

BALANCE SHEETS As of September 30, 2014 and December 31, 2013

		(In Millions of Rupiah)						
No.	DESCRIPTION		NK		IDATED			
		September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013			
ASSE								
	Cash	16,084,117	18,911,106	16,390,761	19,171,778			
2.	Placements with Bank Indonesia	87,200,513	69,820,740	89,627,114	71,731,372			
3.	Placements with other banks	15,755,690	14,711,594	15,594,802	14,601,603			
4.	Spot and derivative receivables	1,303	4,981	1,303	4,981			
5.	Securities							
	Measured at fair value through profit and loss	479,335	1,030,597	556,848	1,097,826			
	b. Available for sale	18,535,496	15,528,172	19,042,778	16,086,164			
	c. Held to maturity	27,138,638	28,783,035	28,655,376	30,001,866			
	d. Loans and receivables	7,976,939	8,926,072	7,976,939	8,926,072			
6.	Securities sold under repurchase agreement (repo)	-	-	-	-			
7.	Securities purchased with agreement to resell (reverse repo)	41,391,284	14,440,063	41,391,284	14,440,063			
8.	Acceptances receivables	1,861,281	3,679,684	1,891,371	3,679,684			
9.	Loans							
	Measured at fair value through profit and loss	-	-	-	-			
	b. Available for sale	-	-	-	-			
	c. Held to maturity	-	-	-	-			
	d. Loans and receivables	464,193,782	430,621,874	468,741,233	434,320,467			
10.	Sharia financing	-	-	14,330,722	13,782,030			
11.	Investments in shares	2,405,866	2,379,256	249,650	222,851			
12.	Impairment on financial assets -/-							
	a. Securities	-	-	(760)	(772)			
	b. Loans	(16,659,415)	(15,072,399)	(16,760,866)	(15,171,736)			
	c. Others	-	-	(1,071)	(77)			
13.	Intangible assets	-	-	86,535	86,535			
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)			
14.	Premises and equipment	9,949,901	8,385,591	10,416,255	8,817,641			
	Accumulated depreciation on premises and equipment-/-	(5,173,599)	(4,601,287)	(5,458,775)	(4,845,029)			
15.	Aset non produktif							
	a. Abandoned properties	10,558	4,508	10,558	4,508			
	b. Foreclosed assets	29,061	33,124	29,674	33,951			
	c. Suspense account	-	-	-	-			
	d. Inter office assets							
	a. Operational activities conducted in Indonesia	1,827	728	1,827	728			
	b. Operational activities conducted outside Indonesia	-	-	-	-			
16.	Impairment on non financial assets -/-	-	-	-	-			
17.	Finance leased	-	-	-	-			
18.	Deferred tax assets	1,820,089	2,142,135	1,836,235	2,188,506			
19.	Other assets	10,209,376	6,640,668	10,699,314	7,023,656			
	TOTAL ASSETS	683,212,042	606,370,242	705,287,365	626,182,926			
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CONSOLIDATED STATEMENTS OF CASH FLOWS For the periods from January 1 to September 30, 2014 and 2013

	CONSOLID	Millions of Rupiah)
DESCRIPTION	30-Sep-14	30-Sep-13
	30-3ер-14	30-3ep-13
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest, investment, fees and commissions and sharia income	54,330,209	42,058,804
Payments of interest, sharia expenses and other charges	(16,163,610)	(10,844,495
Recoveries of written off loans	1,383,935	1,418,690
Other operating income	5,060,766	3,877,530
Other operating expenses	(19,299,997)	(15,370,688
Non-operating income - net	2,278,710	1,085,139
Cash flows before changes in operating assets and liabilities	27,590,013	22,224,980
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	2,796	14,167,238
Securities and Government Recapitalization Bonds at fair value through profit or loss	453,553	(368,378
Export bills	949,133	(3,214,529
Derivatives receivable	3,678	(79,607
Loans	(37,728,851)	(68,075,141
Sharia receivables and financing	(582,295)	(2,304,856
Other assets	(4,716,775)	(2,998,807
Increase (decrease) in operating liabilities:		
Liabilities due immediately	-	
Deposits:		
Demand deposits	-	
Wadiah demand deposits	1,051,210	(3,253,157
Savings deposits	(157,732)	(121,144
Wadiah savings deposits	1,144,313	4,295,939
Mudharabah savings deposits	604,575	480,178
Time deposits	61,411	70,579
Mudharabah time deposits	56,550,061	17,983,001
Deposits from other banks and financial institutions	1,143,034	1,532,663
Derivatives payable	5,292,502	1,691,573
Other liabilities	(709,996)	123,621
Net cash used for operating activities	50,950,630	(17,845,847
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	-	-
Increase in securities purchased under resale agreements	7,991	5,707
Acquisition of premises and equipment	206	425
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government		
Recapitalization Bonds	(26,951,221)	1,995,326
Net cash used for investing activities	(26,943,024)	2,001,458
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of fund borrowings	-	
Increase in securities sold under agreements to repurchase		
Appropriation for dividends and PKBL	1,469,084	(2,026,701
Receipts of subordinated loans	1,405,004	5,727,491
Trecopis of suporullated loans	-	5,121,491
Net cash used for financing activities	1,469,084	3,700,790



