

BALANCE SHEETS
 As of March 31, 2013 and December 31, 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2013	December 31, 2012	March 31, 2013	December 31, 2012
ASSETS					
1.	Cash	11,010,768	13,734,770	11,172,072	13,895,464
2.	Placements with Bank Indonesia	57,662,279	100,662,021	60,015,679	103,237,842
3.	Placements with other banks	14,252,313	10,440,549	14,528,311	10,103,918
4.	Spot and derivative receivables	201,040	28,850	201,040	28,850
5.	Securities				
	a. Measured at fair value through profit and loss	614,710	541,061	717,098	612,986
	b. Available for sale	17,591,417	15,788,017	17,736,881	15,886,910
	c. Held to maturity	28,386,227	28,208,729	29,255,658	28,953,360
	d. Loans and receivables	5,900,222	5,927,192	5,907,801	5,934,772
6.	Securities sold under repurchase agreement (repo)	-	-	-	-
7.	Securities purchased with agreement to resell (reverse repo)	11,349,799	9,550,521	11,349,799	9,550,521
8.	Acceptances receivables	5,258,865	4,767,955	5,272,550	4,786,121
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	361,256,598	348,231,964	363,972,087	350,763,037
10.	Sharia financing	-	-	11,560,655	11,010,636
11.	Investments in shares	1,459,984	1,459,984	206,916	197,278
12.	Impairment on financial assets -/				
	a. Securities	-	-	(760)	(760)
	b. Loans	(14,736,352)	(14,583,925)	(14,833,950)	(14,677,220)
	c. Others	(536)	(536)	(1,172)	(707)
13.	Intangible assets	-	-	60,331	87,057
	Accumulated amortisation for intangible assets -/	-	-	(21,742)	(21,742)
14.	Premises and equipment	7,193,080	6,895,854	7,534,028	7,218,807
	Accumulated depreciation on premises and equipment -/	(4,318,828)	(4,225,117)	(4,522,526)	(4,414,441)
15.	Aset non produktif				
	a. Abandoned properties	4,753	4,442	4,753	4,442
	b. Foreclosed assets	44,274	46,179	55,055	56,960
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	279	505	279	505
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,782,969	1,992,233	1,814,785	2,024,911
19.	Other assets	7,063,075	5,737,908	7,523,624	6,097,283
	TOTAL ASSETS	511,976,936	535,209,156	529,509,252	551,336,790

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 As of March 31, 2013 and December 31, 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2013	December 31, 2012	March 31, 2013	December 31, 2012
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	57,937,438	79,104,668	58,397,068	79,403,214
2.	Savings deposits	172,488,715	182,291,075	172,682,981	182,481,686
3.	Time deposits	172,663,099	174,702,342	175,098,821	177,267,237
4.	Revenue sharing Investment	-	-	11,870,785	11,014,246
5.	Liabilities to Bank Indonesia	89,124	118,875	89,124	118,875
6.	Liabilities to other banks	920,036	2,190,190	2,682,841	3,232,189
7.	Spot and derivative payable	197,269	152,193	197,269	152,193
8.	Liabilities on securities sold under repurchase agreements	-	-	-	-
9.	Acceptances payable	5,258,865	4,767,955	5,272,550	4,786,121
10.	Securities issued	4,819,151	-	4,819,151	-
11.	Fund borrowings	-	-	-	-
	a. Loan calculated as capital	1,996,670	1,996,266	1,996,670	1,996,266
	b. Other loans received	11,319,623	10,704,444	11,470,421	10,880,664
12.	Margin deposits received	51,694	79,766	52,143	81,449
13.	Inter office liabilities	-	-	-	-
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	19,890,363	14,464,084	20,244,384	15,040,871
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	447,632,047	470,571,858	464,874,208	486,455,011
EQUITY					
17.	Share capital	-	-	-	-
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)	(8,832,709)	(8,832,709)	(8,832,709)
	c. Treasury stock -/-	-	-	-	-
18.	Additional Paid-in Capital	-	-	-	-
	a. Agio	2,773,858	2,773,858	2,773,858	2,773,858
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Funds for paid up capital	-	-	-	-
	e. Others	-	-	-	-
19.	Other comprehensive gain (loss)	-	-	-	-
	a. Translation adjustment from foreign currency	45,650	44,912	45,650	44,912
	b. Gain (loss) on value changes of financial assets categorized as available for sale	986,622	730,933	990,823	740,459
	c. Effective portion of cash flow	-	-	-	-
	d. Difference in fixed asset revaluation	-	-	-	-
	e. Portion of other comprehensive income from associates	-	-	-	-
	f. Gain (loss) on Gain 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.	Reserve	-	-	-	-
	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	7,982,843	5,389,910	7,982,843	5,389,910
24.	Retained Earning	-	-	-	-
	a. Previous years	38,358,491	27,986,759	38,489,805	27,980,263
	b. Current year	5,007,449	18,520,950	5,086,510	18,687,380
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	64,344,889	64,637,298	64,559,465	64,806,758
25.	Minority interest	-	-	75,579	75,021
	TOTAL EQUITIES	64,344,889	64,637,298	64,635,044	64,881,779
	TOTAL LIABILITIES AND EQUITIES	511,976,936	535,209,156	529,509,252	551,336,790

