

BALANCE SHEETS
As of September 30, 2013 and December 31, 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2013	December 31, 2012	September 30, 2013	December 31, 2012
ASSETS					
1.	Cash	13,514,083	13,734,770	13,749,042	13,895,464
2.	Placements with Bank Indonesia	64,866,616	100,662,021	67,055,599	103,237,842
3.	Placements with other banks	14,297,918	10,440,549	13,729,624	10,103,918
4.	Spot and derivative receivables	108,457	28,850	108,457	28,850
5.	Securities				
	a. Measured at fair value through profit and loss	1,056,675	541,061	1,076,479	612,986
	b. Available for sale	14,941,580	15,788,017	15,366,142	15,886,910
	c. Held to maturity	25,809,518	28,208,729	26,859,758	28,953,360
	d. Loans and receivables	9,149,301	5,927,192	9,149,301	5,934,772
6.	Securities sold under repurchase agreement (repo)	-	-	-	-
7.	Securities purchased with agreement to resell (reverse repo)	7,555,195	9,550,521	7,555,195	9,550,521
8.	Acceptances receivables	5,548,197	4,767,955	5,548,197	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	413,270,030	348,231,964	416,649,228	350,763,037
10.	Sharia financing	-	-	13,301,875	11,010,636
11.	Investments in shares	2,323,350	1,459,984	213,162	197,278
12.	Impairment on financial assets -/-				
	a. Securities	-	-	(773)	(760)
	b. Loans	(14,707,577)	(14,583,925)	(14,797,755)	(14,677,220)
	c. Others	-	(536)	(771)	(707)
13.	Intangible assets	-	-	62,209	87,057
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	7,825,910	6,895,854	8,196,840	7,218,807
	Accumulated depreciation on premises and equipment -/-	(4,434,329)	(4,225,117)	(4,664,692)	(4,414,441)
15.	Aset non produktif				
	a. Abandoned properties	4,753	4,442	4,753	4,442
	b. Foreclosed assets	37,913	46,179	39,782	56,960
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	-	505	-	505
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,995,903	1,992,233	2,027,719	2,024,911
19.	Other assets	5,982,351	5,737,908	6,498,711	6,097,283
	TOTAL ASSETS	569,145,844	535,209,156	587,706,340	551,336,790

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2013	December 31, 2012	September 30, 2013	December 31, 2012
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	75,787,056	79,104,668	76,150,057	79,403,214
2.	Savings deposits	186,574,586	182,291,075	186,777,625	182,481,686
3.	Time deposits	192,368,485	174,702,342	195,250,238	177,267,237
4.	Revenue sharing Investment	-	-	12,976,522	11,014,246
5.	Liabilities to Bank Indonesia	62,112	118,875	62,112	118,875
6.	Liabilities to other banks	3,714,179	2,190,190	4,825,916	3,232,189
7.	Spot and derivative payable	275,714	152,193	275,814	152,193
8.	Liabilities on securities sold under repurchase agreements	-	-	-	-
9.	Acceptances payable	5,548,197	4,767,955	5,548,197	4,786,121
10.	Securities issued	5,727,491	-	5,727,491	-
11.	Fund borrowings				
a.	Loan calculated as capital	1,997,975	1,996,266	1,997,975	1,996,266
b.	Other loans received	8,851,794	10,704,444	8,951,794	10,880,664
12.	Margin deposits received	663,209	79,766	664,374	81,449
13.	Inter office liabilities				
a.	Operational activities conducted in Indonesia	226	-	226	-
b.	Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	14,360,540	14,464,084	14,754,797	15,040,871
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	495,931,564	470,571,858	513,963,138	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	71,942	44,912	71,942	44,912
b.	Gain (loss) on value changes of financial assets categorized as available for sale	(390,706)	730,933	(402,965)	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	38,358,490	27,986,759	38,508,174	27,980,263
b.	Current year	15,227,877	18,520,950	15,454,316	18,687,380
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	73,214,280	64,637,298	73,578,144	64,806,758
25.	Minority interest			165,058	75,021
	TOTAL EQUITIES	73,214,280	64,637,298	73,743,202	64,881,779
	TOTAL LIABILITIES AND EQUITIES	569,145,844	535,209,156	587,706,340	551,336,790

