

**BALANCE SHEETS**  
As of September 30, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2011	September 30, 2010	September 30, 2011	September 30, 2010
<b>ASSETS</b>					
1.	Cash	9,105,208	9,851,475	9,201,446	9,900,944
2.	Placements with Bank Indonesia	53,613,620	28,008,013	55,458,039	28,650,715
3.	Placements with other banks	12,399,608	22,918,306	12,506,280	22,927,094
4.	Spot and derivative receivables	103,030	96,306	103,200	96,306
5.	Securities				
	a. Designated at fair value through profit/loss	316,482	491,385	316,482	491,385
	b. Available for sale	20,069,715	17,953,218	20,309,470	17,953,218
	c. Held to maturity	19,062,802	16,788,616	19,633,431	17,056,714
	d. Loans and receivables	3,468,606	798,198	3,468,606	798,198
6.	Securities sold with agreement to repurchase	632,728	778,919	632,728	778,919
7.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-
8.	Acceptances receivables	2,034,532	63,428	2,097,025	63,428
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	276,324,526	228,695,156	278,180,283	228,695,156
10.	Syaria financing	-	-	7,900,417	4,972,853
11.	Investments in shares	1,520,795	1,098,717	156,799	127,080
12.	Allowance for impairment -/-				
	a. Securities	(34,686)	(20,621)	(36,196)	(22,131)
	b. Loans	(17,515,768)	(15,484,444)	(17,734,897)	(15,605,149)
	c. Others	(22,234)	(1,840)	(23,584)	(1,995)
13.	Intangible assets	-	-	132,651	36,237
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(19,930)
14.	Premises and equipment	5,570,743	5,195,684	5,825,959	5,342,056
	Accumulated depreciation -/-	(3,904,264)	(3,720,758)	(4,033,220)	(3,780,822)
15.	Abandoned properties	6,154	10,115	7,314	11,406
16.	Repossessed assets	32,374	26,825	58,669	36,227
17.	Suspense account	-	-	-	-
18.	Inter office assets				
	a. Operational activities conducted in Indonesia	12,765	-	12,765	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
19.	Allowance for decrease in value of other assets -/-	-	-	-	-
20.	Allowance for non earning assets -/-	(209,123)	(543,467)	(227,493)	(555,281)
21.	Finance leased	-	-	-	-
22.	Deferred tax assets	2,772,380	1,695,614	2,785,164	1,703,922
23.	Other assets	4,981,841	6,136,742	5,319,897	6,287,062
	<b>TOTAL</b>	<b>390,341,834</b>	<b>320,835,587</b>	<b>402,029,493</b>	<b>325,943,612</b>

