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**FINANCIAL  
 STATEMENTS**

**BALANCE SHEET**

**On December 31, 2014, and 2013**

**(In Million Rupiah)**

No	Items	BANK	
		DEC 31, 2014 (Audited)	DEC 31, 2013 (Audited)
	<b><u>ASSETS</u></b>		
1	Cash	46,960	55,485
2	Placement at Bank Indonesia	1,029,198	686,759
3	Placement at other banks	94,267	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	265,239	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	4,614	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	3,535,325	2,827,422
10	Sharia Funding 1)	-	-
11	Investment	10	10
12	Impairment losses of financial assets -/-		
	a. Securities	-	-
	b. Loans	(6,860)	(6,351)
	c. Other	(17)	(25)
13	Intangible assets	13,207	12,822
	Accumulate intangible assets amortization -/-	(10,835)	(10,033)
14	Fixed assets and inventory	213,816	207,906
	Accumulate fixed assets and inventory amortization -/-	(80,136)	(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	2,597	3,496
19	Other assets	45,049	38,482
<b>Total Assets</b>		<b>5,155,423</b>	<b>4,045,672</b>
<b>LIABILITIES AND EQUITIES</b>			
<b>LIABILITIES</b>			
1	Demand Deposits	492,772	453,762
2	Saving	369,515	376,407

3	Time Deposits	3,587,716	2,537,351
4	Revenue sharing investment 2)	-	-
5	Liabilities at Bank Indonesia	-	-
6	Liabilities at other bank	1,109	2,099
7	Spot and derivative liabilities	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-
9	Acceptance liabilities	4,614	24,815
10	Issued Securities	-	-
11	Borrowings		
	a. Loan capital	-	-
	b. Other Borrowings	-	-
12	Marginal deposits	2,639	3,609
13	Inter-branch liabilities		
	a. Operating in Indonesia	-	-
	b. Operating overseas	-	-
14	Deferred tax liabilities	-	-
15	Miscellaneous liabilities	94,918	83,226
16	Profit sharing investment 2)	-	-
	<b>TOTAL LIABILITIES</b>	<b>4,553,283</b>	<b>3,481,269</b>
	<b>EQUITIES</b>		
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	51,828	56,197
	<b>TOTAL EQUITIES ATTRIBUTABLE TO BANK</b>	<b>602,140</b>	<b>564,403</b>
25	Minority Interest	-	-
	<b>TOTAL EQUITIES</b>	<b>602,140</b>	<b>564,403</b>
	<b>Total Liabilities and Equities</b>	<b>5,155,423</b>	<b>4,045,672</b>

**COMPREHENSIVE PROFIT AND LOSS STATEMENT**

From January 1 to December 31, 2014 and 2013

(In Million Rupiah)

No	Items	BANK	
		DEC 31, 2014	DEC 31, 2013
<b>OPERATING INCOME AND EXPENSES</b>			
<b>A. Interest Income and Expense</b>			
1	Interest income		
	a. Rupiah	524,700	392,595
	b. Foreign Currency	6,553	4,603
2	Interest expense		
	a. Rupiah	292,654	175,862
	b. Foreign Currency	4,411	2,607
3	<b>Income (Expense ) Net Interest</b>	<b>234,188</b>	<b>218,729</b>
<b>B. Operational Income and Expense Other than Interest</b>			
	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	8	12

	g. Commission/provision/fee and administration	16,008	14,061
	h. Recovery of asset impairment	6	11,061
	i. Other income	3,859	1,721
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	794	-
	iii. Sharia funding	-	-
	iv. Other financial assets	-	-
	f. Losses related to operating risk	67	114
	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	95,710	87,553
	k. Promotion expenses	1,690	1,957
	l. Other expenses	86,446	81,086
	Net Operating Income (Expense) Other than Interest	(164,826)	(143,756)
	<b>OPERATING PROFIT (LOSS)</b>	<b>69,362</b>	<b>74,973</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>			
1.	Gain (Loss) on sale of fixed assets and inventories	577	697
2.	Gain (Loss) on foreign currency translation	624	1,622
3.	Other non-operating income (expenses)	(21)	1,562
	<b>NON-OPERATING PROFIT (LOSS)</b>	<b>1,180</b>	<b>3,881</b>
	<b>CURRENT YEAR PROFIT (LOSS) BEFORE TAX</b>	<b>70,542</b>	<b>78,854</b>
	Income tax		
	a. Estimated current year tax	(17,815)	(21,589)
	b. Deferred tax income (expense)	(899)	(1,068)
	<b>CURRENT YEAR NET PROFIT (LOSS) AFTER TAX</b>	<b>51,828</b>	<b>56,197</b>
	<b>OTHER COMPREHENSIVE INCOME</b>		
	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		
<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	<b>51,828</b>	<b>56,197</b>
<b>Profit Attributable to:</b>		
OWNER	51,828	56,197
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL PROFIT	51,828	56,197
<b>Total Comprehensive Profit attributable to:</b>		
OWNER	51,828	56,197
MINORITY INTEREST	-	-
CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	51,828	56,197
<b>DIVIDEND</b>	<b>14,091</b>	<b>14,300</b>
<b>NET EARNINGS PER SHARE *)</b>	<b>22.44</b>	<b>24.33</b>



