

BALANCE SHEETS
 As of December 31, 2012 and 2011

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011
ASSETS					
1.	Cash	13,734,770	10,428,790	13,895,464	10,525,973
2.	Placements with Bank Indonesia	100,662,021	100,379,007	103,237,842	102,765,311
3.	Placements with other banks	10,440,549	9,200,675	10,103,918	9,240,383
4.	Spot and derivative receivables	28,850	17,818	28,850	17,966
5.	Securities				
	a. Measured at fair value through profit and loss	541,061	519,874	612,986	563,124
	b. Available for sale	15,788,017	20,548,236	15,886,910	20,711,756
	c. Held to maturity	28,208,729	20,894,442	28,953,360	21,539,871
	d. Loans and receivables	5,927,192	4,797,531	5,934,772	4,828,570
6.	Securities sold under repurchase agreement (repo)	-	100,299	-	100,299
7.	Securities purchased with agreement to resell (reverse repo)	9,550,521	9,383,299	9,550,521	9,383,299
8.	Acceptances receivables	4,767,955	1,657,360	4,786,121	1,692,176
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	348,231,964	283,586,497	350,763,037	285,409,554
10.	Sharia financing	-	-	11,010,636	8,970,274
11.	Investments in shares	1,459,984	1,498,893	197,278	165,225
12.	Impairment on financial assets -/				
	a. Securities	-	-	(760)	(1,510)
	b. Loans	(14,583,925)	(15,868,536)	(14,677,220)	(15,951,531)
	c. Others	(536)	(536)	(707)	(898)
13.	Intangible assets	-	-	87,057	87,193
	Accumulated amortisation for intangible assets -/	-	-	(21,742)	(21,742)
14.	Premises and equipment	6,895,854	5,713,194	7,218,807	5,990,345
	Accumulated depreciation on premises and equipment -/	(4,225,117)	(3,997,228)	(4,414,441)	(4,137,525)
15.	Aset non produktif				
	a. Abandoned properties	4,442	4,487	4,442	4,487
	b. Foreclosed assets	46,179	38,689	56,960	84,731
	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	1,992,233	2,627,820	2,024,911	2,631,958
19.	Other assets	5,737,908	5,000,482	6,097,283	5,299,995
	TOTAL ASSETS	535,209,156	456,531,093	551,336,790	469,899,284

BALANCE SHEETS
 As of December 31, 2012 and 2011

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	79,104,668	75,578,820	79,403,214	76,262,899
2.	Savings deposits	182,291,075	152,474,118	182,481,686	152,643,458
3.	Time deposits	174,702,342	144,095,184	177,267,237	146,006,981
4.	Revenue sharing Investment	-	-	11,014,246	9,351,007
5.	Liabilities to Bank Indonesia	118,875	114,747	118,875	123,780
6.	Liabilities to other banks	2,190,190	3,703,589	3,232,189	4,409,703
7.	Spot and derivative payable	152,193	173,536	152,193	173,536
8.	Liabilities on securities sold under repurchase agreements	-	102,681	-	102,681
9.	Acceptances payable	4,767,955	1,657,360	4,786,121	1,692,176
10.	Securities issued	-	-	-	-
11.	Fund borrowings	-	-	-	-
	a. Loan calculated as capital	1,996,266	1,994,666	1,996,266	1,994,666
	b. Other loans received	10,704,444	12,953,221	10,880,664	13,185,646
12.	Margin deposits received	79,766	52,105	81,449	53,785
13.	Inter office liabilities	-	-	-	-
	a. Operational activities conducted in Indonesia	-	340	-	340
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	14,464,084	13,856,166	15,040,871	14,078,297
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	470,571,858	406,756,533	486,455,011	420,078,955
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	44,912	49,153	44,912	49,153
	b. Gain (loss) on value changes of financial assets categorized as available for sale	730,933	765,004	740,459	765,004
	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	5,389,910	5,239,081	5,389,910	5,239,081
24.	Retained Earning	-	-	-	-
	a. Previous years	27,986,759	16,674,549	27,980,263	16,674,549
	b. Current year	18,520,950	15,082,939	18,687,380	15,082,939
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	64,637,298	49,774,560	64,806,758	49,774,560
25.	Minority interest	-	-	75,021	45,769
	TOTAL EQUITIES	64,637,298	49,774,560	64,881,779	49,820,329
	TOTAL LIABILITIES AND EQUITIES	535,209,156	456,531,093	551,336,790	469,899,284