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to September 30, 2013 and 2012

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2013	September 30, 2012	September 30, 2013	September 30, 2012
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	38,942,867	34,215,793	40,520,074	35,442,820
	b. Foreign currencies	1,558,237	1,216,351	1,562,376	1,216,410
2.	Interest expenses				
	a. Rupiah	9,472,195	8,961,051	10,159,338	9,442,278
	b. Foreign currencies	724,498	491,912	726,024	492,026
	Net interest income (expenses)	30,304,411	25,979,181	31,197,088	26,724,926
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	3,815	1,894	-	2,044
	ii. Loans	-	-	-	-
	iii. Spot and derivative	1,413	192,371	24,216	194,015
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	21,075	53,477	29,838	67,111
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	175,053	132,811	174,956	132,825
	e. Gain from investment in shares with equity method	-	-	15,884	24,891
	f. Dividend	382	158	425	230
	g. Fees/commissions and administrative	3,414,838	2,790,333	3,474,643	2,837,585
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	1,712,770	2,096,919	1,788,160	2,171,222
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	-	-	-	-
	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	2,298,638	2,138,309	2,312,252	2,164,412
	iii. Sharia financing	-	-	3,808	48,285
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	21,270	15,019	21,270	15,019
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	3,178	654	5,317	7,189
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	8,670,978	7,074,806	9,060,581	7,354,158
	k. Promotion expenses	422,059	456,825	435,756	465,387
	l. Other expenses	6,590,573	5,996,511	6,988,218	6,370,972
	Other Operating Income (expenses)	(12,677,350)	(10,414,161)	(13,325,282)	(10,995,499)
	INCOME FROM OPERATIONS	17,627,061	15,565,020	17,871,806	15,729,427

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For the periods from January 1 to September 30, 2013 and 2012

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2013	September 30, 2012	September 30, 2013	September 30, 2012
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	10,373	8,668	12,661	8,787
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	1,088,272	725,198	1,083,389	727,781
	NON OPERATING PROFIT (LOSS)	1,098,645	733,866	1,096,050	736,568
	PROFIT (LOSS) BEFORE INCOME TAX	18,725,706	16,298,886	18,967,856	16,465,995
	Income tax expenses				
a.	Estimated current tax -/-	3,127,612	2,956,129	3,143,323	2,964,569
b.	Deferred tax income (expenses)	370,217	328,796	370,217	328,435
	PROFIT (LOSS) AFTER INCOME TAX - NET	15,227,877	13,013,961	15,454,316	13,172,991
	OTHER COMPREHENSIVE INCOME				
a.	Adjustments due to translation of foreign currency	27,030	(3,553)	27,030	(3,553)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(1,495,526)	615,815	(1,520,286)	615,815
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	373,881	(153,954)	380,071	(153,954)
h.	Others	-	-	79,786	20,342
	Other comprehensive income of the current year - net of applicable income tax	(1,094,615)	458,308	(1,033,399)	478,650
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	14,133,262	13,472,269	14,420,917	13,651,641
	Profit attributable to:				
	OWNER	15,227,877	13,013,961	15,444,065	13,168,491
	NON INTEREST CONTROL			10,251	4,500
	TOTAL INCOME OF CURRENT YEAR	15,227,877	13,013,961	15,454,316	13,172,991
	Total comprehensive income attributable to:				
	OWNER	14,133,262	13,472,269	14,330,880	13,626,799
	NON INTEREST CONTROL			90,037	24,842
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	14,133,262	13,472,269	14,420,917	13,651,641
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	5,556,285	3,016,588	-	-
	EARNINGS PER SHARE	634.95	542.64	643.96	549.08

