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 Makassar

**FINANCIAL
 STATEMENTS**

BALANCE SHEET

On March 31, 2014, and December 31, 2013

(In Million Rupiah)

No	Items	BANK	
		March 31, 2014	Dec 31, 2013
	<u>ASSETS</u>		
1	Cash	31,488	55,485
2	Placement at Bank Indonesia	692,432	686,759
3	Placement at other banks	155,044	86,577
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	158,529	190,048
	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	22,969	24,815
9	Loans		
	a. Measured at fair value in the financial statement	-	-
	b. Available for Sale	-	-
	c. Held to maturity	-	-

	d. Loans granted and receivables	2,957,861	2,827,422
10	Sharia Funding 1)	-	-
11	Investment	10	10
12	Impairment losses of financial assets -/-		
	a. Securities	-	-
	b. Loans	(7,274)	(6,351)
	c. Other	(17)	(25)
13	Intangible assets	12,822	12,822
	Accumulate intangible assets amortization -/-	(10,224)	(10,033)
14	Fixed assets and inventory	209,573	207,906
	Accumulate fixed assets and inventory amortization -/-	(76,290)	(74,784)
15	Non Productive Assets		
	a. Abandoned property	1,701	1,701
	b. Foreclosed assets	1,342	1,342
	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	3,496	3,496
19	Other assets	65,243	38,482
Total Assets		4,218,705	4,045,672
LIABILITIES AND EQUITIES			
LIABILITIES			
1	Demand Deposits	505,425	453,762
2	Saving	344,706	376,407

3	Time Deposits	2,663,435	2,537,351
4	Revenue sharing investment 2)	-	-
5	Liabilities at Bank Indonesia	-	-
6	Liabilities at other bank	1,617	2,099
7	Spot and derivative liabilities	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-
9	Acceptance liabilities	22,969	24,815
10	Issued Securities	-	-
11	Borrowings		
	a. Loan capital	-	-
	b. Other Borrowings	-	-
12	Marginal deposits	2,451	3,609
13	Inter-branch liabilities		
	a. Operating in Indonesia	-	-
	b. Operating overseas	-	-
14	Deferred tax liabilities	-	-
15	Miscellaneous liabilities	101,746	83,226
16	Profit sharing investment 2)	-	-
	TOTAL LIABILITIES	3,642,349	3,481,269
	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	20,000
	b. Appropriated reserves	-	-
24	Gain/loss		
	a. Previous years	302,413	246,216
	b. Current year	11,953	56,197
	TOTAL EQUITIES ATTRIBUTABLE TO BANK	576,356	564,403
25	Minority Interest	-	-
	TOTAL EQUITIES	576,356	564,403
	Total Liabilities and Equities	4,218,705	4,045,672

COMPREHENSIVE PROFIT AND LOSS STATEMENT
From January 1 to March 31, 2014 and 2013
(In Million Rupiah)

No	Items	BANK	
		Mar 31, 2014	Mar 31, 2013
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expense			
1	Interest income		
	a. Rupiah	116,221	88,622
	b. Foreign Currency	1,560	926
2	Interest expense		
	a. Rupiah	58,405	37,975
	b. Foreign Currency	1,060	472
3	Income (Expense) Net Interest	58,316	51,101
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	-	-

	g. Commission/provision/fee and administration	3,025	3,149
	h. Recovery of asset impairment	6	520
	i. Other income	1,047	446
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	968	-
	iii. Sharia funding	-	-
	iv. Other financial assets	-	138
	f. Losses related to operating risk	62	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	24,591	20,106
	k. Promotion expenses	924	410
	l. Other expenses	19,917	15,598
	Net Operating Income (Expense) Other than Interest	(42,384)	(32,144)
	OPERATING PROFIT (LOSS)	15,932	18,957
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) on sale of fixed assets and inventories	53	300
2.	Gain (Loss) on foreign currency translation	(73)	93
3.	Other non-operating income (expenses)	25	58
	NON-OPERATING PROFIT (LOSS)	5	451
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	15,937	19,408
	Income tax		
	a. Estimated current year tax	(3,984)	(4,857)
	b. Deferred tax income (expense)	-	-
	CURRENT YEAR NET PROFIT (LOSS) AFTER TAX	11,593	14,551
	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	11,593	14,551
Profit Attributable to:		
OWNER	11,593	14,551
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	11,593	14,551
Total Comprehensive Profit attributable to:		
OWNER	11,593	14,551
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	11,593	14,551
DIVIDEND	-	-
NET EARNINGS PER SHARE *)	5.17	6.30