CONSOLIDATED STATEMENTS OF CASH FLOWS For the periods from January 1 to September 30, 2014 and 2013

	(li	n Millions of Rupiah)
DESCRIPTION	CONSOLI	DATED
DESCRIPTION	30-Sep-14	30-Sep-13
NET INCREASE IN CASH AND CASH EQUIVALENTS	25,476,690	(12,143,599)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF		
FOREIGN CURRENCY FINANCIAL STATEMENTS	16,519,164	(17,323,493)
	0.40.000	200.044
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	219,968	306,014
CASH AND CASH EQUIVALENTS AT END OF PERIOD	42,215,822	(29,161,078)
Cook and cook assistants at and of national consist of:		
Cash and cash equivalents at end of period consist of: Cash	_	
Current accounts with Bank Indonesia	-	-
Current accounts with other banks	16,390,761	13,749,042
Placements with other banks – maturing within three months or less since the acquisition date	46,438,829	38,877,883
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	9,290,308	8,483,620
	70.110.555	04.446.=:=
Total Cash and Cash Equivalents	72,119,898	61,110,545



BALANCE SHEETS As of September 30, 2014 and December 31, 2013

					In Millions of Rupiah)		
No.	DESCRIPTION		NK	CONSOLIDATED September 30, 2014 December 31, 2013			
IABII	LITIES AND SHAREHOLDERS' EQUITY	September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013		
	LIABILITIES						
1.	Demand deposits	79,088,317	78,016,732	79,717,274	78,666,064		
2.	Savings deposits	211,112,908	210,003,641	211,378,996	210,234,683		
3.	Time deposits	254,070,609	198,345,998	258,135,827	201,585,766		
4.	Revenue sharing Invesment	-	-	15,446,157	13,794,869		
5.	Liabilities to Bank Indonesia	59,536	83,189	59,536	83,189		
6.	Liabilities to other banks	9,249,666	3,282,539	9,690,553	4,206,035		
7.	Spot and derivative payable	855,106	1,565,102	855,106	1,565,102		
8.	Liabilities on securities sold under repurchase agreements	_	-	-	-		
9.	Acceptances payable	1,861,281	3,679,684	1,891,371	3,679,684		
10.	Securities issued	6,040,898	6,023,133	6,040,898	6,023,133		
	Fund borrowings	1,1 1,111	2,2 2, 22	-,,	-,,		
	Loan calculated as capital	1,999,527	1,998,052	1,999,527	1,998,052		
	b. Other loans received	10,526,130	9,067,837	10,626,130	9,167,837		
12.	Margin deposits received	38,148	52,316	42,966	53,500		
	Inter office liabilities	33,110	02,010	12,000	00,000		
	a. Operational activities conducted in Indonesia	_	_	-			
	b. Operational activities conducted outside Indonesia	_	_	_			
14.	Deferred tax liabilities	_	_	_			
15.	Other liabilities	17,350,129	15,382,103	17,946,717	15,797,590		
	Profit sharing Invesment	17,550,125	10,002,100	17,340,717	10,737,030		
10.	TOTAL LIABILITIES	592,252,255	527,500,326	613,831,058	546,855,504		
	TOTAL LIABILITIES	392,232,233	327,300,320	013,031,030	340,033,304		
	EQUITY						
17	Share capital						
17.	a. Authorised capital	45,000,000	45,000,000	15,000,000	45,000,000		
		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)		
4.0	c. Treasury stock -/-	-	-	-	-		
18.	Additional Paid-in Capital	0.770.050	0.770.050	0.770.050	0.770.050		
	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)						
	Translation adjusment from foreign currency	53,259	82,083	53,259	82,083		
	b. Gain (loss) on value changes of financial assets						
	categorized as available for sale	(367,198)	(709,538)	(384,235)	(727,644)		
	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	-	-	-	<u>-</u>		
	, ,	_	_	_	_		
	g. Income tax of other comprehensive Income	_	_	-	-		
	h. Others	_		-	_		
20.	Difference in quasi reorganization	-	-	-			
	Difference in restructuring under commmon control		-	-	-		
22.	Other equity	-	-	-	-		
	Reserve						
20.	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685		
	b. Appropriated reserves	12,426,475	7,982,843	12,426,475	7,982,843		
24	Retained Earning	12,420,475	7,902,043	12,420,475	7,902,043		
24.	<u> </u>	10 7FO 047	20 200 544	40.000.045	20 500 205		
	a. Previous years	48,759,017	38,390,544	49,063,015	38,508,225		
	b. Current year TOTAL EQUITIES ATRIBUTABBLE	18,124,400	21,160,150	18,164,095	21,354,330		
	TO OWNERS	90,959,787	78,869,916	91,286,443	79,163,671		
		2 2,000,101	. 2,000,010				
25.	Minority interest			169,864	163,751		
	TOTAL EQUITIES	90,959,787	78,869,916	91,456,307	79,327,422		
	TOTAL LIABILITIES AND EQUITIES	683,212,042	606,370,242	705,287,365	626,182,926		