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to March 31, 2013 and 2012

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2013	March 31, 2012	March 31, 2013	March 31, 2012
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	12,435,713	11,385,711	12,914,816	11,743,058
	b. Foreign currencies	436,923	288,178	437,649	288,178
2.	Interest expenses				
	a. Rupiah	3,020,559	3,318,254	3,225,932	3,491,793
	b. Foreign currencies	198,137	157,604	198,551	157,608
	Net interest income (expenses)	9,653,940	8,198,031	9,927,982	8,381,835
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	4,951	-	6,801
	ii. Loans	-	-	-	-
	iii. Spot and derivative	127,502	125,637	127,502	125,637
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	3,786	48,752	5,329	56,811
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	54,697	35,815	54,698	35,815
	e. Gain from investment in shares with equity method	-	-	9,639	5,898
	f. Dividend	-	-	-	23
	g. Fees/commissions and administrative	1,032,801	830,814	1,048,324	846,333
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	510,178	537,502	541,211	605,372
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	4,091	-	6,941	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial assets (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	-	-	-	-
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	653,582	486,211	657,880	496,902
	iii. Sharia financing	-	-	4,364	31,463
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	7,998	4,125	7,998	4,125
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	-	-
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	2,911,344	2,128,699	3,033,410	2,211,610
	k. Promotion expenses	134,030	106,786	137,393	109,597
	l. Other expenses	1,897,751	1,926,583	2,011,070	2,063,372
	Other Operating Income (expenses)	(3,879,832)	(3,068,933)	(4,072,353)	(3,234,379)
	INCOME FROM OPERATIONS	5,774,108	5,129,098	5,855,629	5,147,456

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to March 31, 2013 and 2012

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2013	March 31, 2012	March 31, 2013	March 31, 2012
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	4,351	1,524	4,356	2,462
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	354,736	298,323	355,861	299,893
	NON OPERATING PROFIT (LOSS)	359,087	299,847	360,217	302,355
	PROFIT (LOSS) BEFORE INCOME TAX	6,133,195	5,428,945	6,215,846	5,449,811
	Income tax expenses				
a.	Estimated current tax -/-	920,488	999,183	924,078	1,001,738
b.	Deferred tax income (expenses)	205,258	213,491	205,258	213,491
	PROFIT (LOSS) AFTER INCOME TAX - NET	5,007,449	4,216,271	5,086,510	4,234,582
	OTHER COMPREHENSIVE INCOME				
a.	Adjustments due to translation of foreign currency	738	21,498	738	21,498
b.	Gains (losses) from changes in the value of financial assets as available for sale	259,694	556,016	255,434	556,016
c.	The effective portion of cash flow hedges	-	-	-	-
d.	Fixed asset revaluation gains	-	-	-	-
e.	Part of other comprehensive income of associates	-	-	-	-
f.	Gains (losses) on defined benefit actuarial of manfaat pasti program	-	-	-	-
g.	Income taxes related to other comprehensive income	(64,924)	(139,004)	(63,859)	(139,004)
h.	Others	-	-	(2,232)	-
	Other comprehensive income of the current year - net of applicable income tax	195,508	438,510	190,081	438,510
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	5,202,957	4,654,781	5,276,591	4,673,092
	Profit attributable to:				
	OWNER	5,007,449	4,216,271	5,084,785	4,233,032
	NON INTEREST CONTROL			1,725	1,550
	TOTAL INCOME OF CURRENT YEAR	5,007,449	4,216,271	5,086,510	4,234,582
	Total comprehensive income attributable to:				
	OWNER	5,202,957	4,654,781	5,276,215	4,672,556
	NON INTEREST CONTROL			376	536
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	5,202,957	4,654,781	5,276,591	4,673,092
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	5,556,285	3,016,585	-	-
	EARNINGS PER SHARE	208.79	175.80	212.02	176.50