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of September 30, 2013 and December 31, 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2013	December 31, 2012	September 30, 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	2,431,800	896,288	2,443,380	896,288
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	22,810	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	25,589,702	35,108,610	25,709,702	35,108,610
	- Foreign currencies	13,472,898	9,867,803	13,472,898	9,867,803
	b. Others				
	i. Committed	-	-	95,696	67,831
	ii. Uncommitted	36,115,275	30,229,898	36,459,799	30,552,293
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	500	52,865
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	13,512,758	11,357,968	13,512,758	11,357,968
	b. Local letters of credit	1,050,043	873,932	1,071,057	873,932
	4 Outstanding sales position on spot and derivative	289,500	558,975	312,660	558,975
	5 Others	-	-	83,619	97,225
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	41,837	195,765	64,672	221,217
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	4,683,582	3,632,455	4,807,569	3,725,515
	b. Foreign currencies	11,353,195	8,536,303	11,386,166	8,536,303
	2 Others	43,124	-	43,124	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
 As of September 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	289,500	254,760	34,740	350	441
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	2,466,540	2,466,540	-	101,776	14,829
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	10,537,800	10,537,800	-	6,331	260,544
	TOTAL	13,293,840	13,259,100	34,740	108,457	275,814

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		September 30, 2013					September 30, 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	2,456,707	-	-	-	-	2,456,707	1,323,839	-	-	-	-	1,323,839
b.	Foreign currencies	11,041,211	-	-	-	-	11,041,211	11,595,397	-	-	-	-	11,595,397
2.	Spot and derivative receivables												
a.	Rupiah	103,319	-	-	-	-	103,319	82,439	-	-	-	-	82,439
b.	Foreign currencies	5,138	-	-	-	-	5,138	16,733	-	-	-	-	16,733
3.	Securities												
a.	Rupiah	33,546,969	-	-	-	-	33,546,969	34,687,689	-	-	-	-	34,687,689
b.	Foreign currencies	17,410,105	-	-	-	-	17,410,105	12,794,822	-	-	-	-	12,794,822
4.	Securities sold with agreement to repurchase												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	7,555,195	-	-	-	-	7,555,195	10,118,391	-	-	-	-	10,118,391
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,548,197	-	-	-	-	5,548,197	4,816,641	-	-	-	-	4,816,641
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	148,892,519	15,564,671	1,101,547	1,010,865	3,442,094	170,011,696	110,873,746	14,701,274	1,102,047	896,016	3,515,965	131,089,048
ii.	Foreign currencies	1,461,361	111,427	-	6,075	12,393	1,591,256	5,806,187	100,505	2,734	31,297	72,822	6,013,545
b.	Non UMKM												
i.	Rupiah	187,011,443	8,649,398	233,345	236,128	977,745	197,108,059	145,101,496	6,289,684	236,292	246,547	999,649	152,873,668
ii.	Foreign currencies	42,387,062	1,006,323	-	-	284,736	43,678,121	26,304,580	900,994	-	-	320,797	27,526,371
c.	Restructured loans												
i.	Rupiah	6,131,040	105,230	-	27,558	197,186	6,461,014	6,076,459	395,513	53,261	24,984	174,367	6,724,584
ii.	Foreign currencies	1,039,893	-	-	-	217,085	1,256,978	923,952	-	-	29,636	310,505	1,264,093
d.	Property loans	2,177,687	448,256	1,800	26,796	28,215	2,682,754	1,165,737	155,205	-	238	52,636	1,373,816
8.	Investments in shares	2,160,069	-	-	-	-	2,160,069	1,335,076	-	-	-	536	1,335,612
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	59,950,304	1,203,921	8,187	7,920	-	61,170,332	53,289,805	1,179,970	15,801	9,431	-	54,495,007
b.	Foreign currencies	44,594,315	12,806	-	-	-	44,607,121	29,691,838	63,984	62	-	-	29,755,884
11.	Repossessed assets	7,331	-	12,942	4,840	12,800	37,913	13,512	-	4,752	10,059	6,980	35,303