STATEMENTS OF PROFIT AND LOSS For the periods from January 1 to September 30, 2014 and 2013

(In Millions of Rupiah, unless otherwise stated) BANK CONSOLIDATED DESCRIPTION September 30, 2014 | September 30, 2013 | September 30, 2014 | September 30, 2013 OPERATING INCOME AND EXPENSES A. Interest Income and Interest expenses Interest income a. Rupiah 50,885,425 38,942,867 52,881,845 40,520,074 b. Foreign currencies 1,580,237 1,558,237 1,587,830 1,562,376 2. Interest expenses 14,673,542 9,472,195 15,646,013 a. Rupiah 10,159,338 b. Foreign currencies 829,521 724,498 832,996 726,024 Net interest income (expenses) 36,962,599 30,304,411 37.990.666 31.197.088 B. Other Operating Income and Expenses Other Operating Income a. Increase in fair value of financial assets (mark to market) Securities 2,744 3,815 3,856 ii. Loans iii. Spot and derivative 223,350 1,413 225,232 24,216 iv. Other financial assets Decrease in fair value of financial assets (mark to market) Gain from sale of financial assets Securities 98,091 21,075 106,598 29,838 ii. Loans iii. Other financial assets 175,053 17,873 d. Gain from spot and derivative transaction (realised) 17.844 174.956 26,799 15,884 26,799 15,884 Gain from investment in shares with equity method Dividend 8,266 206 425 382 Fees/commissions and admnistrative 4,228,037 3,414,838 4,254,912 3,474,643 Correction on allowance for impairment 2,079,349 2,028,273 1,696,886 1,788,160 Other income 2. Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Securities 6,202 ii. Loans iii. Spot dan derivative _ iv. Other financial assets Increase in fair value of financial assets (mark to market) Losses from sale of financial assets Securities Loans iii. Other financial assets d. Losses from spot and derivative transaction (realised) e. Impairment i. Securities Loans 4,868,618 2,298,638 4,905,562 2,312,252 iii. Sharia financing 34,358 3,808 iv. Other financial assets Losses related to operational risk 34,350 21,270 34,350 21,270 g. Losses from investment in shares under equity method h. Fees/commissions and admnistrative 5,317 2,171 3,178 3,716 Losses from decreses in value of non financial assets Salaries and employee benefits 10,093,472 8,670,978 10,491,689 9,060,581 Promotion expenses 398,108 422,059 421,909 435,756 Other expenses 7,999,633 6,590,573 8,545,214 6,988,218 Other Operating Income (expenses) (16,762,948) (17,721,973)(13,325,282)(12,677,350)INCOME FROM OPERATIONS 20,199,651 17,627,061 20,268,693 17,871,806



STATEMENTS OF PROFIT AND LOSS For the periods from January 1 to September 30, 2014 and 2013

(In Millions of Rupiah, unless otherwise stated) BANK CONSOLIDATED **DESCRIPTION** No. September 30, 2014 | September 30, 2013 | September 30, 2014 | September 30, 2013 NON OPERATING INCOME AND EXPENSES 8,145 Gain (losses) from sale of premises and equipment 7,501 10,373 12,661 Gain (Losses) from foreign currencies translation 3. 2,272,487 1,088,272 2,277,132 1,083,389 Other non operating income (expenses) NON OPERATING PROFIT (LOSS) 2,285,277 1,096,050 2,279,988 1,098,645 PROFIT (LOSS) BEFORE INCOME TAX 22,479,639 18,725,706 22,553,970 18,967,856 Income tax expenses a. Estimated current tax -/-4,146,749 3,127,612 4,163,286 3,143,323 b. Deffered tax income (expenses) 208,490 370,217 226,589 370,866 PROFIT (LOSS) AFTER INCOME TAX - NET 18,124,400 15,227,877 18,164,095 15,453,667 OTHER COMPREHENSIVE INCOME a. Adjustments due to translation of foreign currency (28,824)27,030 (28.824)27,030 b. Gains (losses) from changes in the value of financial assets as available for sale 456,453 (1,495,526)458,226 (1,440,500)The effective portion of cash flow hedges d. Fixed asset revaluation gains e. Part of other comprehensive income of associates Gains (losses) on defined benefit actuarial of manfaat pasti program g. Income taxes related to other comprehensive income (114,114)373.881 (114,556)380.071 h. Others Other comprehensive income of the current year -313,515 (1,094,615)314,846 (1,033,399)net of applicable income tax TOTAL COMPREHENSIVE INCOME OF THE **CURRENT YEAR** 18,437,915 14,133,262 18,478,941 14,420,268 Profit attributable to: 18,124,400 15,227,877 18,156,232 15,443,416 **OWNER** NON INTEREST CONTROL 7,863 10,251 TOTAL INCOME OF CURRENT YEAR 18,124,400 15,227,877 18,164,095 15,453,667 Total comprehensive income attributable to: **OWNER** 18,437,915 14,133,262 18,470,817 14,330,231 NON INTEREST CONTROL 8,124 90,037 TOTAL COMPREHENSIVE INCOME OF THE **CURRENT YEAR** 18,478,941 18,437,915 14,133,262 14,420,268 TRANSFER OF INCOME (LOSS) TO HEAD OFFICE DIVIDEND 6,348,045 5,556,285