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of March 31, 2013 and December 31, 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2013	December 31, 2012	March 31, 2013	December 31, 2012
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	-	-	-	-
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	29,533,044	35,108,610	29,553,044	35,108,610
	- Foreign currencies	1,026,083	9,867,803	1,026,083	9,867,803
	b. Others				
	i. Committed	-	-	55,528	67,831
	ii. Uncommitted	33,802,075	30,229,898	34,260,487	30,552,293
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	16,865	52,865
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	10,645,300	11,357,968	10,645,300	11,357,968
	b. Local letters of credit	879,805	873,932	882,383	873,932
	4 Outstanding sales position on spot and derivative	-	-	-	-
	5 Others	-	-	101,190	97,225
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	46,498	195,765	66,789	221,217
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	3,311,106	3,632,455	3,379,329	3,725,515
	b. Foreign currencies	8,227,839	8,536,303	8,257,812	8,536,303
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of March 31, 2013

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	524,745	524,745	-	-	619
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	660,790	660,790	-	898	-
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	9,407,025	9,407,025	-	200,142	196,650
	TOTAL	10,592,560	10,592,560	-	201,040	197,269

QUALITY OF ASSETS AND OTHER INFORMATION
As of March 31, 2013 and 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		March 31, 2013					March 31, 2012						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. THIRD PARTIES													
1.	Placements with other banks												
a.	Rupiah	1,979,737	-	-	-	-	1,979,737	73,745	-	-	-	-	73,745
b.	Foreign currencies	12,003,141	-	-	-	-	12,003,141	7,056,261	-	-	-	-	7,056,261
2.	Spot and derivative receivables												
a.	Rupiah	898	-	-	-	-	898	5,627	-	-	-	-	5,627
b.	Foreign currencies	200,142	-	-	-	-	200,142	17,393	-	-	-	-	17,393
3.	Securities												
a.	Rupiah	39,613,438	-	-	-	-	39,613,438	34,217,018	-	-	-	-	34,217,018
b.	Foreign currencies	12,879,138	-	-	-	-	12,879,138	11,958,899	-	-	-	-	11,958,899
4.	Securities sold with agreement to repurchase												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	11,349,799	-	-	-	-	11,349,799	7,357,121	-	-	-	-	7,357,121
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,258,865	-	-	-	-	5,258,865	2,550,107	-	-	-	-	2,550,107
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	126,848,288	15,165,069	988,280	1,065,700	3,383,136	147,450,473	102,636,280	13,134,682	1,152,004	1,084,979	3,329,013	121,336,958
ii.	Foreign currencies	5,514,325	89,704	-	497	10,721	5,615,247	5,428,328	107,745	2,629	-	48,791	5,587,493
b.	Non UMKM												
i.	Rupiah	162,069,394	6,685,160	207,710	255,158	977,923	170,195,345	127,927,544	5,373,741	645,107	218,947	928,695	135,094,034
ii.	Foreign currencies	35,883,609	1,071,339	-	-	238,841	37,193,789	19,616,900	828,692	-	-	308,455	20,754,047
c.	Restructured loans												
i.	Rupiah	6,859,139	243,945	5,461	37,417	246,677	7,392,639	5,752,485	407,186	77,011	55,630	153,131	6,445,443
ii.	Foreign currencies	734,572	-	-	-	182,046	916,618	760,627	59,435	-	-	296,403	1,116,465
d.	Property loans	1,885,122	601,371	9,320	2,448	26,465	2,524,726	1,216,459	199,620	-	-	91,482	1,507,561
8.	Investments in shares	1,296,167	-	-	-	536	1,296,703	1,335,076	-	-	-	536	1,335,612
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	60,028,715	706,513	11,942	6,448	-	60,753,618	45,791,062	469,251	50,864	2,886	-	46,314,063
b.	Foreign currencies	26,658,599	12,902	-	134	-	26,671,635	25,478,332	-	-	-	-	25,478,332
11.	Repossessed assets	10,768	-	15,788	7,679	10,039	44,274	14,295	-	5,568	10,956	3,330	34,149

QUALITY OF ASSETS AND OTHER INFORMATION
As of March 31, 2013 and 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		March 31, 2013					March 31, 2012						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
III.	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia												
	b. To others												
2.	Total allowance for impairment of financial assets to earning assets												
3.	Total required allowance for possible losses on earning assets												
4.	Percentage of UMKM loans to total loans												
5.	Percentage of UMK loans to total loans												
6.	Percentage of UMKM debtors to total debtors												
7.	Percentage of UMK debtors to total debtors												
8.	Others												
	a. Channelling of loans												
	b. Mudharabah Muqayyadah financing												
	c. Written off on earning assets												
	d. Recovery of written off on earning assets												
	e. Written off on earning assets with elimination of right to collect												

