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 WEBSITE : www.bankbba.co.id
 Branches : Jakarta, Bandung, Semarang, Surakarta,
 Surabaya, Medan, Bandar Lampung, Denpasar,
 Makassar

**FINANCIAL
STATEMENTS**

BALANCE SHEET

On March 31, 2015, and December 31, 2014

(In Million Rupiah)

No	Items	BANK	
		March 31, 2015	Dec 31, 2014
	<u>ASSETS</u>		
1	Cash	50,298	46.906
2	Placement at Bank Indonesia	1,082,164	1.029.198
3	Placement at other banks	109,735	94.267
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	223,882	265.239
	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	10,035	4.614
9	Loans		
	a. Measured at fair value in the financial statement	-	-
	b. Available for Sale	-	-
	c. Held to maturity	-	-

	d. Loans granted and receivables	3,733,753	3.535.325
10	Sharia Funding 1)	-	-
11	Investment	10	10
12	Impairment losses of financial assets -/-		
	a. Securities	-	-
	b. Loans	(8,806)	(6.860)
	c. Other	(16)	(17)
13	Intangible assets	13,207	13.207
	Accumulate intangible assets amortization -/-	(11,064)	(10.835)
14	Fixed assets and inventory	214,860	213.816
	Accumulate fixed assets and inventory amortization -/-	(81,456)	(80.136)
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	2.597
19	Other assets	74,968	45.049
Total Assets		5.417.210	5,155,423
LIABILITIES AND EQUITIES			
LIABILITIES			
1	Demand Deposits	545,698	492,772
2	Saving	979,876	369,515

3	Time Deposits	3,756,065	3,587,716
4	Revenue sharing investment 2)	-	-
5	Liabilities at Bank Indonesia	-	-
6	Liabilities at other bank	1,549	1,109
7	Spot and derivative liabilities	-	-
8	Securities sold under repurchase agreements (Repo) liabilities	-	-
9	Acceptance liabilities	10,035	4,614
10	Issued Securities	-	-
11	Borrowings		
	a. Loan capital	-	-
	b. Other Borrowings	-	-
12	Marginal deposits	798	2,639
13	Inter-branch liabilities		
	a. Operating in Indonesia	-	-
	b. Operating overseas	-	-
14	Deferred tax liabilities	-	-
15	Miscellaneous liabilities	114,246	94,918
16	Profit sharing investment 2)	-	-
	TOTAL LIABILITIES	4,802,267	4,553,283
	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	22,500
	b. Appropriated reserves	-	-
24	Gain/loss		
	a. Previous years	337,650	285,822
	b. Current year	12,803	51,828
	TOTAL EQUITIES ATTRIBUTABLE TO BANK	614,943	602,140
25	Minority Interest	-	-
	TOTAL EQUITIES	614,943	602,140
	Total Liabilities and Equities	5,417,210	5,155,423

COMPREHENSIVE PROFIT AND LOSS STATEMENT
From January 1 to March 31, 2015 and 2014
(In Million Rupiah)

No	Items	BANK	
		March 31, 2015	March 31, 2014
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expense			
1	Interest income		
	a. Rupiah	148,078	116,221
	b. Foreign Currency	1,238	1,560
2	Interest expense		
	a. Rupiah	88,147	58,405
	b. Foreign Currency	1,085	1,060
3	Income (Expense) Net Interest	60,084	58,316
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	3	-

