



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 September 30, 2014, and December 31, 2013

(In Million Rupiah)

No	Items	BANK	
		September 30, 2014 (Audited)	Dec 31, 2013 (Audited)
	<u>ASSETS</u>		
1	Cash	49,491	55,485
2	Placement at Bank Indonesia	1,071,048	686,759
3	Placement at other banks	120,473	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	245,702	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	2,797	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	3,210,733	2,827,422
10	Sharia Funding	-	-
11	Investment	10	10
12	Impairment losses of financial assets -/-		
	a. Securities	-	-
	b. Loans	(8,414,)	(6,351)
	c. Other	(17)	(25)
13	Intangible assets	13,207	12,822
	Accumulate intangible assets amortization -/-	(10,630)	(10,033)
14	Fixed assets and inventory	213,014	207,906
	Accumulate fixed assets and inventory amortization -/-	(79,206)	(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	81,575	38,482
Total Assets		4,916,326	4,045,672
LIABILITIES AND EQUITIES			
LIABILITIES			
1	Demand Deposits	583,013	453,762
2	Saving	372,461	376,407

3	Time Deposits	3,239,914	2,537,351
4	Revenue sharing investment	-	-
5	Liabilities at Bank Indonesia	-	-
6	Liabilities at other bank	3,140	2,099
7	Spot and derivative liabilities	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-
9	Acceptance liabilities	2,797	24,815
10	Issued Securities	-	-
11	Borrowings		
	a. Loan capital	-	-
	b. Other Borrowings	-	-
12	Marginal deposits	1,121	3,609
13	Inter-branch liabilities		
	a. Operating in Indonesia	-	-
	b. Operating overseas	-	-
14	Deferred tax liabilities	-	-
15	Miscellaneous liabilities	137,350	83,226
16	Profit sharing investment	-	-
	TOTAL LIABILITIES	4,342,796	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	23,218	56,197
	TOTAL EQUITIES ATTRIBUTABLE TO BANK	573,530	564,403
25	Minority Interest	-	-
	TOTAL EQUITIES	573,530	564,403
	Total Liabilities and Equities	4,916,326	4,045,672

COMPREHENSIVE PROFIT AND LOSS STATEMENT

From January 1 to September 30, 2014 and 2013

(In Million Rupiah)

No	Items	BANK	
		Sep 30, 2014	Sep 30, 2013
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expense			
1	Interest income		
	a. Rupiah	379,109	282,975
	b. Foreign Currency	4,803	3,109
2	Interest expense		
	a. Rupiah	206,177	122,542
	b. Foreign Currency	3,329	1,585
3	Income (Expense) Net Interest	174,406	161,957
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)	6	5

	e. gain on investment under equity method,	9,775	10,474
	f. Dividend		
	g. Commission/provision/fee and administration	6 3,099	6,522 1,328
	h. Recovery of asset impairment		
	i. Other income		
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	2,196	-
	iii. Sharia funding	-	-
	iv. Other financial assets	-	-
	f. Losses related to operating risk	64	49
	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	84,638	65,324
	k. Promotion expenses	3,222	1,141
	l. Other expenses	66,423	54,123
	Net Operating Income (Expense) Other than Interest	(143,677)	(102,308)
	OPERATING PROFIT (LOSS)	30,729	59,649
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) on sale of fixed assets and inventories	241	688
2.	Gain (Loss) on foreign currency translation	476	1,325
3.	Other non-operating income (expenses)	(489)	1,506
	NON-OPERATING PROFIT (LOSS)	228	3,519
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	30,957	63,168
	Income tax		
	a. Estimated current year tax	(7,739)	(15,792)
	b. Deferred tax income (expense)	-	-
	CURRENT YEAR NET PROFIT (LOSS) AFTER TAX	23,218	47,376
	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	23,218	47,376
Profit Attributable to:		
OWNER	23,218	47,376
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	23,218	47,376
Total Comprehensive Profit attributable to:		
OWNER	23,218	47,376
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	23,218	47,376
DIVIDEND	14,091	14,300
NET EARNINGS PER SHARE *)	10.05	20.51

CASHFLOW

FOR PERIOD January 1 to September 30, 2014 AND 2013

(IN MILLION RUPIAH)

ITEMS	September 30, 2014	September 30, 2013
CASHFLOW FROM OPERATING ACTIVITIES		
Interest, provision and commission income	375,294	283,812
Interest, provision and commission expense	(210,277)	(127,176)
Other operating income	11,861	13,897
Wage and allowance expenses	(56,156)	(64,503)
General and administrative expenses	(57,894)	(30,518)
Other non-operating expenses	(489)	29,362
Recovery rate	-	
Income tax	(13,937)	(16,314)
Cash Flow From Operating Activities Before Change of Operating Activities	48,402	88,660
Decrease (Increase) in operating assets:		
Loans	(383,315)	(417,785)
Other assets	(16,385)	(9,914)
Increase (Decrease) in operating liabilities:		
Deposits	830,868	408,891
Deposits from Other Bank	1,040	(11,862)
Other liabilities	2,486	1,715
Net Cash Provided From (Used in) Operating Activities	483,096	59,705
CASHFLOW FROM INVESTING ACTIVITIES		
Placement of securities held to maturity	(289,464)	(130,000)
Disbursement of securities held to maturity	208,761	70,000
Sale of fixed assets	241	876