734.70

634.95

735.99

643.94

EARNINGS PER SHARE



STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of September 30, 2014 and December 31, 2013

				(In Millions of Rupia				
No.	DESCRIPTION		NK		LIDATED			
140.		September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013			
- 1	COMMITMENT RECEIVABLES							
	1 Unused fund borrowings facilities							
	a. Rupiah	-	-	-	-			
	b. Foreign currencies	-	-	-	-			
	2 Outstanding sales position on spot and derivative	7,093,035	7,113,805	7,093,035	7,113,805			
	3 Others	-	-	-	-			
II	COMMITMENT PAYABLES							
	Unused loan facilities granted to customer							
	a. State-owned enterprises							
	i. Committed							
	- Rupiah	-	-	-	-			
	- Foreign currencies	-	-	-	-			
	ii. Uncommitted							
	- Rupiah	24,393,520	24,439,745	24,481,194	24,589,745			
	- Foreign currencies	14,849,193	14,814,065	14,849,193	14,814,065			
	b. Others	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,- ,	,= -,	,- ,			
	i. Committed	-	-	179,836	92,003			
	ii. Uncommitted	44,987,017	39,762,685	46,029,371	40,209,618			
	2 Unused loan facilities granted to other banks	11,001,011	00,100,000	10,0=0,011	,,			
	a. Committed							
	i. Rupiah		-	-	-			
	ii. Foreign currencies		_	_	_			
	b. Uncommitted							
	i. Rupiah	_	_	500	1,900			
	ii. Foreign currencies		_	-	-			
	3 Outstanding irrevocable letters of credit							
	a. Foreign letters of credit	7,466,812	17,487,774	7,466,812	17,546,604			
	b. Local letters of credit	1,193,408	1,058,853	1,193,408	1,079,867			
	4 Outstanding sales position on spot and derivative	8,112,136	8,360,790	8,112,136	8,360,790			
	5 Others	0,112,130	0,300,730	76,851	72,679			
	5 Others	-		70,001	12,019			
III.	CONTINGENT RECEIVABLES							
	1 Guarantees received							
	a. Rupiah	33,853	_	33,853	_			
	b. Foreign currencies	631,406	-	631,406	-			
	2 Unrecognized interest income	031,400	-	031,400	-			
	a. Interest loans	C 47C	27.070	25 402	F0 000			
	b. Other interest	6,476	37,876	35,462	58,203			
		-	-		-			
	3 Others	-	-	-	-			
	CONTINCENT DAVADI ES							
IV.	CONTINGENT PAYABLES							
	1 Guarantees issued	2.025.044	F 704 044	0.405.045	F 770 700			
	a. Rupiah	3,035,811	5,704,614	3,135,915	5,770,703			
	b. Foreign currencies	12,468,407	10,107,351	12,476,243	10,121,479			
	2 Others	-	45,321	-	45,321			



FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS As of September 30, 2014

				BANK		minorio or reapieri,
NO.	TRANSACTION	Notional Amount	Purp	ose	Derivative Receiva	bles & Payables
		Notional Amount	Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related	•	·			
1.	Spot	4,881,266	4,881,266	-	1,303	-
2.	Forward	11,571	11,571	-	-	278
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	1,315,980	1,315,980	-	-	4,398
6.	Others	-	-	-	-	-
В.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	5,483,250	5,483,250	-	-	850,430
	TOTAL	11,692,067	11,692,067	-	1,303	855,106



QUALITY OF ASSETS AND OTHER INFORMATION As of September 30, 2014 and 2013

		BANK									i Millions of Rupian)		
NI.	DESCRIPTION			Septembe	er 30, 2014					September	r 30, 2013		
No.		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	300,000	-	-	-	-	300,000	800,000	-	-	-	-	800,000
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell												
	(reverse repo)												
	a. Rupiah	-	_	-	-	-	-	_	-	-	-	_	_
	b. Foreign currencies	_	_	-	-	-	_	-	-	-	_	_	-
6.	Acceptances receivables	_	_	-	-	-	_	-	-	-	_	_	-
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	168	_	-	-	_	168	156	-	-	-	_	156
	ii. Foreign currencies	-	_	-	_		-	-		-	_	_	-
	b. Non UMKM												
	i. Rupiah	890,050	_	_	_		890,050	880,742		_	_	_	880,742
	ii. Foreign currencies	79,076	_	_	-	_	79,076	-		_	_	_	
	c. Restructured loans	10,010					70,070						
	i. Rupiah	395,153	_	-	-	_	395,153	417,500		-	_	_	417,500
	ii. Foreign currencies	-	_	_	-	_	-	-		_	_	_	-
	d. Property loans	_		-	-	_	_	-		_	-	_	-
8.	Investments in shares	247,706		_	-		247,706	163,281	-	_			163,281
9.	Temporary invesment	247,700		_	-		247,700	103,201		_			100,201
10.	Commitments and contingencies						,	-		-			
10.	a. Rupiah	-	-	_	_	_	_	_		-	-	_	_
	b. Foreign currencies	-			-	-	-	-		-		-	-
11	Repossessed assets	-					_	-				-	
11.		-	-	-		-	-	-	-	-	-	-	