	g. Commission/provision/fee and administration	5,214	3,025
	h. Recovery of asset impairment	-	6
	i. Other income	1,359	1,047
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	2,441	968
	iii. Sharia funding	-	-
	iv. Other financial assets	-	-
	f. Losses related to operating risk	1	62
	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	26,916	24,591
	k. Promotion expenses	475	924
	l. Other expenses	20,238	19,917
	Net Operating Income (Expense) Other than Interest	(43,495)	(42,384)
	OPERATING PROFIT (LOSS)	16,589	15,932
NON-OPERATING INCOME AND EXPENSES			
1.	Gain (Loss) on sale of fixed assets and inventories	214	53
2.	Gain (Loss) on foreign currency translation	260	(73)
3.	Other non-operating income (expenses)	8	25
	NON-OPERATING PROFIT (LOSS)	482	5
	CURRENT YEAR PROFIT (LOSS) BEFORE TAX	17,071	15,937
	Income tax		
	a. Estimated current year tax	(4,268)	(3,984)
	b. Deferred tax income (expense)	-	-
	CURRENT YEAR NET PROFIT (LOSS) AFTER TAX	12,803	11,953
	OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit and Loss	-	-
	a. Gain on Fixed Assets Revaluation	-	-
	b. Gain (loss) on defined benefit actuarial program	-	-
	c. Portion of other comprehensive income from associates	-	-
	d. Others	-	-

	e. Income tax of other comprehensive	-	-
2.	Items that will be reclassified to profit and 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. Others	-	-
	e. Income tax of other comprehensive	-	-
	OTHER COMPREHENSIVE INCOME		
	CURRENT YEAR - NET INCOME TAX		
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	12,803	11,953
	Profit Attributable to:		
	OWNER	12,803	11,953
	MINORITY INTEREST	-	-
	CURRENT YEAR TOTAL PROFIT	12,803	11,953
	Total Comprehensive Profit attributable to:		
	OWNER	12,803	11,953
	MINORITY INTEREST	-	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	12,803	11,953
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-
	DIVIDEND	-	-
	NET EARNINGS PER SHARE *)	5.54	5.17

CASHFLOW

FOR PERIOD January 1 to March 31, 2015 AND 2014

(IN MILLION RUPIAH)

ITEMS	2015	2014
CASHFLOW FROM OPERATING ACTIVITIES		
Interest, provision and commission income	161,731	116,332
Interest, provision and commission expense	(90,056)	(57,811)
Other operating income	5,456	3,550
Wage and allowance expenses	(20,022)	(17,937)
General and administrative expenses	(16,474)	(16,873)
Other non-operating expenses	8	24
Income tax	(8,235)	(11,700)
Cash Flow From Operating Activities Before Change of Operating Activities	32,408	15,585
Decrease (Increase) in operating assets:		
Loans	(198,429)	(130,439)
Other assets	(36,826)	(22,433)
Increase (Decrease) in operating liabilities:		
Deposits	226,636	146,046
Deposits from Other Bank	440	(483)
Other liabilities	18,675	(13,011)
Net Cash Provided From (Used in) Operating Activities	41,904	21,287
CASHFLOW FROM INVESTING ACTIVITIES		
Placement of securities held to maturity	(126,034)	(118,979)
Disbursement of securities held to maturity	51,437	19,632
Sale of fixed assets	214	53
Acquisition of fixed assets	(1,604)	(2,087)

Net Cash Provided From (Used In) Investing Activities	(75,987)	(101,381)
INCREASE (DECREASE) OF NET CASH AND CASH EQUIVALENT	(34,083)	(80,094)
CASH AND CASH EQUIVALENT, BEGINNING OF YEAR	1,334,534	978,390
CASH AND CASH EQUIVALENT, END OF YEAR	1,300,451	898,896
ADDITIONAL DISCLOSURES		
Cash and Cash Equivalent consists of:		
Cash	50,298	31,488
Demand Deposits at Bank Indonesia	407,164	312,432
Demand Deposits at other bank	109,735	155,044
Placement at Bank Indonesia and other bank	674,897	397,757
Bank Indonesia Certificate and Deposit Certificate	58,957	19,575
Total Cash and Cash Equivalent	1,300,451	898,296

COMMITMENTS AND CONTINGENCIES

On March 31, 2015 and December 31, 2014

(In Million Rupiah)