**BALANCE SHEETS**  
As of September 30, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2011	September 30, 2010	September 30, 2011	September 30, 2010
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
1.	Demand deposits	54,444,059	42,488,895	55,158,214	42,488,895
2.	Savings deposits	130,057,917	106,617,605	130,224,995	106,617,605
3.	Time deposits	125,211,792	107,910,454	127,072,204	107,910,454
4.	Investment fund - revenue sharing	-	-	7,837,160	4,526,607
5.	Liabilities to Bank Indonesia	106,419	177,640	117,952	177,640
6.	Liabilities to other banks	4,507,199	5,042,584	5,035,563	5,527,875
7.	Spot and derivative payable	285,582	297,484	285,622	297,484
8.	Securities sold with repo agreements to repurchase	102,965	700,831	102,965	700,831
9.	Acceptances payable	2,034,532	63,428	2,097,025	63,428
10.	Securities issued	2,146,497	2,166,844	2,146,497	2,166,844
11.	Fund borrowings	11,259,540	11,741,063	11,487,928	11,741,063
12.	Margin deposits received	265,845	67,074	267,982	67,702
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	-	77,986	-	79,260
	b. Operational activities conducted outside Indonesia	-	699	-	699
14.	Deferred tax liabilities	-	-	-	-
15.	Allowance for possible losses of administrative account transactions	58,265	125,941	58,922	125,984
16.	Other liabilities	14,928,398	10,630,118	15,132,898	10,724,300
17.	Investment fund - profit sharing	-	-	-	-
18.	Minority interests	-	-	70,742	-
19.	Loan Capital	-	-	-	-
20.	Share capital				
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)	(8,835,074)	(8,832,709)	(8,835,074)
	c. Treasury stock -/-	-	-	-	-
21.	Additional Paid-in Capital				
	a. Agio	2,773,858	2,722,349	2,773,858	2,722,349
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Adjustment arising from translation of financial statement	47,759	46,996	47,759	46,996
	e. Other comprehensive income (losses)	576,716	936,338	576,716	936,338
	f. Others	-	12,977	-	12,977
	g. Funds for paid - up capital	-	-	-	-
22.	Premises and equipment revaluation increment	-	-	-	-
23.	Difference arising from quasi reorganisation	-	-	-	-
24.	Difference restructuring value of transaction of entities under common control	-	-	-	-
25.	Reserve				
	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	5,239,081	4,952,272	5,239,081	4,952,272
26.	Retained Earning				
	a. Previous years	16,674,549	8,211,559	16,674,549	8,211,559
	b. Current year	10,430,885	6,656,839	10,430,885	6,656,839
	<b>TOTAL</b>	<b>390,341,834</b>	<b>320,835,587</b>	<b>402,029,493</b>	<b>325,943,612</b>

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to September 30, 2011 and 2010

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2011	September 30, 2010	September 30, 2011	September 30, 2010
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Interest expenses</b>					
<b>1.</b>	<b>Interest income</b>				
	a. Rupiah	34,823,269	28,581,441	35,866,227	29,039,876
	b. Foreign currencies	1,041,893	526,356	1,041,926	526,356
<b>2.</b>	<b>Interest expenses</b>				
	a. Rupiah	9,223,036	7,882,927	9,757,926	8,066,536
	b. Foreign currencies	441,789	469,739	441,891	469,739
	<b>Net interest income (expenses)</b>	<b>26,200,337</b>	<b>20,755,131</b>	<b>26,708,336</b>	<b>21,029,957</b>
<b>B. Other Operating Income and Expenses</b>					
<b>1.</b>	<b>Other Operating Income</b>				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	91,777	-	91,777
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	65,448	136,023	69,614	136,023
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	-	190,674	131	190,674
	e. Dividend, gain from investment in shares with equity method, fees/commissions and administrative	2,494,057	1,959,190	2,453,370	1,948,181
	f. Correction on allowance for impairment, allowance for impairment on non-performing assets and allowance for possible losses of administrative account	35,534	-	46,169	-
	g. Other income	1,300,788	940,922	1,359,328	980,583
<b>2.</b>	<b>Other Operating Expenses</b>				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	7,929	75,536	7,929	75,536
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	199,379	-	199,379	-
	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)	60,660	-	60,660	-
	e. Impairment				
	i. Securities	3,579	-	3,972	-
	ii. Loans	5,629,415	5,963,000	5,638,424	5,963,000
	iii. Syaria financing	-	-	-	21,522
	iv. Other financial assets	17,074	-	18,569	-
	f. Allowance for possible losses of administrative account transactions	-	23,512	99	23,512
	g. Allowance for operational risk losses	-	-	-	-
	h. Losses related to operational risk	-	-	-	-
	i. Losses from investment in shares under equity method, fees/commissions and administrative	-	-	-	-
	j. Losses from decreases in value of non financial assets	-	-	-	-
	k. Allowance for decrease in value of other assets	50,136	37	50,136	37
	l. Salaries and employee benefits	5,692,602	5,051,679	5,971,094	5,187,762
	m. Promotion expenses	290,361	260,046	300,955	279,618

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to September 30, 2011 and 2010