**CASHFLOW**

**FOR PERIOD January 1 to December 30, 2014 AND 2013**

**(IN MILLION RUPIAH)**

ITEMS	DEC 31, 2014 (Audited)	DEC 31, 2013 (Audited)
<b>CASHFLOW FROM OPERATING ACTIVITIES</b>		
Interest, provision and commission income	524,502	386,930
Interest, provision and commission expense	(298,639)	(180,618)
Other operating income	17,793	13,942
Wage and allowance expenses	(92,247)	(85,342)
General and administrative expenses	(71,178)	(61,993)
Sale of foreclosed collateral	-	4,650
Other non-operating expenses	(21)	272
Income tax	(19,112)	(20,377)
<b>Cash Flow From Operating Activities Before Change of Operating Activities</b>	<b>61,098</b>	57,464
Decrease (Increase) in operating assets:		
Loans	(707,903)	(586,461)
Other assets	21,785	(30,536)
Increase (Decrease) in operating liabilities:		
Deposits	1,082,483	592,679
Deposits from Other Bank	(991)	(14,833)
Other liabilities	(18,164)	28,315
<b>Net Cash Provided From (Used in) Operating Activities</b>	<b>438,308</b>	<b>(53,372)</b>
<b>CASHFLOW FROM INVESTING ACTIVITIES</b>		
Placement of securities held to maturity	(434,000)	(145,205)
Disbursement of securities held to maturity	374,425	129,793

Sale of fixed assets	733	885
Acquisition of fixed assets and Intangible Assets	(9,231)	(7,960)
<b>Net Cash Provided From (Used In) Investing Activities</b>	<b>(68,073)</b>	<b>(22,487)</b>
<b>CASHFLOW FROM FUNDING ACTIVITIES</b>		
Distribution of Cash Dividend	(14,091)	(14,300)
<b>INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT</b>	<b>356,144</b>	<b>(90,159)</b>
<b>CASH AND CASH EQUIVALENT, BEGINNING OF YEAR</b>	<b>978,390</b>	<b>1,068,549</b>
<b>CASH AND CASH EQUIVALENT, END OF YEAR</b>	<b>1,334,534</b>	<b>978,390</b>
<b>ADDITIONAL DISCLOSURES</b>		
Cash and Cash Equivalent consists of:		
Cash	46,906	55,485
Demand Deposits at Bank Indonesia	394,799	291,822
Demand Deposits at other bank	94,267	86,578
Placement at Bank Indonesia and other bank	634,297	394,874
Bank Indonesia Certificate and Deposit Certificate	164,265	149,631
<b>Total Cash and Cash Equivalent</b>	<b>1,334,534</b>	<b>978,390</b>

**COMMITMENTS AND CONTINGENCIES**

On December 31, 2014 and 2013

(In Million Rupiah)

No	Items	DEC 31, 2014	DEC 31, 2013
		(Audited)	(Audited)
I	<b>COMMITMENT RECEIVABLES</b>		
	1. Unused borrowing facilities		
	a. Rupiah	-	-
	b. Foreign Currency	-	-
	2. Outstanding derivative and spot purchases	1,036	2,102
	3. Other	-	-
II	<b>COMMITMENT LIABILITIES</b>		
	1. Unused credit facilities to customer		
	a. BUMN		
	i. Committed		
	- Rupiah	-	-
	- Foreign Currency	-	-
	ii. Uncommitted		
	- Rupiah	-	-
	- Foreign Currency	-	-
	b. Others		
	i. Committed	832,202	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	21,602	18,217
	b. Domestic L/C	3,059	2,766
	4. Outstanding derivative and spot sales	-	-
	5. Other	-	-
	<b>CONTINGENCY RECEIVABLE</b>		
III	1. Guarantees received		
	a. Rupiah	-	-
	b. Foreign Currency	-	-
	2. Interest income in progress		
	a. Credit Interest	231	306
	b. Other Interest	-	-
	3. Other	-	-
	<b>CONTINGENCY LIABILITIES</b>		
IV	1. Guarantees granted		
	a. Rupiah	9,358	6,912
	b. Foreign Currency	-	-
	2. Other	194,718	203,287