CASHFLOW

FOR PERIOD January 1 to March 31, 2014 AND 2013

(IN MILLION RUPIAH)

ITEMS	2014	2013
CASHFLOW FROM OPERATING ACTIVITIES		
Interest, provision and commission income	116,332	90,105
Interest, provision and commission expense	(57,811)	(38,000)
Other operating income	3,550	3,339
Wage and allowance expenses	(17,937)	(18,693)
General and administrative expenses	(16,873)	(4,816)
Other non-operating expenses	24	9,701
Income tax	(11,700)	(5,212)
Cash Flow From Operating Activities Before Change of Operating Activities	15,585	36,424
Decrease (Increase) in operating assets:		
Loans	(130,439)	(96,869)
Other assets	(22,433)	(74,734)
Increase (Decrease) in operating liabilities:		
Deposits	146,046	404,062
Deposits from Other Bank	(483)	(8,069)
Other liabilities	13,011	(3,797)
Net Cash Provided From (Used in) Operating Activities	21,287	257,017
CASHFLOW FROM INVESTING ACTIVITIES		
Placement of securities held to maturity	(118,979)	(800,000)
Disbursement of securities held to maturity	19,632	50,000
Sale of fixed assets	53	316
Acquisition of fixed assets	(2,087)	(616)

Net Cash Provided From (Used In) Investing Activities	(101,381)	(30,300)
INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT	(80,094)	226,717
CASH AND CASH EQUIVALENT, BEGINNING OF YEAR	978,390	1,068,549
CASH AND CASH EQUIVALENT, END OF YEAR	898,896	1,295,266
ADDITIONAL DISCLOSURES		
Cash and Cash Equivalent consists of:		
Cash	31,488	30,372
Demand Deposits at Bank Indonesia	312,432	290,704
Demand Deposits at other bank	155,044	49,190
Placement at Bank Indonesia and other bank	397,757	925,000
Bank Indonesia Certificate and Deposito Certificate	19,575	-
Total Cash and Cash Equivalent	898,296	1,295,266

COMMITMENTS AND CONTINGENCIES

On March 31, 2014 and December 31, 2013

(In Million Rupiah)

No	Items	BANK	
		Mar 31, 2014	Dec 31, 2013
I	COMMITMENT RECEIVABLES		
	1. Unused borrowing facilities		
	a. Rupiah	-	-
	b. Foreign Currency	-	-
	2. Outstanding derivative and spot purchases	-	2,102
	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	773,777	748,427
	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	16,428	18,217
	b. Domestic L/C	625	2,766
	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	305	306
	b. Other Interest	-	-
	3. Other	-	-
	CONTINGENCY LIABILITIES		
IV	1. Guarantees granted		
	a. Rupiah	7,527	6,912
	b. Foreign Currency	-	-
	2. Other	247,484	203,287

	i. Rupiah	14,762	-	-	-	-	14,762	12,391	-	-	-	-	12,391
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	56,233	-	-	-	-	56,233	82,193	-	-	-	-	82,193
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	d. Loan on property	-	-	-	-	-	-	-	-	-	-	-	-
8.	Equity investment)	-	-	-	-	-	-	-	-	-	-	-	-
9.	Temporary equity investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	15,553	-	-	-	-	15,553	26,877	-	-	-	-	26,877
	b. Foreign currency)	-	-	-	-	-	-	-	-	-	-	-	-
11.	Foreclosed assets)	-	-	-	-	-	-	-	-	-	-	-	-
II	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	12,291	-	-	-	-	12,291	17,923	-	-	-	-	17,923
	b. Foreign currency	142,736	-	-	-	17	142,753	31,249	-	-	-	18	31,267
2.	Spot and derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	158,529	-	-	-	-	15,529	97,510	-	-	-	-	97,510