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		September 30, 2013						September 30, 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						14,707,577						15,304,372
3.	Total required allowance for possible losses on earning assets						11,297,935						10,186,598
4.	Percentage of UMKM loans to total loans						41.52%						43.12%
5.	Percentage of UMK loans to total loans						36.83%						36.95%
6.	Percentage of UMKM debtors to total debtors						71.65%						68.31%
7.	Percentage of UMK debtors to total debtors						70.88%						67.58%
8.	Others												
	a. Channelling of loans						23,866,011						23,357,652
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						2,854,296						2,994,608
	d. Recovery of written off on earning assets						1,395,062						1,522,288
	e. Written off on earning assets with elimination of right to collect						-						-

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	September 30, 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	-	-	142,979	-	-	-	131,192	-
2.	Spot and derivative receivables	-	-	1,085	-	-	-	992	-
3.	Securities	-	-	156,850	-	-	-	116,885	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	55,482	-	-	-	48,166	-
7.	Loans	1,968,219	12,739,358	3,806,333	6,810,327	2,711,553	12,592,283	2,885,905	6,796,947
8.	Investments in shares	-	-	1,649	-	536	-	1,644	536
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	305,996	-	-	-	191,473	-

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

(In Millions of Rupiah)

CAPITAL COMPONENT		September 30, 2013		September 30, 2012	
		Bank	Consolidated	Bank	Consolidated
I.	CAPITAL COMPONENT				
	A. Core Capital	62,937,420	64,267,538	48,667,353	49,397,649
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	57,930,981	57,975,656	43,249,509	43,236,819
	2.1. Additional	58,016,634	58,092,050	43,262,367	43,337,563
	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%)	36,366,258	36,333,580	25,358,934	25,354,796
	f. Current year profit (50%)	7,799,047	7,907,141	6,671,379	6,750,713
	g. Differences arising from translation of financial statement (excess)	71,942	71,942	45,600	45,600
	h. Funds for Paid - Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	85,653	116,394	12,858	100,744
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	26,701	-	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	66,024	69,237	-	6,331
	g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	19,629	20,456	12,858	32,682
	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	1,160,852	40,467	749,447	82,513
	4.1. Goodwill	-	40,467	-	82,513
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	1,160,852	-	749,447	-
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	165,058	-	76,052
	B. Supplemental Capital	3,446,212	4,766,722	3,673,996	4,536,764
	1. Upper Tier 2	3,874,776	4,034,434	3,261,391	3,374,712
	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)	3,874,776	4,034,434	3,261,391	3,374,712
	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	732,288	732,288	1,162,052	1,162,052
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	732,288	732,288	1,162,052	1,162,052
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	1,160,852	-	749,447	-
	3.1. Investments in shares of stock (50%)	1,160,852	-	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 September 31, 2013 and 2012

(In Millions of Rupiah)

CAPITAL COMPONENT	September 30, 2013		September 30, 2012	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	66,383,632	69,034,260	52,341,349	53,934,413
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	66,383,632	69,034,260	52,341,349	53,934,413
IV. CREDIT RISK - WEIGHTED ASSETS	309,982,040	324,786,560	260,911,251	271,309,631
V. OPERATIONAL RISK-WEIGHTED ASSETS	75,123,610	75,469,456	64,207,405	64,502,571
VI. MARKET RISK - WEIGHTED ASSETS	2,505,132	2,563,379	3,049,558	3,083,720
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	17.24%	17.25%	16.10%	16.06%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	17.13%	17.14%	15.95%	15.91%

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

(In %)

