

BALANCE SHEETS
As of December 31, 2013 and 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2013	December 31, 2012	December 31, 2013	December 31, 2012
ASSETS					
1.	Cash	18,911,106	13,734,770	19,171,778	13,895,464
2.	Placements with Bank Indonesia	69,820,740	100,662,021	71,731,372	103,237,842
3.	Placements with other banks	14,711,594	10,440,549	14,601,603	10,103,918
4.	Spot and derivative receivables	4,981	28,850	4,981	28,850
5.	Securities				
	a. Measured at fair value through profit and loss	1,030,597	541,061	1,097,826	612,986
	b. Available for sale	15,528,172	15,788,017	16,086,164	15,886,910
	c. Held to maturity	28,783,035	28,208,729	30,001,866	28,953,360
	d. Loans and receivables	8,926,072	5,927,192	8,926,072	5,934,772
6.	Securities sold under repurchase agreement (repo)	-	-	-	-
7.	Securities purchased with agreement to resell (reverse repo)	14,440,063	9,550,521	14,440,063	9,550,521
8.	Acceptances receivables	3,679,684	4,767,955	3,679,684	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	430,621,874	348,231,964	434,320,467	350,763,037
10.	Sharia financing	-	-	13,782,030	11,010,636
11.	Investments in shares	2,379,256	1,459,984	222,851	197,278
12.	Impairment on financial assets -/-				
	a. Securities	-	-	(772)	(760)
	b. Loans	(15,072,399)	(14,583,925)	(15,171,736)	(14,677,220)
	c. Others	-	(536)	(77)	(707)
13.	Intangible assets	-	-	86,535	87,057
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	8,385,591	6,895,854	8,817,641	7,218,807
	Accumulated depreciation on premises and equipment -/-	(4,601,287)	(4,225,117)	(4,845,029)	(4,414,441)
15.	Aset non produktif				
	a. Abandoned properties	4,508	4,442	4,508	4,442
	b. Foreclosed assets	33,124	46,179	33,951	56,960
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	728	505	728	505
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	2,142,135	1,992,233	2,188,506	2,024,911
19.	Other assets	6,640,668	5,737,908	7,023,656	6,097,283
	TOTAL ASSETS	606,370,242	535,209,156	626,182,926	551,336,790

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2013	December 31, 2012	December 31, 2013	December 31, 2012
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	78,016,732	78,752,768	78,666,064	79,051,314
2.	Savings deposits	210,003,641	182,642,975	210,234,683	182,833,586
3.	Time deposits	198,345,998	174,702,342	201,585,766	177,267,237
4.	Revenue sharing Investment	-	-	13,794,869	11,014,246
5.	Liabilities to Bank Indonesia	83,189	118,875	83,189	118,875
6.	Liabilities to other banks	3,282,539	2,190,190	4,206,035	3,232,189
7.	Spot and derivative payable	1,565,102	152,193	1,565,102	152,193
8.	Liabilities on securities sold under repurchase agreements	-	-	-	-
9.	Acceptances payable	3,679,684	4,767,955	3,679,684	4,786,121
10.	Securities issued	6,023,133	-	6,023,133	-
11.	Fund borrowings	-	-	-	-
a.	Loan calculated as capital	1,998,052	1,996,266	1,998,052	1,996,266
b.	Other loans received	9,067,837	10,704,444	9,167,837	10,880,664
12.	Margin deposits received	52,316	79,766	53,500	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	15,382,103	14,464,084	15,797,590	15,040,871
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	527,500,326	470,571,858	546,855,504	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	82,083	44,912	82,083	44,912
b.	Gain (loss) on value changes of financial assets categorized as available for sale	(709,538)	730,933	(727,644)	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	38,390,544	27,986,759	38,508,225	27,980,263
b.	Current year	21,160,150	18,520,950	21,354,330	18,687,380
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	78,869,916	64,637,298	79,163,671	64,806,758
25.	Minority interest	-	-	163,751	75,021
	TOTAL EQUITIES	78,869,916	64,637,298	79,327,422	64,881,779
	TOTAL LIABILITIES AND EQUITIES	606,370,242	535,209,156	626,182,926	551,336,790