QUALITY OF ASSETS AND OTHER INFORMATION As of September 30, 2014 and 2013

							BAI	NK				(III IIIIII	ns of Rupian)
NI.	DESCRIPTION			Septembe	r 30, 2014					Septembe	r 30, 2013		
No.	DESCRIPTION	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	2,525,775	-	-	-	-	2,525,775	2,456,707	-	-	-	-	2,456,707
	b. Foreign currencies	12,929,915	-	-	-	-	12,929,915	11,041,211	-	-	-	-	11,041,211
2.	Spot and derivative receivables												
	a. Rupiah	1,057	-	-	-	-	1,057	103,319	-	-	-	-	103,319
	b. Foreign currencies	246	-	-	-	-	246	5,138	-	-	-	-	5,138
3.	Securities												
	a. Rupiah	40,468,835	-	-	-	-	40,468,835	33,546,969	-	-	-	-	33,546,969
	b. Foreign currencies	13,661,573	-	-	-	-	13,661,573	17,410,105	-	-	-	-	17,410,105
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	41,391,284	-	-	-	-	41,391,284	7,555,195	-	-	-	-	7,555,195
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	1,861,281	-	-	-	-	1,861,281	5,548,197	-	-	-	-	5,548,197
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	174,051,839	17,919,654	1,268,150	1,315,438	4,143,581	198,698,662	148,892,519	15,564,671	1,101,547	1,010,865	3,442,094	170,011,696
	ii. Foreign currencies	3,340,810	73,606	320	-	38,091	3,452,827	1,461,361	111,427	-	6,075	12,393	1,591,256
	b. Non UMKM												
	i. Rupiah	210,200,861	8,648,093	250,114	270,142	1,073,976	220,443,186	187,011,443	8,649,398	233,345	236,128	977,745	197,108,059
	ii. Foreign currencies	38,310,887	1,910,018	33,710	-	375,198	40,629,813	42,387,062	1,006,323	-	-	284,736	43,678,121
	c. Restructured loans		, ,	,		,		, ,				,	, ,
	i. Rupiah	7,487,923	3,100,546	441,872	201,114	929,404	12,160,859	6,131,040	105,230	-	27,558	197,186	6,461,014
	ii. Foreign currencies	657,814	54,663	-	-	228,910	941,387	1,039,893	-	-	-	217,085	1,256,978
	d. Property loans	1,600,788	542,465	2,922	25,131	81,405	2,252,711	2,177,687	448,256	1.800	26,796	28,215	2,682,754
8.	Investments in shares	2,158,160	-	-	-	-	2,158,160	2,160,069	-	-	-	-	2,160,069
9.	Temporary invesment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	59,215,424	683,260	23.685	5,347	-	59,927,716	59,950,304	1,203,921	8,187	7.920	-	61,170,332
	b. Foreign currencies	47,793,303	673,149	-	-,	-	48,466,452	44,594,315	12,806	-	- ,:20	-	44,607,121
11.	Repossessed assets	-	-	15,379	3,874	9,808	29,061	7,331	-	12,942	4,840	12,800	37,913
				.5,070	3,07 1	3,000	20,001	7,001		.2,012	1,010	,000	37,010



QUALITY OF ASSETS AND OTHER INFORMATION As of September 30, 2014 and 2013

(In Millions of Rupiah)

							BAN	NK					or reaplairy
No.	DESCRIPTION			Septembe	er 30, 2014					September	r 30, 2013		
NO.	DESCRIPTION	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						16,659,415						14,707,577
3.	Total required allowance for possible losses on												
	earning assets						12,894,714						11,280,701
4.	Percentage of UMKM loans to total loans						43.55%						41.52%
5.	Percentage of UMK loans to total loans						36.73%						36.83%
6.	Percentage of UMKM debtors to total debtors						73.47%						71.65%
7.	Percentage of UMK debtors to total debtors						72.68%						70.88%
8.	Others												
	a. Chanelling of loans						23,343,164						23,866,011
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						3,830,374						2,854,296
	d. Recovery of written off on earning assets						1,369,943						1,395,062
	e. Written off on earning assets with elimination												
	of right to collect						-						-