No	Items	BANK	
		March 31, 2015	Dec 31, 2014
I	COMMITMENT RECEIVABLES		
	1. Unused borrowing facilities		
	a. Rupiah	-	-
	b. Foreign Currency	-	-
	2. Outstanding derivative and spot purchases	-	1,036
	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	810,052	832,202
	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	6,612	21,602
	b. Domestic L/C	1,656	3,059
	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	231	231
	b. Other Interest	-	-
	3. Other	-	-
IV	CONTINGENCY LIABILITIES		
	1. Guarantees granted		
	a. Rupiah	13,719	6,912
	b. Foreign Currency	-	-
	2. Other	170,762	194,718

	i. Rupiah	18,546	-	-	-	-	18,546	14,762	-	-	-	-	14,762
	ii. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non micro, small and medium enterprises (UMKM)												
	i. Rupiah (Rupiah)	72,566	-	-	-	-	72,566	56,233	-	-	-	-	56,233
	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)	20,312	-	-	-	-	20,312	15,553	-	-	-	-	15,553
	b. Foreign currency)	-	-	-	-	-	-	-	-	-	-	-	-
11.	Foreclosed assets)	-	-	-	-	-	-	-	-	-	-	-	-
II	NON-RELATED PARTIES												
1.	Interbank placement												
	a. Rupiah	11,628	-	-	-	-	11,628	12,291	-	-	-	-	12,291
	b. Foreign currency	98,091	-	-	-	16	98,107	142,736	-	-	-	17	142,753
2.	Spot and derivative claims												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currency	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	223,882	-	-	-	-	223,882	158,529	-	-	-	-	15,529

10.	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitment and contingencies												
	a. Rupiah (Rupiah)	796,928	1	-	6	-	796,935	755,162	5	-	-	755,167	719,515
	b. Foreign currency)	14,792	-	-	-	-	14,792	27,637	-	-	-	27,637	31,194
12.	Foreclosed assets)	-	-	243	1,001	98	1,324	243	-	1,001	-	1,342	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						8,822					7,291	
3.	Required regulatory allowance for impairment losses on assets						42,160					35,463	
4.	Percentage of loans to micro, small, and medium enterprises (UMKM) to total loans						43.02%					44.50%	
5.	Percentage of loans to micro and small enterprises (UMK)						1.97%					2.60%	
6.	Percentage of micro, small, and medium enterprises (UMKM) debtor to total debtor						6.42%					6.84%	
7.	Percentage of micro and small enterprises (UMK) debtor						1.53%					1.90%	
8.	Others						-					-	
	a. Channeling						-					-	

	<p>b. <i>Mudharabah Muqayyadah</i> (Special Investment)</p>					365						-
	c. Written-off earning assets					3,479						719
	d. Recollected written-off earning assets					5,714						2,754
	e. Charged-off earning assets											5,599

CAPITAL ADEQUACY RATIO CALCULATION

ON MARCH 31, 2015 AND 2014

No.	Items	Mar 31, 2015	March 1, 2014
COMPONENTS			
I	Core Capital	576,673	460,069
1.	Tier 1 Core Capital	576,573	-
	3.1. Paid in Capital	231,000	-
	3.2. Disclosed reserves	348,270	-
	1.2.1 Agio/Disagio	10,990	-
	1.2.2 Donated Capital	-	-
	1.2.3 General reserves	22,500	-
	1.2.4 Previous years' profit that can be calculated into capital	260,957	-
	1.2.5 Current year profit that can be calculated into capital	12,803	-
	1.2.6 Positive translation adjustment of financial statement	-	-
	1.2.7 Capital fund	-	-
	1.2.8 Issued warrant (50%)	-	-
	1.2.9 Stock option issued related to compensation program (50%)	-	-
	1.2.10 Other comprehensive income	-	-
	1.2.11 Surplus balance of fixed assets revaluation	-	-
	1.2.12 Negative translation of Allowance for Losses of Assets and impairment losses of earning assets	-	-
	1.2.13 Regulatory Allowance for	-	-