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2013	December 31, 2012	December 31, 2013	December 31, 2012
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	55,073,187	46,440,082	57,274,163	48,115,630
	b. Foreign currencies	2,227,459	1,481,949	2,234,027	1,482,558
2.	Interest expenses				
	a. Rupiah	13,423,081	11,771,875	14,380,769	12,432,641
	b. Foreign currencies	972,372	689,654	974,756	690,068
	Net interest income (expenses)	42,905,193	35,460,502	44,152,665	36,475,479
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	5,385	13,371	5,385	20,646
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	101,215	-	101,215
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	77,657	42,670	82,300	68,782
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	604,425	325,643	626,633	325,645
	e. Gain from investment in shares with equity method	25,573	32,053	25,573	32,053
	f. Dividend	382	158	445	235
	g. Fees/commissions and administrative	4,859,590	3,922,849	4,939,485	3,992,742
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	2,741,260	3,730,685	2,828,955	3,883,891
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	-	22,642	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	149,098	-	149,098	-
	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	3,915,851	2,554,631	3,945,453	2,593,676
	iii. Sharia financing	-	-	2,422	75,425
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	55,068	559,600	55,068	559,600
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	8,196	1,972	10,891	9,170
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	11,202,859	8,730,000	11,666,439	9,117,538
	k. Promotion expenses	651,501	730,867	682,657	745,671
	l. Other expenses	9,372,040	8,575,753	10,005,850	9,112,720
	Other Operating Income (expenses)	(17,040,341)	(12,984,179)	(18,031,744)	(13,788,591)
	INCOME FROM OPERATIONS	25,864,852	22,476,323	26,120,921	22,686,888

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2013	December 31, 2012	December 31, 2013	December 31, 2012
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	114,716	14,068	118,210	14,285
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	1,668,308	1,148,442	1,670,935	1,158,399
	NON OPERATING PROFIT (LOSS)	1,783,024	1,162,510	1,789,145	1,172,684
	PROFIT (LOSS) BEFORE INCOME TAX	27,647,876	23,638,833	27,910,066	23,859,572
	Income tax expenses				
a.	Estimated current tax -/-	6,157,465	4,470,946	6,228,545	4,546,490
b.	Deferred tax income (expenses)	330,261	646,937	327,191	625,702
	PROFIT (LOSS) AFTER INCOME TAX - NET	21,160,150	18,520,950	21,354,330	18,687,380
	OTHER COMPREHENSIVE INCOME				
a.	Adjustments due to translation of foreign currency	37,171	(4,241)	37,171	(4,241)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(1,920,634)	(45,420)	(1,966,470)	(33,481)
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	480,164	11,350	491,623	11,350
h.	Others	-	-	-	-
	Other comprehensive income of the current year - net of applicable income tax	(1,403,299)	(38,311)	(1,437,676)	(26,372)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	19,756,851	18,482,639	19,916,654	18,661,008
	Profit attributable to:				
	OWNER	21,160,150	18,520,950	21,344,130	18,680,884
	NON INTEREST CONTROL			10,200	6,496
	TOTAL INCOME OF CURRENT YEAR	21,160,150	18,520,950	21,354,330	18,687,380
	Total comprehensive income attributable to:				
	OWNER	19,756,851	18,482,639	19,913,198	18,652,098
	NON INTEREST CONTROL			3,456	8,910
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	19,756,851	18,482,639	19,916,654	18,661,008
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	5,556,285	3,016,585	-	-
	EARNINGS PER SHARE	857.76	750.77	865.22	757.26

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2013	December 31, 2012	December 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	7,113,805	6,502,903	7,113,805	6,502,903
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	24,439,745	35,108,610	24,589,745	35,108,610
	- Foreign currencies	14,814,065	9,867,803	14,814,065	9,867,803
	b. Others				
	i. Committed	-	-	92,003	67,831
	ii. Uncommitted	39,762,685	30,229,898	40,209,618	30,552,293
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	1,900	52,865
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	17,487,774	11,357,968	17,546,604	11,357,968
	b. Local letters of credit	1,058,853	873,932	1,079,867	873,932
	4 Outstanding sales position on spot and derivative	8,360,790	6,389,663	8,360,790	6,389,663
	5 Others	-	-	72,679	97,225
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	37,876	195,765	58,203	221,217
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	5,704,614	3,632,455	5,770,703	3,725,515
	b. Foreign currencies	10,107,351	8,536,303	10,121,479	8,536,303
	2 Others	45,321	-	45,321	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of December 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	1,533,420	1,533,420	-	63	-
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	584,160	584,160	-	-	2,669
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	11,561,500	11,561,500	-	4,918	1,562,433
	TOTAL	13,679,080	13,679,080	-	4,981	1,565,102