	i. Rupiah	17,583	-	-	-	-	17,583	13,716	-	-	-	-	13,716
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	53,321	-	-	-	-	53,321	48,201	-	-	-	-	48,201
	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)	27,154	-	-	-	-	27,154	25,461	-	-	-	-	25,461
	b. Foreign currency)	-	-	-	-	-	-	152	-	-	-	-	152
11.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II	<b>NON-RELATED PARTIES</b>												
1.	Interbank placement												
	a. Rupiah	27,875	-	-	-	-	27,875	27,083	-	-	-	-	27,038
	b. Foreign currency	66,375	-	-	-	17	66,392	59,514	-	-	-	25	59,539
2.	Spot and derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	265,239	-	-	-	-	265,239	190,6048	-	-	-	-	190,048



10.	Commitment and contingencies												
	a. Rupiah (Rupiah)	809,189	11	-	-	-	809,200	719,515	-	-	-	-	719,515
	b. Foreign currency)	29,867	-	-	-	-	29,867	31,194	-	-	-	-	31,194
11.	Foreclosed assets)	-	-	1,244	-	98	1,342	243	-	1.001	-	98	1,342
III	<b>INFORMASI LAIN (OTHER INFORMATION)</b>												
1.	Assets pledged as collateral												
	a. To Bank Indonesia						-						-
	b. To other parties						-						-
2.	Allowance for Impairment losses on earning assets						6,877						6,376
3.	Required regulatory allowance for impairment losses on assets						39,526						33,149
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						42.55%						42,44%
5.	Percentage of loans to micro and small enterprises (UMK)						2.17%						2.67%
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6.64%						6.75%
7.	Percentage of micro and small enterprises (UMK) debtor						1.64%						1.96%
8.	Others												
	a. Channeling						-						-
	b. Mudharabah Muqayyadah						-						-



	(Special Investment)												
	c. Written-off earning assets							719					719
	d. Recollected written-off earning assets							3,179					2,754
	e. Charged-off earning assets							5,714					5,613

**CALCULATION OF MINIMUM CAPITAL ADEQUACY**

On December 30, 2014 and 2013

(In Million Rupiah)

Items	DEC 31, 2014 (Audited)	DEC 31, 2013 (Audited)
<b>I. COMPONENT OF CAPITALS</b>	464,088	426,859
<b>A. Core Capital</b>	231,000	231,000
1. Paid in Capital		
2. Disclosed reserves		
<b>2.1 Additional factors *)</b>		
a. (Agio)	10,990	10,990
b. Donated capital	-	-
c. General reserves	22,500	20,000
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%)	26,363	28,633
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%)	-	-
<b>2.2 Deduction factors *)</b>	-	-
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)	30,413	26,507
g. Regulatory allowance for losses of productive assets	1,985	2,215
h. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-
<b>3. Innovative Capital *)</b>		
3.1 Subordinated securities (perpetual non cumulative)	-	-
3.2 Subordinated loans (perpetual non cumulative))	-	-
3.3 Instrumen Modal Inovatif lainnya (Other innovative capital instruments)	-	-
<b>4. Deduction Factor of Tier 1 Capital *)</b>		
4.1 Goodwill	-	-
4.2 Other intangible assets	-	-
4.3 Equity investment (50%)	-	-
4.4 Shortfall on the capital of insurance subsidiary (50%)	-	-
<b>5. Minority Interest</b>	-	-

<b>B. Supplementary Capital</b>	<b>68,304</b>	<b>62,339</b>
<b>1. Upper Tier 2 *)</b>		
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)	33,792	27,827
1.9 Other comprehensive income : gain from increase of fair value of equity investment for sale	-	-
<b>2. Lower Tier 2, maximum 50% of the Tier 1 Capital *)</b>		
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	-	-
<b>3. Deduction Factor of Tier 2 Capital *)</b>		
3.1 Equity investment (50%)	-	-
3.2 Shortfall on the capital of insurance subsidiary (50%)	-	-
<b>C. Deduction Factor for Tier 1 Capital and Tier 2 Capital for Exposure of Securitization</b>	<b>-</b>	<b>-</b>