10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	755,162	5	-	-	755,167	719,515	573,138	1	-	-	-	573,139
	b. Foreign currency)	27,637	-	-	-	27,637	31,194	44,091	-	-	-	-	44,091
11.	Foreclosed assets)	243	-	1,001	-	1,342	1,342	1,001	-	-	-	-	1,001
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						7,291						15,266
3.	Required regulatory allowance for impairment losses on assets						35,463						30,846
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						44.50%						42.86%
5.	Percentage of loans to micro and small enterprises (UMK)						2.60%						4.46%
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6.84%						6.96%
7.	Percentage of micro and small enterprises (UMK) debtor						1.90%						2.45%
8.	Others												
	a. Channeling						-						-
	b. Mudharabah Muqayyadah						-						-

CALCULATION OF MINIMUM CAPITAL ADEQUACY

On March 31, 2014 and 2013

(In Million Rupiah)

Items	2014	2013
I. COMPONENT OF CAPITALS	460,069	431,242
A. Core Capital	231,000	231,000
1. Paid in Capital		
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 year profit which can be calculated into capital (100%)	222,224	181,758
f. Current year profit which can be calculated into capital (50%)	5,976	7,275
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)	27,939	15,242
g. Regulatory allowance for losses of productive assets	2,182	2,039
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	64,044	35,354

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)	29,532	842
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)	524,113	466,596
III. TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E)	524,113	466,596
IV. RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK	2,698,034	2,081,930
V. RISK WEIGHTED ASSET (RWA) FOR OPERATIONAL RISK	390,042	331,674
VI. RISK WEIGHTED ASSET (RWA) FOR MARKET RISK	-	-
VII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK [II:(IV+V)]	16.97	19.33
VIII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	16.97	19.33

FINANCIAL RATIO CALCULATION TABLE

On December 31, 2014 and 2013

No	Ratio (%)	2014	2013
Performance Ratio			
1	Minimum Capital Adequacy Requirement	16.97	19.33
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-	0.21	0.47
3	earning assets.	0.18	0.41
4	Adversely classified earning assets to total earning assets	0.20	0.45
	Allowance for Impairment losses of financial assets to earning assets		
5	NPL gross	0.22	0.60
6	NPL Net	0.00	-
7	Return on Asset (ROA)	1.53	2.10
8	Return on Equity (ROE)	10.40	13.68
9	Net Interest Margin (NIM)	6.49	6.40
10	Operating Expenses to Operating Income	86.93	79.76
11	Loan to Deposit Ratio (LDR)	84.18	71.30
Compliance			
1	a. Percentage of Legal Lending Limit (LLL) Violation		
	i. Related Party	-	-
	ii. Unrelated Party	-	-
	b. Percentage of Legal Lending Limit (LLL) Overlimit		
	i. Related Party	-	-
	ii. Unrelated Party	-	-
2	Minimum Statutory Demand Deposits (MSDG)		
	a. MSDG Rupiah	8.65	9.12
	b. MSDG Foreign Currency	8.41	8.55
3	Overall Net Open Position (NOP)	3.31	6.22

IMPAIRMENT LOSS ALLOWANCE)

NO.	ITEMS	March 31, 2014				March 31, 2013			
		ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Interbank placement	-	17	1,550	17	18	492	492	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	-	-	221	-	-	21	21	-
7	Loans	-	7,274	27,558	5,913	5,338	9,397	21,200	8,777
8	Equity investment	-	-	-	-	-	-	-	-
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Administrative account transaction	-	-	234	-	-	-	338	-

FOREIGN CURRENCY AND DERIVATIVE TRANSACTIONS

On March 31, 2014

(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 Sjarifuddin)	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 , 2014 and December 31, 2013 are respectively: USD1 = Rp 11,360 and Rp 12,170

Jakarta, April 29, 2014

S.E. & O.

Board of Directors of BANK BUMI ARTA

Wikan Aryono S.

Hendrik Atmaja

President Director

Director

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