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		December 31, 2013					December 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	1,977,595	-	-	-	-	1,977,595	868,799	-	-	-	-	868,799
b.	Foreign currencies	12,209,659	-	-	-	-	12,209,659	8,883,200	-	-	-	-	8,883,200
2.	Spot and derivative receivables												
a.	Rupiah	63	-	-	-	-	63	1,417	-	-	-	-	1,417
b.	Foreign currencies	4,918	-	-	-	-	4,918	27,433	-	-	-	-	27,433
3.	Securities												
a.	Rupiah	37,254,838	-	-	-	-	37,254,838	37,580,037	-	-	-	-	37,580,037
b.	Foreign currencies	17,013,038	-	-	-	-	17,013,038	12,884,962	-	-	-	-	12,884,962
4.	Securities sold with agreement to repurchase												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	14,440,063	-	-	-	-	14,440,063	9,550,521	-	-	-	-	9,550,521
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	3,679,684	-	-	-	-	3,679,684	4,767,955	-	-	-	-	4,767,955
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	157,819,277	15,065,035	763,124	862,407	3,361,035	177,870,878	124,450,684	12,728,196	692,751	723,080	3,212,214	141,806,925
ii.	Foreign currencies	1,660,884	56,529	-	6,636	1,771	1,725,820	5,884,222	94,071	-	8,960	31,517	6,018,770
b.	Non UMKM												
i.	Rupiah	196,091,691	6,286,525	191,506	210,551	958,173	203,738,446	161,543,124	5,892,456	172,280	194,985	931,215	168,734,060
ii.	Foreign currencies	43,923,151	2,118,465	-	-	299,290	46,340,906	29,838,083	797,534	-	-	236,863	30,872,480
c.	Restructured loans												
i.	Rupiah	5,262,954	83,694	-	54,789	161,118	5,562,555	6,089,603	253,879	11,375	31,546	236,353	6,622,756
ii.	Foreign currencies	1,216,088	-	-	-	228,207	1,444,295	864,493	-	-	-	210,373	1,074,866
d.	Property loans	2,185,406	88,262	-	37,513	46,032	2,357,213	2,740,102	77,820	7,115	-	26,454	2,851,491
8.	Investments in shares	2,158,348	-	-	-	-	2,158,348	1,296,167	-	-	-	536	1,296,703
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	59,492,390	527,578	5,001	9,767	-	60,034,736	61,837,601	1,490,379	6,060	2,805	476	63,337,321
b.	Foreign currencies	53,112,458	227,892	-	-	-	53,340,350	36,250,106	19,540	-	-	-	36,269,646
11.	Repossessed assets	457	-	16,723	4,551	11,393	33,124	17,016	-	11,431	7,679	10,053	46,179

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		December 31, 2013					December 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	December 31, 2013				September 30, 2012			
		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	-	-	147,116	-	-	-	104,405	-
2.	Spot and derivative receivables	-	-	50	-	-	-	289	-
3.	Securities	-	-	158,373	-	-	-	116,336	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	36,797	-	-	-	47,680	-
7.	Loans	2,347,888	12,724,512	4,004,408	6,479,588	3,374,560	11,209,365	3,225,158	5,980,689
8.	Investments in shares	-	-	2,226	-	536	-	1,644	536
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	343,586	-	-	-	244,007	-

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

(In Millions of Rupiah)

CAPITAL COMPONENT		December 31, 2013		December 31, 2012	
		Bank	Consolidated	Bank	Consolidated
I.	CAPITAL COMPONENT				
	A. Core Capital	65,964,040	67,269,972	51,593,002	52,325,399
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	60,985,554	61,003,723	46,155,703	46,148,402
	2.1. Additional	61,004,987	61,062,764	46,174,249	46,239,460
	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	7,982,844	7,982,844	5,389,911	5,389,911
	e. Previous years profit (100%)	36,398,311	36,365,633	25,358,939	25,354,801
	f. Current year profit (50%)	10,745,206	10,835,661	9,583,944	9,653,293
	g. Differences arising from translation of financial statement (excess)	82,083	82,083	44,912	44,912
	h. Funds for Paid - Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	19,433	59,041	18,546	91,058
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	37,739	-	61,731
	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	-	-	-	-
	g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	19,433	21,302	18,546	29,327
	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	1,188,805	64,793	729,992	65,315
	4.1. Goodwill	-	64,793	-	65,315
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	1,188,805	-	729,992	-
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	163,751	-	75,021
	B. Supplemental Capital	3,507,996	4,864,864	3,540,675	4,397,464
	1. Upper Tier 2	4,139,520	4,307,583	3,243,627	3,370,424
	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)	4,139,520	4,307,583	3,243,627	3,370,424
	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	557,281	557,281	1,027,040	1,027,040
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	557,281	557,281	1,027,040	1,027,040
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	1,188,805	-	729,992	-
	3.1. Investments in shares of stock (50%)	1,188,805	-	729,992	-
	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 December 31, 2013 and 2012