ALLOWANCES FOR POSSIBLE LOSSES

			September	30, 2014		September 30, 2013					
No.	DESCRIPTION	Allowance for	r Impairment	Required Allowancefor Possible Losses on Earning		Allowance	for Impairment	Required Allowancefo Possible Losses on Earning			
		Individual	Collective	General	Specific	Individual	Collective	General	Specific		
1.	Placements with other banks	-	-	157,557	-	-	-	142,979	-		
2.	Spot and derivative receivables	-	-	13	-	-	-	1,085	-		
3.	Securities	-	-	121,608	-	-	-	156,850	-		
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-		
5.	Securities purchased with agreement to resell										
	(reverse repo)	-	-	-	-	-	-	-	-		
6.	Acceptances receivables	-	-	18,613	-	-	-	55,482	-		
7.	Loans	1,646,040	15,013,375	4,268,737	8,084,049	1,968,219	12,739,358	3,806,333	6,810,327		
8.	Investments in shares	-	-	2,494	-	-	-	1,649	-		
9.	Temporary invesment	-	-	· -	-	-	-	, -	-		
10.	Administrative account transactions	-	-	241,644	-	-	-	305,996	-		



CALCULATION OF CAPITAL ADEQUACY RATIO As of September 30, 2014 and 2013

CAPITAL COMPONENT A. Core Capital 1. Paid-Up Capital 2. Disclosed Reserves 7. 2.1. Additional 7. a. Agio b. Donated capital c. General reserves d. Appropriated reserves e. Previous years profit (100%)	September Bank 79,008,395 6,167,291 74,043,214 74,059,605 2,773,858 - 3,022,685 2,426,475 16,616,883 9,166,445	80,191,463 6,167,291 73,919,101 74,038,200 2,773,858 - 3,022,685 12,426,475	63,003,444 6,167,291 57,997,005 58,016,634 2,773,858	64,333,56 64,67,29 58,041,68 58,092,09 2,773,85
A. Core Capital 79 A. Core Capital 79 1. Paid-Up Capital 69 2. Disclosed Reserves 79 2.1. Additional 79 a. Agio 79 b. Donated capital 79 c. General reserves 79 d. Appropriated reserves 79 d. Appropriated reserves 79 e. Previous years profit (100%) 79 f. Current year profit (50%) 79 g. Differences arising from translation of financial statement (excess) 79 h. Funds for Paid - Up Capital 79 i. Warrant issued (50%)	79,008,395 6,167,291 74,043,214 74,059,605 2,773,858 - 3,022,685 12,426,475 16,616,883	80,191,463 6,167,291 73,919,101 74,038,200 2,773,858 - 3,022,685	63,003,444 6,167,291 57,997,005 58,016,634 2,773,858	64,333,56 6,167,29 58,041,68 58,092,09
A. Core Capital 79 1. Paid-Up Capital 60 2. Disclosed Reserves 77 2.1. Additional 77 a. Agio 62 b. Donated capital 79 c. General reserves 79 d. Appropriated reserves 79 e. Previous years profit (100%) 79 f. Current year profit (50%) 79 g. Differences arising from translation of financial statement (excess) 79 h. Funds for Paid - Up Capital 79 i. Warrant issued (50%) 79	6,167,291 74,043,214 74,059,605 2,773,858 - 3,022,685 12,426,475 16,616,883	6,167,291 73,919,101 74,038,200 2,773,858 - 3,022,685	6,167,291 57,997,005 58,016,634 2,773,858	6,167,29 58,041,68 58,092,09
1. Paid-Up Capital 6 2. Disclosed Reserves 74 2.1. Additional 74 a. Agio 26 b. Donated capital 27 c. General reserves 28 d. Appropriated reserves 12 e. Previous years profit (100%) 46 f. Current year profit (50%) 9 g. Differences arising from translation of financial statement (excess) 1 h. Funds for Paid - Up Capital 1 i. Warrant issued (50%) 1	6,167,291 74,043,214 74,059,605 2,773,858 - 3,022,685 12,426,475 16,616,883	6,167,291 73,919,101 74,038,200 2,773,858 - 3,022,685	6,167,291 57,997,005 58,016,634 2,773,858	6,167,29 58,041,68 58,092,09
2. Disclosed Reserves 74 2.1. Additional 74 a. Agio 2 b. Donated capital 2 c. General reserves 3 d. Appropriated reserves 12 e. Previous years profit (100%) 46 f. Current year profit (50%) 9 g. Differences arising from translation of financial statement (excess) h. Funds for Paid - Up Capital i. Warrant issued (50%)	74,043,214 74,059,605 2,773,858 - 3,022,685 12,426,475 16,616,883	73,919,101 74,038,200 2,773,858 - 3,022,685	57,997,005 58,016,634 2,773,858	58,041,68 58,092,05
2.1. Additional 7/4 a. Agio 2/2 b. Donated capital 2/3 c. General reserves 3/3 d. Appropriated reserves 1/2 e. Previous years profit (100%) 4/4 f. Current year profit (50%) 9/3 g. Differences arising from translation of financial statement (excess) 1/4 h. Funds for Paid - Up Capital 1/3 i. Warrant issued (50%)	74,059,605 2,773,858 - 3,022,685 12,426,475 16,616,883	74,038,200 2,773,858 - 3,022,685	58,016,634 2,773,858	58,092,05
a. Agio b. Donated capital c. General reserves d. Appropriated reserves 12 e. Previous years profit (100%) f. Current year profit (50%) g. Differences arising from translation of financial statement (excess) h. Funds for Paid - Up Capital i. Warrant issued (50%)	2,773,858 - 3,022,685 2,426,475 6,616,883	2,773,858 - 3,022,685	2,773,858	
b. Donated capital c. General reserves d. Appropriated reserves e. Previous years profit (100%) f. Current year profit (50%) g. Differences arising from translation of financial statement (excess) h. Funds for Paid - Up Capital i. Warrant issued (50%)	3,022,685 2,426,475 46,616,883	3,022,685	-	2,773,8