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2011	September 30, 2010	September 30, 2011	September 30, 2010
	n. Other expenses	5,555,122	4,150,028	5,794,840	4,281,058
	<b>Other Operating Income (expenses)</b>	<b>(13,610,430)</b>	<b>(12,205,252)</b>	<b>(14,117,445)</b>	<b>(12,484,807)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>12,589,907</b>	<b>8,549,879</b>	<b>12,590,891</b>	<b>8,545,150</b>
<b>NON OPERATING INCOME AND EXPENSES</b>					
1.	Gain (losses) from sale of premises and equipment	7,951	4,143	7,961	4,143
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	257,672	(46,271)	270,686	(41,542)
	<b>NON OPERATING PROFIT (LOSS)</b>	<b>265,623</b>	<b>(42,128)</b>	<b>278,647</b>	<b>(37,399)</b>
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	<b>12,855,530</b>	<b>8,507,751</b>	<b>12,869,538</b>	<b>8,507,751</b>
1.	Profit (Loss) transferred to Head Office	-	-	-	-
2.	Income tax expenses				
	a. Estimated current tax -/-	(2,723,284)	(1,561,859)	(2,732,003)	(1,561,859)
	b. Deferred tax income (expenses)	298,639	(289,053)	298,639	(289,053)
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	<b>10,430,885</b>	<b>6,656,839</b>	<b>10,436,174</b>	<b>6,656,839</b>
	<b>PROFIT (LOSS) OF MINORITY INTEREST</b>	<b>-</b>	<b>-</b>	<b>5,289</b>	<b>-</b>
	<b>PROFIT (LOSS) AFTER MINORITY INTEREST</b>	<b>10,430,885</b>	<b>6,656,839</b>	<b>10,430,885</b>	<b>6,656,839</b>
	<b>DIVIDEND</b>	<b>1,727,950</b>	<b>1,628,551</b>	<b>1,727,950</b>	<b>1,628,551</b>
	<b>EARNINGS PER SHARE</b>				
	Basic (full amount)	434.93	555.25	434.93	555.25
	Dilution (full amount)	430.91	544.44	430.91	544.44

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
As of September 30, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2011	September 30, 2010	September 30, 2011	September 30, 2010
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	-	-	8,790	-
	3 Others	-	-	26,325	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	20,489,710	18,760,122	20,540,194	18,760,122
	- Foreign currencies	6,502,033	1,860,004	6,502,033	1,860,004
	b. Others				
	i. Committed	-	-	31,567	-
	ii. Uncommitted	23,419,433	30,956,955	23,617,946	31,047,042
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	950	3,545	4,500	3,545
	ii. Foreign currencies	-	29,719	-	29,719
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	4,205,346	8,478,433	4,205,346	8,478,433
	b. Local letters of credit	586,111	466,210	612,436	466,210
	4 Outstanding sales position on spot and derivative	-	-	8,790	-
	5 Others	95	544	95	544
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
	1 Guarantees received				
	a. Rupiah	-	-	485	527
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	734,395	2,385,611	853,950	2,400,833
	b. Other interest	-	-	-	-
	3 Others	533,782	646,400	533,782	646,400
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
	1 Guarantees issued				
	a. Rupiah	605,403	1,814,427	625,106	1,816,537
	b. Foreign currencies	429,651	1,835,072	429,745	1,835,072
	2 Others	-	-	20,417	-

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**  
 As of September 30, 2011

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
<b>A.</b>	<b>Exchange Rate Related</b>					
1.	Spot	6,675,548	6,675,548	-	37,677	65,768
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	2,125,422	2,125,422	-	-	1,928
6.	Others	-	-	-	-	-
<b>B.</b>	<b>Interest Rate Related</b>					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
<b>C.</b>	<b>Others</b>	6,372,750	6,372,750	-	65,353	217,886
	<b>TOTAL</b>	15,173,720	15,173,720	-	103,030	285,582