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	March 31, 2013				June 30, 2011			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning		Allowance for Impairment		Required Allowance for Possible Losses on Earning	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	-	142,523	-	-	-	76,300	-
2.	Spot and derivative receivables	-	-	2,010	-	-	-	230	-
3.	Securities	-	-	115,843	-	-	-	115,750	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	52,589	-	-	-	25,501	-
7.	Loans	2,393,443	12,342,910	3,311,174	6,601,261	4,274,179	11,287,740	2,559,751	6,509,281
8.	Investments in shares	536	-	1,644	536	536	-	1,644	536
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	230,641	-	-	-	149,610	-

CALCULATION OF CAPITAL ADEQUACY RATIO
As of March 31, 2013 and 2012

(In Millions of Rupiah)

CAPITAL COMPONENT		March 31, 2013		March 31, 2012	
		Bank	Consolidated	Bank	Consolidated
I.	CAPITAL COMPONENT				
	A. Core Capital	58,216,334	58,990,685	47,446,554	48,092,501
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	52,779,035	52,786,404	42,028,710	41,946,527
	2.1. Additional	52,797,648	52,832,178	42,038,496	42,043,514
	a. Agio	2,773,858	2,773,858	2,773,858	2,773,858
	b. Donated capital	-	-	-	-
	c. General reserves	3,022,685	3,022,685	3,022,685	3,022,685
	d. Appropriated reserves	7,982,843	7,982,843	5,239,081	5,239,081
	e. Previous years profit (100%)	36,366,258	36,362,120	28,720,588	28,716,450
	f. Current year profit (50%)	2,606,354	2,645,022	2,214,881	2,224,037
	g. Differences arising from translation of financial statement (excess)	45,650	45,650	67,403	67,403
	h. Funds for Paid - Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	18,613	45,774	9,786	96,987
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	16,380	-	61,726
	c. Current year loss (100%)	-	-	-	-
	d. Differences arising from translation of financial statement (less)	-	-	-	-
	e. Other comprehensive income: Losses from decrease in fair value of investment in shares classified Available for sale	-	-	-	-
	f. Difference in allowance for possible losses and allowance for impairment on earning assets	-	-	-	3,988
	g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	18,613	29,394	9,786	31,273
	h. Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book	-	-	-	-
	3. Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cumulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cumulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrumen	-	-	-	-
	4. Core Capital Deduction	729,992	38,589	749,447	91,665
	4.1. Goodwill	-	38,589	-	91,665
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	729,992	-	749,447	-
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	75,579	-	70,348
	B. Supplemental Capital	3,499,107	4,362,364	3,514,886	4,360,100
	1. Upper Tier 2	3,326,868	3,460,133	2,842,457	2,938,224
	1.1. Preference shares (cumulative perpetual)	-	-	-	-
	1.2. Subordinated bonds (cumulative perpetual)	-	-	-	-
	1.3. Subordinated loans (cumulative perpetual)	-	-	-	-
	1.4. Mandatory convertible bond	-	-	-	-
	1.5. Innovative capital not included as core capital	-	-	-	-
	1.6. Other supplemental capital (upper tier 2)	-	-	-	-
	1.7. Fixed assets revaluation	-	-	-	-
	1.8. General provision on earning assets (max. 1,25% TMR)	3,326,868	3,460,133	2,842,457	2,938,224
	1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%)	-	-	-	-
	2. Lower Tier 2 maximum 50% of Core Capital	902,231	902,231	1,421,876	1,421,876
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	902,231	902,231	1,421,876	1,421,876
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	729,992	-	749,447	-
	3.1. Investments in shares of stock (50%)	729,992	-	749,447	-
	3.2. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	C. Core Capital and Supplemental Capital Deduction	-	-	-	-
	Securitisation exposure	-	-	-	-
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	-	-	-	-
	E. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO
 As of March 31, 2013 and 2012

(In Millions of Rupiah)

CAPITAL COMPONENT	March 31, 2013		March 31, 2012	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	61,715,441	63,353,049	50,961,440	52,452,601
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	61,715,441	63,353,049	50,961,440	52,452,601
IV. CREDIT RISK - WEIGHTED ASSETS	266,149,439	278,556,815	227,396,523	236,164,893
V. OPERATIONAL RISK-WEIGHTED ASSETS	75,123,610	75,397,177	64,207,405	64,502,571
VI. MARKET RISK - WEIGHTED ASSETS	3,260,682	3,339,170	1,921,455	1,969,822
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	18.08%	17.90%	17.48%	17.45%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	17.91%	17.73%	17.36%	17.33%

