



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

**FINANCIAL
 STATEMENTS**

BALANCE SHEET

On June 30, 2014, and December 31, 2013

(In Million Rupiah)

No	Items	BANK	
		June 30, 2014 (Audited)	Dec 31, 2013 (Audited)
	<u>ASSETS</u>		
1	Cash	53,000	55.485
2	Placement at Bank Indonesia	859,240	686.759
3	Placement at other banks	161,738	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	247,351	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	22,029	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	3,059,823	2.827.422
10	Sharia Funding 1)	-	-
11	Investment	10	10
12	Impairment losses of financial assets -/-		
	a. Securities	-	-
	b. Loans	(9,308)	(6.351)
	c. Other	(18)	(25)
13	Intangible assets	12,822	12.822
	Accumulate intangible assets amortization -/-	(10,415)	(10.033)
14	Fixed assets and inventory	211,118	207.906
	Accumulate fixed assets and inventory amortization -/-	(77,604)	(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	102,207	38.482
Total Assets		4,638,612	4,045,672
LIABILITIES AND EQUITIES			
LIABILITIES			
1	Demand Deposits	534,565	453,762
2	Saving	383,482	376,407

3	Time Deposits	2,973,539	2,537,351
4	Revenue sharing investment 2)	-	-
5	Liabilities at Bank Indonesia	-	-
6	Liabilities at other bank	2,413	2,099
7	Spot and derivative liabilities	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-
9	Acceptance liabilities	22,029	24,815
10	Issued Securities	-	-
11	Borrowings		
	a. Loan capital	-	-
	b. Other Borrowings	-	-
12	Marginal deposits	958	3,609
13	Inter-branch liabilities		
	a. Operating in Indonesia	-	-
	b. Operating overseas	-	-
14	Deferred tax liabilities	-	-
15	Miscellaneous liabilities	151,169	83,226
16	Profit sharing investment 2)	-	-
	TOTAL LIABILITIES	4,068,101	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	22,500	20,000
	b. Appropriated reserves	-	-
24	Gain/loss		
	a. Previous years	285,822	246,216
	b. Current year	20,199	56,197
	TOTAL EQUITIES ATTRIBUTABLE TO BANK	570,511	564,403
25	Minority Interest	-	-
	TOTAL EQUITIES	570,511	564,403
	Total Liabilities and Equities	4,638,612	4,045,672

COMPREHENSIVE PROFIT AND LOSS STATEMENT
From January 1 to June 30, 2014 and 2013
(In Million Rupiah)

No	Items	BANK	
		June 31, 2014	June 31, 2013
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expense			
1	Interest income		
	a. Rupiah	243,009	183,289
	b. Foreign Currency	3,161	1,838
2	Interest expense		
	a. Rupiah	127,815	79,986
	b. Foreign Currency	2,198	986
3	Income (Expense) Net Interest	116,157	104,155
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	6	5

	g. Commission/provision/fee and administration	6,071	6,407
	h. Recovery of asset impairment	6	4,139
	i. Other income	1,913	966
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	2,996	-
	iii. Sharia funding	-	-
	iv. Other financial assets	-	-
	f. Losses related to operating risk	64	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	51,014	42,406
	k. Promotion expenses	1,773	772
	l. Other expenses	41,760	34,634
	Net Operating Income (Expense) Other than Interest	(89,611)	(66,302)
	OPERATING PROFIT (LOSS)	26,546	37,853
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) on sale of fixed assets and inventories	231	468
2.	Gain (Loss) on foreign currency translation	294	324
3.	Other non-operating income (expenses)	(139)	1,241
	NON-OPERATING PROFIT (LOSS)	386	2,033
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	26,932	39,886
	Income tax		
	a. Estimated current year tax	(6,733)	(9,971)
	b. Deferred tax income (expense)	-	-
	CURRENT YEAR NET PROFIT (LOSS) AFTER TAX	20,199	29,915
	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	20,199	29,915
Profit Attributable to:		
OWNER	20,199	29,915
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	20,199	29,915
Total Comprehensive Profit attributable to:		
OWNER	20,199	29,915
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	20,199	29,915
DIVIDEND	-	-
NET EARNINGS PER SHARE *)	8.74	12.95

CASHFLOW

FOR PERIOD January 1 to June 30, 2014 AND 2013

(IN MILLION RUPIAH)

ITEMS	2014	2013
CASHFLOW FROM OPERATING ACTIVITIES		
Interest, provision and commission income	243,555	184,265
Interest, provision and commission expense	(130,216)	(81,939)
Other operating income	7,409	10,255
Wage and allowance expenses	(34,978)	(40,452)
General and administrative expenses	(95,789)	(15,465)
Other non-operating expenses	(139)	19,561
Income tax	(13,417)	(10,536)
Cash Flow From Operating Activities Before Change of Operating Activities	36,425	65,689
Decrease (Increase) in operating assets:		
Loans	(232,401)	(241,948)
Other assets	(57,447)	(54,305)
Increase (Decrease) in operating liabilities:		
Deposits	524,011	103,117
Deposits from Other Bank	313	(9,447)
Other liabilities	(4,321)	(12,091)
Net Cash Provided From (Used in) Operating Activities	191,508	148,985
CASHFLOW FROM INVESTING ACTIVITIES		
Placement of securities held to maturity	(227,385)	(80,000)
Disbursement of securities held to maturity	39,967	50,000
Sale of fixed assets	231	483
Sale of foreclosed collateral	-	4,500
Acquisition of fixed assets	35,770	(3,617)