**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of September 30, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		September 30, 2011					September 30, 2010						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
<b>II. THIRD PARTIES</b>													
1.	Placements with other banks												
	a. Rupiah	3,609,386	-	-	-	-	3,609,386	1,009,175	-	-	-	-	1,009,175
	b. Foreign currencies	8,790,222	-	-	-	-	8,790,222	21,909,131	-	-	-	-	21,909,131
2.	Spot and derivative receivables												
	a. Rupiah	95,853	-	-	-	-	95,853	-	-	-	-	-	-
	b. Foreign currencies	7,177	-	-	-	-	7,177	96,306	-	-	-	-	96,306
3.	Securities												
	a. Rupiah	33,538,961	-	-	-	-	33,538,961	28,808,223	-	-	-	-	28,808,223
	b. Foreign currencies	9,378,644	-	-	-	-	9,378,644	7,223,194	-	-	-	-	7,223,194
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	108,363	-	-	-	-	108,363
	b. Foreign currencies	632,728	-	-	-	-	632,728	670,556	-	-	-	-	670,556
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	2,034,532	-	-	-	-	2,034,532	63,428	-	-	-	-	63,428
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	106,367,237	9,651,797	1,356,627	1,118,814	4,615,715	123,110,190	94,960,959	6,298,318	1,165,414	1,273,382	3,776,338	107,474,411
	ii. Foreign currencies	3,665,966	80,265	-	35,548	29,606	3,811,385	861,017	90,119	68,976	74,464	255,432	1,350,008
	b. Non UMKM												
	i. Rupiah	122,814,115	4,962,401	200,775	361,657	1,179,653	129,518,601	100,307,860	3,900,419	361,646	517,142	1,787,829	106,874,896
	ii. Foreign currencies	18,158,943	926,621	-	-	342,448	19,428,012	11,940,072	125,493	404,017	-	82,938	12,552,520
	c. Restructured loans												
	i. Rupiah	5,738,260	327,107	59,553	107,183	180,772	6,412,875	4,748,377	353,948	240,183	106,541	108,155	5,557,204
	ii. Foreign currencies	909,194	150,706	-	-	284,364	1,344,264	461,784	149,146	398,619	44,828	82,045	1,136,422
	d. Property loans	1,861,589	61,566	377	21,395	172,705	2,117,632	2,940,669	67,582	60,950	69,148	61,075	3,199,424
8.	Investments in shares	1,365,404	-	536	-	-	1,365,940	972,747	-	-	-	536	973,283
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	40,759,746	-	-	-	-	40,759,746	53,165,077	-	-	-	-	53,165,077
	b. Foreign currencies	15,478,891	-	-	-	-	15,478,891	27,060,889	-	-	-	-	27,060,889
11.	Repossessed assets	13,107	-	8,672	-	10,595	32,374	13,620	-	9,647	-	3,558	26,825





**CALCULATION OF CAPITAL ADEQUACY RATIO**  
As of September 30, 2011 and 2010

(In Millions of Rupiah)