Rasio		September 30, 2013	September 30, 2012
Performance Ratios			
1.	Capital Adequacy Ratio	17.13	15.95
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.23	1.56
3.	Non performing earning assets to total earning assets	1.48	1.88
4.	Allowance for impairment of financial assets to earning assets	2.98	3.87
5.	NPL <i>gross</i>	1.77	2.33
6.	NPL <i>net</i>	0.43	0.54
7.	Return on Asset (ROA)	4.65	4.87
8.	Return on Equity (ROE)	33.24	36.87
9.	Net Interest Margin (NIM)	8.25	8.43
10.	Operating Expenses to Operating Income (BOPO)	61.54	61.76
11.	Loan to Deposit Ratio (LDR)	90.88	85.23
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	8.04	8.00
3.	Net Open Position (overall)	3.48	5.60

CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods from January 1 to September 30, 2013 and 2012

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Sep-13	30-Sep-12
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest, investment, fees and commissions and sharia income	42,058,804	37,002,071
Payments of interest, sharia expenses and other charges	(10,844,495)	(10,033,700)
Recoveries of written off loans	1,418,690	1,537,207
Other operating income	3,901,958	3,424,791
Other operating expenses	(15,624,714)	(12,918,501)
Non-operating income - net	1,085,136	742,479
Cash flows before changes in operating assets and liabilities	21,995,379	19,754,347
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	14,167,953	241,321
Securities and Government Recapitalization Bonds at fair value through profit or loss	(368,378)	2,158
Export bills	(3,214,529)	(794,327)
Derivatives receivable	(79,607)	(81,384)
Loans	(68,075,429)	(37,495,482)
Sharia receivables and financing	(2,305,181)	(932,980)
Other assets	(674,641)	(1,051,947)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	269,699	295,503
Deposits:		
Demand deposits	(3,253,157)	(7,639,272)
<i>Wadiah</i> demand deposits	(121,144)	48,500
Savings deposits	4,295,939	6,181,731
<i>Wadiah</i> savings deposits	480,178	168,840
<i>Mudharabah</i> savings deposits	70,579	61,926
Time deposits	17,983,001	2,103,526
<i>Mudharabah</i> time deposits	1,532,663	(75,751)
Deposits from other banks and financial institutions	1,691,573	(1,821,498)
Derivatives payable	123,621	11,051
Other liabilities	(3,722,418)	(3,671,027)
Net cash used for operating activities	(19,203,899)	(24,694,765)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	5,710	8,774
Receipt of dividend	382	230
Acquisition of premises and equipment	(1,208,392)	(1,039,387)
Decrease (increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	2,981,871	(5,639,933)
Net cash provide by (used for) investing activities	1,779,571	(6,670,316)
CASH FLOWS FROM FINANCING ACTIVITIES		
(Payment) proceeds from fund borrowings	(2,026,701)	695,022
The increase in securities issued	5,727,491	-
Decrease in securities sold under agreements to repurchase	-	(102,681)
Appropriation for dividends	(5,556,284)	(3,016,588)
Appropriation for PKBL	-	(603,318)
Decrease in securities purchased under resale agreement	1,995,326	(832,485)
Payments of subordinated loans	(9,185)	(9,816)
Net cash provide by (used in) financing activities	130,647	(3,869,866)

CONSOLIDATED STATEMENTS OF CASH FLOWS
 For the periods from January 1 to September 30, 2013 and 2012

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Sep-13	30-Sep-12
NET INCREASE IN CASH AND CASH EQUIVALENTS	(17,293,681)	(35,234,947)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	226,202	325,196
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	119,421,406	133,022,179
CASH AND CASH EQUIVALENTS AT END OF PERIOD	102,353,927	98,112,428
Cash and cash equivalents at end of period consist of:		
Cash	13,749,042	10,372,342
Current accounts with Bank Indonesia	38,877,883	31,999,197
Current accounts with other banks	8,483,620	5,792,401
Placements with other banks – maturing within three months or less since the acquisition date	33,550,947	45,629,238
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	7,692,435	4,319,250
Total Cash and Cash Equivalents	102,353,927	98,112,428