c. General reserves d. Appropriated reserves e. Previous years profit (100%) f. Current year profit (50%) g. Differences arising from translation of financial statement (excess) h. Funds for Paid - Up Capital i. Warrant issued (50%)	2,426,475 16,616,883		-	
d. Appropriated reserves 12 e. Previous years profit (100%) 44 f. Current year profit (50%) 9 g. Differences arising from translation of financial statement (excess) h. Funds for Paid - Up Capital i. Warrant issued (50%)	2,426,475 16,616,883			-
e. Previous years profit (100%) f. Current year profit (50%) g. Differences arising from translation of financial statement (excess) h. Funds for Paid - Up Capital i. Warrant issued (50%)	16,616,883	12,426,475	3,022,685	3,022,6
f. Current year profit (50%) g. Differences arising from translation of financial statement (excess) h. Funds for Paid - Up Capital i. Warrant issued (50%)			7,982,844	7,982,8
f. Current year profit (50%) g. Differences arising from translation of financial statement (excess) h. Funds for Paid - Up Capital i. Warrant issued (50%)		46,570,512	36,366,258	36,333,5
g. Differences arising from translation of financial statement (excess) h. Funds for Paid - Up Capital i. Warrant issued (50%)		9,191,411	7,799,047	7,907,1
h. Funds for Paid - Up Capital i. Warrant issued (50%)	53,259	53,259	71,942	71,9
i. Warrant issued (50%)	-	-		, .
	_	_	-	
	_	_	_	
2.2. Deduction	16,391	119,099	19,629	50,3
	10,391	119,099	19,029	50,3
a. Disagio		-	-	
b. Previous years loss (100%)	-	-	-	26,7
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	-	-	-	
Difference in allowance for possible losses and allowance for impairment on earning				
assets	-	102,095	-	3,2
g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	16,391	17,004	19,629	20,4
h. Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading				
book	-		-	
3. Innovative Capital	-	-	-	
3.1. Subordinated bonds (non cummulative perpetual)		_	_	
3.2. Subordinated loans (non cummulative perpetual)	-	-	-	
3.3. Other innovative capital Instrumen				
	1,202,110	64,793	1,160,852	40,4
4.1. Goodwill	1,202,110	64,793	1,100,052	40,4
		64,793		40,2
4.2. Other intangible assets	4 000 440	-	4 400 050	
	1,202,110		1,160,852	
4.4. Shortage of capital on insurance subsidiaries (50%)		-		
5. Minority Interest		169,864		165,0
			2 / / 2 2 / 2	
	3,450,807	4,782,824	3,446,212	4,766,7
	4,480,262	4,610,169	3,874,776	4,034,4
1.1. Preference shares (cummulative perpetual)	-			
1.2. Subordinated bonds (cummulative perpetual)	-	-	-	
1.3. Subordinated loans (cummulative 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)	4,480,262	4,610,169	3.874.776	4,034,4
1.9. Other comprehensive income: Gain from increase in fair value of investment in shares	1,100,202	.,0.0,.00	0,01 1,110	.,00.,
classified as Available for sale (45%)	_	_	_	
2. Lower Tier 2 maximum 50% of Core Capital	172,655	172,655	732,288	732,
2.1. Redeemable preference shares	172,033	172,033	132,200	132,
	470.055	470.055	700.000	700
2.2. Subordinated loans and bonds	172,655	172,655	732,288	732,
2.3. Other supplemental capital (lower tier 2)		-	-	
	1,202,110	-	1,160,852	
	1,202,110		1,160,852	
3.1. Investments in shares of stock (50%)		-		
3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)				
3.1. Investments in shares of stock (50%)	-	-	-	
3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)	- -		-	
3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction		-		
3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction Securitisation exposure		-		
3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) C. Core Capital and Supplemental Capital Deduction	-	-	-	



CALCULATION OF CAPITAL ADEQUACY RATIO As of September 30, 2014 and 2013

				(In Millio	ons of Rupiah)
	CAPITAL COMPONENT	Septembe	er 30, 2014	Septembe	er 30, 2013
	CAPITAL COMPONENT	Bank	Consolidated	Bank	Consolidated
II.	TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	82,459,202	84,974,287	66,449,656	69,100,284
III.	TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL				
	CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	82,459,202	84,974,287	66,449,656	69,100,284
IV.	CREDIT RISK - WEIGHTED ASSETS	358,420,935	374,513,313	309,982,040	324,786,560
٧.	OPERATIONAL RISK-WEIGHTED ASSETS	83,790,585	84,169,035	75,123,610	75,469,456
VI.	MARKET RISK - WEIGHTED ASSETS	1,859,707	1,942,388	2,505,132	2,563,379
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK				
	{II:(IV+V)}	18.65%	18.53%	17.25%	17.26%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND			•	
	MARKET RISK {III:(IV+V+VI)}	18.57%	18.45%	17.14%	17.15%