Sale of foreclosed collateral	-	4,650
Acquisition of fixed assets	(6,671)	(5,161)
Net Cash Provided From (Used In) Investing Activities	(87,133)	(59,635)
CASHFLOW FROM FUNDING ACTIVITIES		
Distribution of Cash Dividend	(14,091)	(14,300)
INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT	381,872	(14,230)
CASH AND CASH EQUIVALENT, BEGINNING OF YEAR	978.390	1,068,549
CASH AND CASH EQUIVALENT, END OF YEAR	1.360.262	1,054,319
ADDITIONAL DISCLOSURES		
Cash and Cash Equivalent consists of:		
Cash	49,491	42,209
Demand Deposits at Bank Indonesia	400,548	287,895
Demand Deposits at other bank	120,473	59,601
Placement at Bank Indonesia and other bank	670,393	555,000
Bank Indonesia Certificate and Deposit Certificate	119,357	109,614
Total Cash and Cash Equivalent	1,360,262	1,054,319

COMMITMENTS AND CONTINGENCIES

On September 30, 2014 and December 31, 2013

(In Million Rupiah)

No	Items	BANK	
		Sep 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	781,780	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	20,878	18,217
	b. Domestic L/C	8,574	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	231	306
	b. Other Interest	-	-
	3. Other	-	-
	CONTINGENCY LIABILITIES		
IV	1. Guarantees granted		
	a. Rupiah	9,008	6,912
	b. Foreign Currency	-	-
	2. Other	224,244	203,287

	i. Rupiah	17,704	-	-	-	-	17,704	15,603	-	-	-	-	15,603
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	55,983	-	-	-	-	55,983	66,998	-	-	-	-	66,998
	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	24,748	-	-	-	-	24,748	35,342	-	-	-	-	35,342
	b. Foreign currency	-	-	-	-	-	-	109	-	-	-	-	109
11.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	24,864	-	-	-	-	24,864	18,400	-	-	-	-	18,400
	b. Foreign currency	95,592	-	-	-	17	95,609	41,178	-	-	-	23	41,201
2.	Spot and derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	245,702	-	-	-	-	245,702	128,971	-	-	-	-	128,971

10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	766,485	7	-	-	-	766,492	735,578	1	-	-	-	735,579
	b. Foreign currency)	29,000	-	-	-	-	29,000	23,589	-	-	-	-	23,589
11.	Foreclosed assets)	-	-	1,244	-	98	1,342	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						8,431						11,388
3.	Required regulatory allowance for impairment losses on assets						36,631						32,330
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						42.38%						41.19%
5.	Percentage of loans to micro and small enterprises (UMK)						2.41%						3.21%
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6.67%						6.79%
7.	Percentage of micro and small enterprises (UMK) debtor						1.71%						2.19%
8.	Others												
	a. Channeling						-						-
	b. Mudharabah Muqayyadah						-						-

CALCULATION OF MINIMUM CAPITAL ADEQUACY

On September 30, 2014 and 2013

(In Million Rupiah)

Items	SEP 30, 2014	SEP 30, 2013
I. COMPONENT OF CAPITALS		
A. Core Capital	451,546	427,745
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	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%)	11,608	23,688
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)	27,840	20,686
g. Regulatory allowance for losses of productive assets	2,345	2,205
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	65,819	34,747

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)	31,307	235
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)	517,365	462,492
III. TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E)	517,365	462,492
IV. RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK	2,891,871	2,440,458
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)]	15.76	16.68
VIII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	15.76	16.68

FINANCIAL RATIO CALCULATION TABLE

On September 30, 2014 and 2013

No	Ratio (%)	SEP 30, 2014	SEP 30, 2013
Performance Ratio			
1	Minimum Capital Adequacy Requirement	15.76	16.68
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-	0.20	0.33
3	earning assets.	0.17	0.32
4	Adversely classified earning assets to total earning assets	0.20	0.33
	Allowance for Impairment losses of financial assets to earning assets		
5	NPL gross	0.22	0.41
6	NPL Net	0.00	0.00
7	Return on Asset (ROA)	0.92	2.24
8	Return on Equity (ROE)	6.78	14.79
9	Net Interest Margin (NIM)	5.97	6.66
10	Operating Expenses to Operating Income	92.26	80.41
11	Loan to Deposit Ratio (LDR)	76.48	80.97
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	9.24	8.92
	b. MSDG Foreign Currency	8.59	8.89
3	Overall Net Open Position (NOP)	3.97	2.99

IMPAIRMENT LOSS ALLOWANCE

On September 30, 2014 and 2013

(In Million Rupiah)

NO.	ITEMS	SEP 30, 2014				SEP 30, 2013			
		ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Interbank placement	-	17	1,205	17	23	-	596	23
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	-	-	22	-	-	-	200	-
7	Loans	-	8,414	29,720	5,307	5,338	6,027	24,558	6,697
8	Equity investment	-	-	-	-	-	-	-	-
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Administrative account transaction	-	-	360	-	-	-	256	-

FOREIGN CURRENCY AND DERIVATIVE TRANSACTIONS

On September 30, 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 :

- 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 September 30, 2014 and December 31, 2013 are respectively: USD1 = Rp 12,185 and Rp 12,170.

Jakarta, October 30, 2014

S.E. & O.

Board of Directors of BANK BUMI ARTA

Hendrik Atmaja

Tan Hendra Jonathan

President Director

Director

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