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)	532,392	489,198
III. TOTAL TIER 1 CAPITAL, TIER 2 CAPITAL, AND TIER 3 CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A + B - C + E)	532,392	489,198
IV. RISK WEIGHTED ASSET (RWA) FOR CREDIT RISK	3,141,849	2,547,154
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)]	15,07	16,99
VIII. CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))	15,07	16,99

**FINANCIAL RATIO CALCULATION TABLE**

On December 30, 2014 and 2013

No	Ratio (%)	DEC 31, 2014 (Audited)	DEC 31, 2013 (Audited)
<b>Performance Ratio</b>			
1	Minimum Capital Adequacy Requirement	15,07	16,99
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-	0,22	0,21
3	earning assets.	0,20	0,17
4	Adversely classified earning assets to total earning assets	0,15	0,18
	Allowance for Impairment losses of financial assets to earning assets		
5	<b>NPL gross</b>	0,25	0,21
6	<b>NPL Net</b>	0,08	0,00
7	Return on Asset (ROA)	1,52	2,05
8	Return on Equity (ROE)	11,34	13,15
9	Net Interest Margin (NIM)	5,81	6,61
10	Operating Expenses to Operating Income	87,41	82,33
11	Loan to Deposit Ratio (LDR)	79,45	83,96
<b>Compliance</b>			
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	8.69	8.83
	b. MSDG Foreign Currency	10.62	8.31
3	Overall Net Open Position (NOP)	4.63	3.86

**IMPAIRMENT LOSS ALLOWANCE**

NO.	ITEMS	DES 31, 2014 (Audited)				DEC 31, 2013 (Audited)			
		ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Interbank placement	-	17	943	17	-	25	866	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	-	-	33	-	-	-	234	-
7	Loans	-	6,860	32,523	3,480	-	6,351	26,461	5,297
8	Equity investment	-	-	-	-	-	-	-	-
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Administrative account transaction	-	-	294	-	-	-	266	-

**FOREIGN CURRENCY AND DERIVATIVE TRANSACTIONS**

On December 31, 2014

(In Million Rupiah)

No.	Transaction	Bank				
		National Value	Purpose		Derivative Receivables and Payables	
			Trading	Hedging	Receivables	Liabilities
<b>A.</b>	<b>Related to Exchange Rate</b>					
	1. Spot	1,036	-	1,036	-	-
	2. Forward	-	-	-	-	-
	3. Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
	4. Future	-	-	-	-	-
	5. Swap	-	-	-	-	-
	6. Others	-	-	-	-	-
<b>B.</b>	<b>Related to Interest Rate</b>					
<b>1</b>	Forward	-	-	-	-	-
<b>2</b>	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
<b>3</b>	Future	-	-	-	-	-
<b>4</b>	Swap	-	-	-	-	-
<b>5</b>	Others	-	-	-	-	-
<b>c.</b>	<b>Others</b>	-	-	-	-	-
	<b>Total</b>	-	-	-	-	-



**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 Sjariffudin)	Director : Tan Hendra Jonathan

1. The Financial Statement for the year ending on December 31, 2014 has been audited by by Osman Bing Satrio & Eny Public Accounting Firm (with Muhammad Irfan as the managing partner), independent auditor, with unqualified opinion in the statement dated March 23, 2015 and December 31, 2013, which is drawn from the Financial Statement audited by Purwantono, Suherman & Surja ("PSS") Public Accounting Firm, Member Firm of Ernst&Young Global (with Peter Surja, CPA as the Managing Partner), independent auditor, with unqualified opinion in the statement dated March 19, 2014.
2. 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".
3. In consideration of the fact that the above financial statement is drawn from the financial statement for the year ending on December 31, 2014 and 2013, the said statement is not a comprehensive presentation of financial statement.
4. USD exchange rate on December 31 , 2014 and 2013 are respectively: USD1 = Rp 12,385 and Rp 12,170

Jakarta, March 31, 2015

S.E. & O.

Board of Directors of BANK BUMI ARTA

**Wikan Aryono S.**

**Hendrik Atmaja**

President Director

Director

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