CALCULATION OF FINANCIAL RATIOS
 As of March 31, 2013 and 2012

(In %)

Rasio		March 31, 2013	March 31, 2012
Performance Ratios			
1.	Capital Adequacy Ratio	17.91	17.36
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.35	1.84
3.	Non performing earning assets to total earning assets	1.60	2.22
4.	Allowance for impairment of financial assets to earning assets	3.30	4.47
5.	NPL <i>gross</i>	1.97	2.73
6.	NPL <i>net</i>	0.46	0.77
7.	Return on Asset (ROA)	4.76	5.11
8.	Return on Equity (ROE)	32.63	36.26
9.	Net Interest Margin (NIM)	8.19	8.37
10.	Operating Expenses to Operating Income (BOPO)	60.46	61.31
11.	Loan to Deposit Ratio (LDR)	89.62	84.03
Compliance			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00	0.00
	ii. Third parties	0.00	0.00
	b. Percentage of lending in excess of the Legal Lending Limit		
	i. Related parties	0.00	0.00
	ii. Third parties	0.00	0.00
2.	Reserve requirement		
	a. Reserve requirement - Rupiah	8.02	8.02
	b. Reserve requirement - Foreign currencies	8.00	8.00
3.	Net Open Position (overall)	6.45	3.76

CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods from January 1 to March 31, 2013 and 2012

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	31-Mar-13	31-Mar-12
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest, investment, fees and commissions and sharia income	13,392,763	12,383,022
Payments of interest, sharia expenses and other charges	(3,412,575)	(3,677,783)
Recoveries of written off loans	457,703	490,362
Other operating income	1,156,449	592,113
Other operating expenses	(3,930,986)	(2,877,104)
Non-operating income - net	352,870	304,904
Cash flows before changes in operating assets and liabilities	8,016,224	7,215,514
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	12,617,724	228,018
Securities and Government Recapitalization Bonds at fair value through profit or loss	(156,372)	82,536
Export bills	26,971	(525,754)
(Increase)/Decrease in securities purchased under resale agreement	(1,799,278)	2,026,177
Derivatives receivable	(172,190)	(5,202)
Loans	(13,713,904)	(243,784)
Sharia receivables and financing	(578,660)	134,913
Other assets	(1,301,571)	(863,970)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	4,940,900	193,524
Deposits:		
Demand deposits	(21,006,146)	(20,590,090)
Wadiah demand deposits	(62,364)	(69,144)
Savings deposits	(9,798,705)	(9,507,180)
Wadiah savings deposits	86,376	(61,195)
Mudharabah savings deposits	17,710	13,513
Time deposits	(2,168,416)	(5,536,411)
Mudharabah time deposits	814,816	(975,030)
Deposits from other banks and financial institutions	(385,149)	(867,462)
Derivatives payable	45,076	(20,550)
Other liabilities	(2,040,601)	(1,269,344)
Net Cash Provided by Operating Activities	(26,617,559)	(30,640,921)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	4,356	1,524
Receipt of dividends	-	-
Proceeds from sale of investments in shares	-	-
Acquisition of premises and equipment	(344,102)	(327,638)
Increase in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(2,881,290)	(1,044,747)
Net Cash Used in Investing Activities	(3,221,036)	(1,370,861)
CASH FLOWS FROM FINANCING ACTIVITIES		
(Payment) proceeds from fund borrowings	468,927	184,890
The increase in securities issued	4,819,151	-
Decrease in securities sold under agreements to repurchase	-	(102,681)
Appropriation for dividends	(5,556,285)	-
Payments of subordinated loans	173	37
Net Cash (Used in) Provided by Financing Activities	(268,034)	82,246

CONSOLIDATED STATEMENTS OF CASH FLOWS
 For the periods from January 1 to March 31, 2013 and 2012

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	31-Mar-13	31-Mar-12
NET INCREASE IN CASH AND CASH EQUIVALENTS	(30,106,629)	(31,929,536)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	182,938	179,702
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	119,381,406	133,022,240
CASH AND CASH EQUIVALENTS AT END OF YEAR	89,457,715	101,272,406
Cash and cash equivalents at end of year consist of:		
Cash	11,172,072	8,967,500
Current accounts with Bank Indonesia	35,296,121	29,418,347
Current accounts with other banks	9,978,125	4,693,701
Placements with other banks – maturing within three months or less since the acquisition date	27,964,224	50,362,412
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	5,047,173	7,830,446
Total Cash and Cash Equivalents	89,457,715	101,272,406