CAPITAL COMPONENT		September 30, 2011		September 30, 2010	
		Bank	Consolidated	Bank	Consolidated
<b>I. CAPITAL COMPONENT</b>					
<b>A. Core Capital</b>		<b>35,944,395</b>	<b>36,695,227</b>	<b>26,137,848</b>	<b>26,607,360</b>
1. Paid-Up Capital		6,167,291	6,167,291	6,164,926	6,164,926
2. Disclosed Reserves		30,537,502	30,646,503	20,522,281	20,522,281
2.1. Additional		30,537,502	30,531,599	20,522,281	20,522,281
a. Agio		2,773,858	2,773,858	2,722,349	2,722,349
b. Donated capital		-	-	-	-
c. General reserves		3,022,685	3,022,685	3,022,685	3,022,685
d. Appropriated reserves		5,239,081	5,239,081	4,952,272	4,952,272
e. Previous years profit (100%)		14,387,996	14,379,448	6,305,033	6,305,033
f. Current year profit (50%)		5,066,123	5,068,768	3,472,946	3,472,946
g. Differences arising from translation of financial statement (excess)		47,759	47,759	46,996	46,996
h. Funds for Paid - Up Capital		-	-	-	-
i. Warrant issued (50%)		-	-	-	-
j. Stock option issued for stock-based compensation program (50%)		-	-	-	-
2.2. Deduction		-	114,904	-	-
a. Disagio		-	-	-	-
b. Previous years loss (100%)		-	114,904	-	-
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. 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		-	-	-	-
4. Core Capital Deduction		760,398	189,309	549,359	79,847
4.1. Goodwill		-	110,909	-	16,307
4.2. Other intangible assets		-	-	-	-
4.3. Investments in shares of stock (50%)		760,398	78,400	549,359	63,540
4.4. Shortage of capital on insurance subsidiaries (50%)		-	-	-	-
5. Minority Interest		-	70,742	-	-
<b>B. Supplemental Capital</b>		<b>3,686,829</b>	<b>4,446,976</b>	<b>3,715,653</b>	<b>4,245,550</b>
1. Upper Tier 2		2,651,941	2,730,090	2,439,790	2,483,868
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)		2,651,941	2,730,090	2,439,790	2,483,868
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		1,795,286	1,795,286	1,825,222	1,825,222
2.1. Redeemable preference shares		-	-	-	-
2.2. Subordinated loans and bonds		1,795,286	1,795,286	1,825,222	1,825,222
2.3. Other supplemental capital (lower tier 2)		-	-	-	-
3. Supplemental Capital Deduction		760,398	78,400	549,359	63,540
3.1. Investments in shares of stock (50%)		760,398	78,400	549,359	63,540
3.2. Shortage of capital on insurance subsidiaries (50%)		-	-	-	-
<b>C. Core Capital and Supplemental Capital Deduction</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Securitisation exposure		-	-	-	-
<b>D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>E. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**CALCULATION OF CAPITAL ADEQUACY RATIO**  
 As of September 30, 2011 and 2010

(In Millions of Rupiah)

CAPITAL COMPONENT	September 30, 2011		September 30, 2010	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	39,631,224	41,142,203	29,853,501	30,852,910
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	39,631,224	41,142,203	29,853,501	30,852,910
IV. CREDIT RISK - WEIGHTED ASSETS	212,155,319	219,366,171	195,183,222	199,678,814
V. OPERATIONAL RISK-WEIGHTED ASSETS	52,998,112	53,260,095	27,130,913	27,130,913
VI. MARKET RISK - WEIGHTED ASSETS	1,918,510	1,929,694	1,100,300	1,100,300
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	14.95%	15.09%	13.43%	13.60%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	14.84%	14.98%	13.36%	13.54%

**CALCULATION OF FINANCIAL RATIOS**  
**As of September 30, 2011 and 2010**

Rasio		September 30, 2011	September 30, 2010
<b>Performance Ratios</b>			
1.	Capital Adequacy Ratio	14.84%	13.36%
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	2.36%	2.64%
3.	Non performing earning assets to total earning assets	2.75%	3.37%
4.	Allowance for impairment of financial assets to earning assets	5.23%	5.35%
5.	NPL <i>gross</i>	3.34%	4.28%
6.	NPL <i>net</i>	0.75%	1.15%
7.	Return on Asset (ROA)	4.67%	3.65%
8.	Return on Equity (ROE)	39.86%	34.28%
9.	Net Interest Margin (NIM)	10.24%	9.50%
10.	Operating Expenses to Operating Income (BOPO)	68.34%	73.63%
11.	Loan to Deposit Ratio (LDR)	89.22%	88.98%
<b>Compliance</b>			
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	8.03%	5.04%
	b. Reserve requirement - Foreign currencies	8.12%	1.00%
3.	Net Open Position (overall)	4.22%	3.46%