	Losses of Earning Assets		
	1.2.14 Negative translation of adjustment to fair value of financial instruments in the trading book	-	-
	1.3 Minority interest that can be calculated into capital	-	-
	1.4 Deduction Factor for Tier 1 Capital	2,597	-
	1.4.1 Deferred tax calculation	2,597	-
	1.4.2 Goodwill	-	-
	1.4.3 Other intangible assets	-	-
	1.4.4 Equity investment that is calculated into deduction factor	-	-
	1.4.5 Shortfall on the capital of insurance subsidiary	-	-
	1.4.6 Exposure of Securitization	-	-
	1.4.7 Other Deduction Factor for Tier 1 Capital	-	-
	1.4.8 Investment on AT1 instrument and Tier 2 at other bank	-	-
2.	Additional Tier 1 Capital	-	-
	2.1 Instrument qualified for AT-1 requirements	-	-
	2.2 Agio/Disagio	-	-
	2.3 Deduction Factor: Investment on AT1 instruments and Tier 2 at other bank	-	-
II.	Supplementary Capital	35,867	64.044
	1. Capital instruments in the form of	-	-

	stocks or other qualified forms		
2.	Agio or disagio obtained from issuance of additional tier 1 capital	-	-
3.	General provision of earning assets from regulatory Allowance for Losses of Assets (maximum 1,25% of RWA)	35,867	-
4.	Specific Reserves	-	-
5.	Deduction Factor for Supplementary Capital	-	-
5.1	Sinking Fund	-	-
5.2	Investment on Tier 2 Instrument at other bank	-	-
TOTAL CAPITAL		612,540	524,113
RISK WEIGHTED ASSETS			
	CREDIT RISK WEIGHTED ASSETS 3)	3,302,425	2,698,034
	MARKET RISK WEIGHTED ASSETS	-	
	OPERATING RISK WEIGHTED ASSETS	435,745	390,042
	TOTAL RISK WEIGHED ASSETS	3,738,170	3,088,076
CAPITAL ADEQUACY RATIO ACCORDING TO RISK PROFILE		9.63%	9.60%
CAPITAL ADEQUACY RISK			
	CET 1 Ratio	15.43%	14.90%
	Tier 1 Ratio	15.43%	14.90%
	Tier 2 Ratio	0.96%	2.075%
	Total Ratio	16.39%	16.97%

FINANCIAL RATIO CALCULATION TABLE

On March 31, 2015 and 2014

No	Ratio (%)	2015	2014
Performance Ratio			
1	Minimum Capital Adequacy Requirement	16.39	16.97
2	Adversely classified earning assets and adversely classified non-earning assets to total earning assets and total non-	0.41	0.21
3	earning assets.	0.42	0.18
4	Adversely classified earning assets to total earning assets	0.19	0.20
	Allowance for Impairment losses of financial assets to earning assets		
5	NPL gross	0.53	0.22
6	NPL Net	0.32	0.00
7	Return on Asset (ROA)	1.29	1.53
8	Return on Equity (ROE)	8.94	10.40
9	Net Interest Margin (NIM)	5.18	6.49
10	Operating Expenses to Operating Income	89.36	86.93
11	Loan to Deposit Ratio (LDR)	79.86	84.18
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	8.56	8.65
	b. MSDG Foreign Currency	12.00	8.41
3	Overall Net Open Position (NOP)	0.46	3.31

IMPAIRMENT LOSS ALLOWANCE)

NO.	ITEMS	March 31, 2015				March 31, 2014			
		ILA		Required Regulatory Allowance		ILA		Required Regulatory Allowance	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Interbank placement	-	16	1,097	16	-	17	1,550	17
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	-	-	97	-	-	-	221	-
7	Loans	-	8,806	34,504	6,277	-	7,274	27,558	5,913
8	Equity investment	-	-	-	-	-	-	-	-
9	Temporary equity investment	-	-	-	-	-	-	-	-
10	Administrative account transaction	-	-	-	-	-	-	-	-
11	Commitment and Contingencies	-	-	169	-	-	-	234	-

FOREIGN CURRENCY AND DERIVATIVE TRANSACTIONS

On March 31, 2015

(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 Sjariffudin)	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 13,074 and Rp 12,385

Jakarta, April 30, 2015

S.E. & O.

Board of Directors of BANK BUMI ARTA

Wikan Aryono S.

Hendrik Atmaja

President Director

Director

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