	CALCULATION OF FINANCIAL RATIOS As of September 30, 2014 and 2013		
			(ln %)
	Rasio	September 30, 2014	September 30, 2013
Perfo	rmance Ratios		
1.	Capital Adequacy Ratio	18.57	17.14
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non		
	earning assets	1.28	1.23
3.	Non performing earning assets to total earning assets	1.51	1.48
4.	Allowance for impairment of financial assets to earning assets	2.87	2.98
5.	NPL gross	1.89	1.77
6.	NPL net	0.46	0.43
7.	Return on Asset (ROA)	4.84	4.65
8.	Return on Equity (ROE)	31.67	33.24
9.	Net Interest Margin (NIM)	8.78	8.25
10.	Operating Expenses to Operating Income (BOPO)	65.82	61.54
11.	Loan to Deposit Ratio (LDR)	85.29	90.88
Comp	bliance		
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	8.07	8.04
3.	Net Open Position (overall)	1.77	3.47



MANAGEMEN	T OF THE BANK	SHAR	SHAREHOLDER	
BOARD OF COMMISSIONERS				
- President Commissioner :	Bunasor Sanim	Ultimate shareholder :		
(Concurrently Independent Comm	issioner)	- Negara Republik Indonesia : 56,75%		
- Vice President Commissioner :	Mustafa Abubakar *)	·		
(Concurrently Independent Comm	issioner)	Non ultimate shareholder through capital market (≥ 5%) :		
- Commissioner :	Vincentius Sonny Loho	- No		
- Commissioner :	Heru Lelono			
- Commissioner :	Dwijanti Tjahjaningsih **)	Non ultimate shareholder not through capital market (≥ 5%) :		
- Independent Commissioner :	Adhyaksa Dault	- No	-	
- Independent Commissioner :	Ahmad Fuad			
- Independent Commissioner :	Hermanto Siregar *)			
BOARD OF DIRECTORS				
- President Director :	Sofyan Basir			
- Director :	Sarwono Sudarto			
- Director :	Achmad Baiquni	Jakarta, Oc	Jakarta, October 23, 2014	
- Director :	Sulaiman Arif Arianto	Board o	Board of Directors	
- Director :	Agus Toni Soetirto	PT Bank Rakyat Ind	PT Bank Rakyat Indonesia (Persero) Tbk	
- Director :	Lenny Sugihat			
- Director :	Asmawi Syam			
- Director :	Suprajarto			
- Director :	Djarot Kusumayakti			
	Randi Anto	Sofyan Basir	Achmad Baiguni	
- Compliance Director :	Randi Anto	Oolyan basii	/torrinad Baiquiri	

^{*)} Effective after approval by the Financial Services Authority of Indonesia on Fit & Proper Test and comply with the applicable legislation.

Notes:

- 1. The above financial information as of the dates on September 31, 2014 are taken from the Consolidated Financial Statements are unaudited. Financial information as of the dates on December 31, 2013 for the year ended on that date mostly acquired from the Consolidated Financial Statements that had been audited by the Public Accounting Firm Purwantono, Suherman & Surja, a member of Ernst & Young Global (Partner Responsible is Sinarta), dated January 16, 2014, with a proper judgment with no exception. Because the above financial information was captured from the Consolidated Financial Statements, Therefore the stated information is not a completed presentation of the Consolidated Financial Statements.
- 2. The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - a. Bank Indonesia Regulation No. 3/22/PBI/2001 dated December 13, 2001, that amended by Bank Indonesia Regulation No. 7/50/PBI/2005 dated 29 November 2005 on "Transparency and Financial Disclosure".
 - b. The Circular Letter of Bank Indonesia No. 13/30/DPNP dated December 16, 2011 regarding the "The Third Amendment to the Circular Letter of Bank Indonesia No. 3/30/DPNP dated December 14, 2001 on the Quarterly Financial Report and Monthly Publication of Commercial Banks and a Certain Reports submitted to Bank Indonesia".
 - c. Letter of Bank Indonesia No. 5/559/DPNP/IDPnP dated December 24, 2003 on "The Condensed Financial Statements of Banks".
 - d. The Regulation No. X.K.2, Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-346/BL/2011 July 5, 2011 on "The Obligation of Periodic Financial Reporting" of the Issuer or Public Company".
 - e. The Regulation No. VIII.G.7 Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-347/BL/2012 datrd June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies".
- 3. The Foreign currency exchange rate for 1 USD as of September 30, 2014, December 31, 2013 and September 30, 2013 are respective Rp12.185,00, Rp12.170,00 and Rp11.850,00
- 4. The net income per share is calculated by dividing the net income attributable to owners of Parent Entity by the weighted average number of the issued shares and fully paid during the year.