MANAGEMENT OF THE BANK	SHAREHOLDER
<b>BOARD OF COMMISSIONERS</b> - President Commissioner : Bunasor Sanim (Concurrently Independent Commissioner) - Commissioner : Agus Suprijanto - Commissioner : Heru Lelono - Independent Commissioner : Hermanto Siregar - Independent Commissioner : Aviliani - Independent Commissioner : Adhyaksa Dault  <b>BOARD OF DIRECTORS</b> - President Director : Sofyan Basir - Director : Sarwono Sudarto - Director : Achmad Baiquni - Director : Sulaiman Arif Arianto - Director : Agus Toni Soetirto - Director : Lenny Sugihat - Director : Asmawi Syam - Director : Suprajarto - Director : Djarot Kusumayakti - Compliance Director : Randi Anto - Director : Gatot Mardiwasiso	<b>Ultimate shareholder :</b> - Negara Republik Indonesia : 56,75%  <b>Non ultimate shareholder through capital market (≥ 5%) :</b> - No  <b>Non ultimate shareholder not through capital market (≥ 5%) :</b> - No   <div style="text-align: center;">             Jakarta, October 28, 2011              Board of Directors              PT Bank Rakyat Indonesia (Persero) Tbk           </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div style="text-align: center;">             Sofyan Basir              President Director           </div> <div style="text-align: center;">             Achmad Baiquni              Director           </div> </div>

**Notes :**

1. Consolidated financial statement as at and for three months ended September 30 2011 and 2010 is derived from the consolidated financial statement (unaudited). 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 Bank adopts the Statement of Financial Accounting Standards ("PSAK") No. 50 (Revised 2006), "Financial Instruments: Presentation and Disclosure", and Statement of Financial Accounting Standards ("PSAK") No. 55 (Revised 2006), "Financial Instruments: Recognition and Measurement".

To determine the impairment collectively, the Bank adopts a Circular Letter of Bank Indonesia No. 11/33/DPNP dated December 8, 2009, regarding "Amendment of Circular Letter No. 11/4/DPNP dated January 27, 2009, on the implementation of Indonesian Banking Accounting Guidelines (PAPI 2008)". The Circular Letter of Bank Indonesia contains an adjustment to the PAPI 2008 concerning the transitional provisions for the estimated impairment of loans that collectively granted to the eligible banks.

Referring to the Appendix of the Circular Letter of Bank Indonesia No. 11/33/DPNP dated December 8, 2009 (SE-BI), the Bank determines the allowance for loan impairment losses collectively according to the formation of general provisions and the specified provisions in accordance with the regulation of Bank Indonesia on commercial bank asset quality rating. PBI No. 7/2/PBI 2005 dated 20 January 2005. In accordance with SE-PBI transitional provisions for credit impairment collectively can be applied at least up to December 31, 2011.

In accordance with the Circular Letter of Bank Indonesia 12/516/DPNP/IDPnP dated September 21, 2010, related to the implementation of Statement of Financial Accounting Standards ("PSAK") No. 55 on Financial Instruments: Recognition and Measurement, specifically regarding the establishment of reserves for Impairment Losses (CKPN) reiterated to the Administrative Account Transaction and Non-earning fixed assets was required to form the Elimination of Assets (PPA), according to PBI. 7/2/PBI/2005 dated 20 January 2005 regarding the Asset Quality Rating for Commercial Banks that had been amended by Regulation No. 02/11/2009 (PBI Asset Quality).

3. 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. 12/11/DPNP dated March 31, 2010 regarding the "The second 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-36/PM/2003 September 30, 2003 on "The Obligation of Periodic Financial Reporting".
4. The Information Presentation of Financial Statements as comparative information has been encoded with the Circular Letter of Bank Indonesia No. 12/11/DPNP dated March 31, 2010 regarding the "Second Amendment to Bank Indonesia Circular Letter No. 3/30/DPNP dated 14 December 2001, concerning "Financial Reports Quarterly and Monthly Publication of Commercial Banks and Certain Reports submitted to Bank Indonesia".

5. The Foreign currency exchange rate for 1 USD as of June 30, 2010 and 2009 are respective Rp8.790,00 and Rp8.925,00.
6. The Consolidated net income per share is calculated by dividing the consolidated net income by the weighted average number of the issued shares and fully paid during the year, while consolidated net income per diluted share is calculated after making necessary adjustments to the weighted average common shares which are outstanding with the assumption that all stock options held at the publication.