Net Cash Provided From (Used In) Investing Activities	(101,381)	(28,634)
CASHFLOW FROM FUNDING ACTIVITIES		
Distribution of Cash Dividend	-	-
INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT	(115,163)	(177,619)
CASH AND CASH EQUIVALENT, BEGINNING OF YEAR	978,390	1,068,549
CASH AND CASH EQUIVALENT, END OF YEAR	1,093,553	890,930
ADDITIONAL DISCLOSURES		
Cash and Cash Equivalent consists of:		
Cash	53,080	34,740
Demand Deposits at Bank Indonesia	356,240	279,373
Demand Deposits at other bank	161,738	46,072
Placement at Bank Indonesia and other bank	502,920	510,806
Bank Indonesia Certificate and Deposit Certificate	19,575	19,939
Total Cash and Cash Equivalent	1,093,553	890,930

COMMITMENTS AND CONTINGENCIES

On June 30, 2014 and December 31, 2013

(In Million Rupiah)

No	Items	BANK	
		June 30, 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	832,233	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	14,073	18,217
	b. Domestic L/C	1,393	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	8,844	6,912
	b. Foreign Currency	-	-
	2. Other	222,829	203,287

	i. Rupiah	16,323	-	-	-	-	16,323	13,054	-	-	-	-	13,054
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	41,788	-	-	-	-	41,788	66,142	-	-	-	-	66,142
	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)	30,248	-	-	-	-	30,248	34,705	-	-	-	-	34,705
	b. Foreign currency)	-	-	-	-	-	-	-	-	-	-	-	-
11.	Foreclosed assets)	-	-	-	-	-	-	-	-	-	-	-	-
II	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	22,508	-	-	-	-	22,508	20,447	-	-	-	-	20,447
	b. Foreign currency	139,212	-	-	-	18	193,230	25,606	-	-	-	19	25,625
2.	Spot and derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	247,351	-	-	-	-	247,351	98,675	-	-	-	-	98,675

10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	802,613	-	-	-	-	802,613	694,438	-	-	-	-	694,438
	b. Foreign currency)	23,682	-	-	-	-	23,682	55,302	-	-	-	-	55,302
11.	Foreclosed assets)	243	-	1,001	-	98	1,324	242	-	1,001	-	129	1,372
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						9,326						14,828
3.	Required regulatory allowance for impairment losses on assets						36,167						32,504
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						42.44%						43.36%
5.	Percentage of loans to micro and small enterprises (UMK)						2.67%						3.73%
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6.75%						6.79%
7.	Percentage of micro and small enterprises (UMK) debtor						1.96%						2.30%
8.	Others												
	a. Channeling						-						-
	b. Mudharabah Muqayyadah						-						-

CALCULATION OF MINIMUM CAPITAL ADEQUACY

On June 30, 2014 and 2013

(In Million Rupiah)

Items	2014	2013
I. COMPONENT OF CAPITALS	451,432	422,118
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	22,500	200,000
d. Specific reserves	-	-
e. Previous year profit which can be calculated into capital (100%)	205,633	164,958
f. Current year profit which can be calculated into capital (50%)	10,099	14,957
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)	26,621	17,260
g. Regulatory allowance for losses of productive assets	2,169	2,527
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	64,970	34,794

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)	30,458	282
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)	516,402	456,912
III. TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E)	561,402	456,912
IV. RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK	2,823,878	2,216,549
V. RISK WEIGHTED ASSET (RWA) FOR OPERATIONAL RISK	390,042	331,682
VI. RISK WEIGHTED ASSET (RWA) FOR MARKET RISK	-	-
VII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK [II:(IV+V)]	16.07	17.93
VIII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	16.07	17.93

FINANCIAL RATIO CALCULATION TABLE

On June 30, 2014 and 2013

No	Ratio (%)	2014	2013
Performance Ratio			
1	Minimum Capital Adequacy Requirement	16,07	17,93
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-	0.25	0,46
3	earning assets.	0.23	0,48
4	Adversely classified earning assets to total earning assets	0.23	0,47
	Allowance for Impairment losses of financial assets to earning assets		
5	NPL gross	0.30	0,60
6	NPL Net	0.02	0,04
7	Return on Asset (ROA)	1.24	2,14
8	Return on Equity (ROE)	8.80	13,99
9	Net Interest Margin (NIM)	6.20	6,50
10	Operating Expenses to Operating Income	89.56	80,75
11	Loan to Deposit Ratio (LDR)	78.63	83,38
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	8,83
	b. MSDG Foreign Currency	8.10	8,57
3	Overall Net Open Position (NOP)	3.07	7,23

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	-	18	1,667	18	19	-	461	19
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	-
7	Loans	-	9,308	28,409	5,691	5,338	9,471	22,929	5,338
8	Equity investment	-	-	-	-	-	-	15	-
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Administrative account transaction	-	-	220	-	-	-	416	

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 11,855 and Rp 12,170

Jakarta, July 22, 2014

S.E. & O.

Board of Directors of BANK BUMI ARTA

Wikan Aryono S.

Hendrik Atmaja

President Director

Director

Published in Investor Daily Newspaper No. 3796 page 15 on Tuesday July 22, 2014