMUM CAPITAL ADEQUACY

On September 30, 2013 and 2012

(In Million Rupiah)

Items	2013	2012
I. COMPONENT OF CAPITALS		
A. Core Capital	427,745	383,082
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	20,000	17,500
d. Specific reserves	-	-
e. Previous years profit which can be calculated into capital (100%)	164,958	121,966
f. Current year profit which can be calculated into capital (50%)	23,688	21,997
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	-	-
f. Negative differences between regulatory allowance and impairment losses of earning assets	20,686	12,765
g. Regulatory allowance for losses of productive assets	2,205	7,606
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 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	34,747	35,543

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)	235	1,031
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 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)	462,492	418,625
III. TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E)	462,492	462,492
IV. RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK	2,440,458	1,887,257
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)]	16.68	19.27
VIII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	16.68	19.27

FINANCIAL RATIO CALCULATION TABLE

On September 30, 2013 and 2012

No	Ratio (%)	2013	2012
Performance Ratio			
1	Minimum Capital Adequacy Requirement	16.68	19.27
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-	0.33	0.57
3	earning assets.	0.32	0.53
4	Adversely classified earning assets to total earning assets	0.33	0.64
	Allowance for Impairment losses of financial assets to earning assets		
5	NPL gross	0.41	0.69
6	NPL Net	0.00	0.00
7	Return on Asset (ROA)	2.24	2.58
8	Return on Equity (ROE)	14.79	15.30
9	Net Interest Margin (NIM)	6.66	7.21
10	Operating Expenses to Operating Income	80.41	77.35
11	Loan to Deposit Ratio (LDR)	80.97	82.28
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	8.92	8.42
	b. MSDG Foreign Currency	8.89	8.54
3	Overall Net Open Position (NOP)	2.99	3.73

IMPAIRMENT LOSS ALLOWANCE

NO.	ITEMS	September 30, 2013				September 30, 2012			
		ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Interbank placement	23	-	596	23	18	334	334	18
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	-	-	200	-	-	28	28	-
7	Loans	5,338	6,027	24,558	6,697	5,338	11,993	19,313	10,783
8	Equity investment	-	-	-	-	-	-	-	-
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Administrative account transaction	-	-	256	-	-	-	5,905	-

FOREIGN CURRENCY AND DERIVATIVE TRANSACTIONS

On September 30, 2013

(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 : HendrikAtmaja
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 September 31 , 2013 and December 31, 2012 are respectively: USD1 = Rp 11,580 and Rp 9,637.50

Jakarta, October 31, 2013

S.E. & O.

Board of Directors of BANK BUMI ARTA

Lucia S. Windoe **HendrikAtmaja**

President Director Director