(In Millions of Rupiah)

CAPITAL COMPONENT	December 31, 2013		December 31, 2012	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	69,472,036	72,134,836	55,133,677	56,722,863
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	69,472,036	72,134,836	55,133,677	56,722,863
IV. CREDIT RISK - WEIGHTED ASSETS	331,161,598	346,922,813	259,490,149	271,356,050
V. OPERATIONAL RISK-WEIGHTED ASSETS	75,401,807	75,747,653	64,207,405	64,502,571
VI. MARKET RISK - WEIGHTED ASSETS	2,294,988	2,390,617	1,654,474	1,711,117
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	17.09%	17.07%	17.03%	16.89%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	16.99%	16.97%	16.95%	16.80%

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

(In %)

Rasio		December 31, 2013	December 31, 2012
Performance Ratios			
1.	Capital Adequacy Ratio	16.99	16.95
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.06	1.19
3.	Non performing earning assets to total earning assets	1.28	1.46
4.	Allowance for impairment of financial assets to earning assets	2.90	3.43
5.	NPL <i>gross</i>	1.55	1.78
6.	NPL <i>net</i>	0.31	0.34
7.	Return on Asset (ROA)	5.03	5.15
8.	Return on Equity (ROE)	34.11	38.66
9.	Net Interest Margin (NIM)	8.55	8.42
10.	Operating Expenses to Operating Income (BOPO)	60.58	59.93
11.	Loan to Deposit Ratio (LDR)	88.54	79.85
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	10.64
	b. Reserve requirement - Foreign currencies	8.00	8.17
3.	Net Open Position (overall)	3.15	3.00

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	31-Dec-13	31-Dec-12
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest, investment, fees and commissions and sharia income	59,350,676	49,830,419
Payments of interest, sharia expenses and other charges	(14,883,697)	(13,147,390)
Recoveries of written off loans	1,959,521	2,284,074
Other operating income	6,842,840	5,417,549
Other operating expenses	(25,225,142)	(22,978,696)
Non-operating income - net	2,147,065	1,163,042
Cash flows before changes in operating assets and liabilities	30,191,263	22,568,998
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	14,164,442	(13,916,625)
Securities and Government Recapitalization Bonds at fair value through profit or loss	(397,415)	(2,987,198)
Export bills	(2,991,300)	(1,106,203)
Derivatives receivable	23,869	(11,032)
Loans	(87,876,065)	(69,799,516)
Sharia receivables and financing	(2,785,166)	(2,165,254)
Other assets	124,624	(4,014,473)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	143,863	1,240,892
Deposits:		
Demand deposits	(385,250)	3,140,314
Wadiah demand deposits	(913)	155,971
Savings deposits	27,401,097	29,838,227
Wadiah savings deposits	792,076	301,754
Mudharabah savings deposits	86,103	92,495
Time deposits	24,318,529	31,260,256
Mudharabah time deposits	1,903,357	1,113,021
Deposits from other banks and financial institutions	912,602	(1,245,545)
Derivatives payable	1,412,909	(21,343)
Other liabilities	(2,639,539)	3,559,568
Net cash used for operating activities	4,399,086	(1,995,693)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	108,193	13,751
Receipt of dividend	382	158
Increase in securities purchased under resale agreements	(4,889,542)	(167,223)
Acquisition of premises and equipment	(1,947,985)	(1,445,290)
Increase in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(5,648,237)	(4,115,600)
Net cash provide by (used for) investing activities	(12,377,189)	(5,714,204)
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of fund borrowings	(1,803,842)	(2,209,161)
Decrease in securities sold under agreements to repurchase	-	(102,681)
Appropriation for dividends and PKBL	(5,556,285)	(3,619,900)
Payments of subordinated loans	(19,538)	(19,725)
Proceed from securities issued	4,800,584	-
Net cash provide by (used in) financing activities	(2,579,081)	(5,951,467)

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	31-Dec-13	31-Dec-12
NET INCREASE IN CASH AND CASH EQUIVALENTS	(10,557,184)	(13,661,364)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	4,369	10,530
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	119,371,406	133,022,240
CASH AND CASH EQUIVALENTS AT END OF PERIOD	108,818,591	119,371,406
Cash and cash equivalents at end of period consist of:		
Cash	19,171,778	13,895,464
Current accounts with Bank Indonesia	40,718,495	42,524,126
Current accounts with other banks	9,435,197	4,842,146
Placements with other banks – maturing within three months or less since the acquisition date	36,304,087	52,075,690
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	3,189,034	6,033,980
Total Cash and Cash Equivalents	108,818,591	119,371,406