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to December 31, 2012 and 2011

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	46,440,082	46,128,083	48,115,630	47,330,052
	b. Foreign currencies	1,481,949	821,053	1,482,558	821,067
2.	Interest expenses				
	a. Rupiah	11,771,875	12,494,399	12,432,641	13,146,980
	b. Foreign currencies	689,654	585,620	690,068	585,703
	Net interest income (expenses)	35,460,502	33,869,117	36,475,479	34,418,436
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	13,371	13,651	20,646	14,096
	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	42,670	132,246	68,782	145,676
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	325,643	166,668	325,645	166,817
	e. Gain from investment in shares with equity method	-	-	32,053	23,356
	f. Dividend	158	134	235	198
	g. Fees/commissions and administrative	3,922,849	3,363,115	3,992,742	3,420,747
	h. Correction on allowance for impairment	-	259,809	-	355,967
	i. Other income	3,762,738	1,980,107	3,883,891	2,146,956
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	131,147	-	131,147
	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	-	2,885	-	3,278
	ii. Loans	2,554,631	5,789,391	2,593,676	5,825,586
	iii. Sharia financing	-	-	75,425	52,233
	iv. Other financial assets	-	-	-	1,070
	f. Losses related to operational risk	559,600	475,516	559,600	475,516
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	1,972	144	9,170	5,534
	i. Losses from decreases in value of non financial assets	-	-	-	4,323
	j. Salaries and employee benefits	8,730,000	7,897,905	9,117,538	8,249,588
	k. Promotion expenses	730,867	602,706	745,671	631,280
	l. Other expenses	8,575,753	7,274,164	9,112,720	7,690,499
	Other Operating Income (expenses)	(12,984,179)	(16,258,128)	(13,788,591)	(16,796,241)
	INCOME FROM OPERATIONS	22,476,323	17,610,989	22,686,888	17,622,195

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to December 31, 2012 and 2011

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	14,068	10,685	14,285	17,278
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	1,148,442	1,109,628	1,158,399	1,116,407
	NON OPERATING PROFIT (LOSS)	1,162,510	1,120,313	1,172,684	1,133,685
	PROFIT (LOSS) BEFORE INCOME TAX	23,638,833	18,731,302	23,859,572	18,755,880
	Income tax expenses				
a.	Estimated current tax -/-	4,470,946	4,057,443	4,546,490	4,075,204
b.	Deferred tax income (expenses)	646,937	(409,080)	625,702	(407,320)
	PROFIT (LOSS) AFTER INCOME TAX - NET	18,520,950	15,082,939	18,687,380	15,087,996
	OTHER COMPREHENSIVE INCOME				
a.	Adjustments due to translation of foreign currency	(4,241)	1,916	(4,241)	1,916
b.	Gains (losses) from changes in the value of financial assets as available for sale	(45,420)	274,402	(33,481)	274,402
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	11,350	(67,813)	11,350	(67,813)
h.	Others	-	-	20,342	-
	Other comprehensive income of the current year - net of applicable income tax	(38,311)	208,505	(6,030)	208,505
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	18,482,639	15,291,444	18,681,350	15,296,501
	Profit attributable to:				
	OWNER	18,520,950	15,082,939	18,680,884	15,082,939
	NON INTEREST CONTROL			6,496	5,057
	TOTAL INCOME OF CURRENT YEAR	18,520,950	15,082,939	18,687,380	15,087,996
	Total comprehensive income attributable to:				
	OWNER	18,482,639	15,291,444	18,652,098	15,288,295
	NON INTEREST CONTROL			29,252	8,206
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	18,482,639	15,291,444	18,681,350	15,296,501
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	3,016,585	1,727,950	-	-
	EARNINGS PER SHARE	772.26	628.91	778.93	628.91

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of December 31, 2012 and 2011

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	-	-	-	-
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	35,108,610	22,844,813	35,108,610	22,918,651
	- Foreign currencies	9,867,803	8,420,991	9,867,803	8,420,991
	b. Others				
	i. Committed	-	-	67,831	18,820
	ii. Uncommitted	30,229,898	28,830,402	30,552,293	28,951,960
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	52,865	3,300
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	11,357,968	6,394,935	11,357,968	6,403,186
	b. Local letters of credit	873,932	435,520	873,932	440,065
	4 Outstanding sales position on spot and derivative	-	-	-	-
	5 Others	-	-	97,225	89,847
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	485
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	195,765	733,220	221,217	834,315
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	3,632,455	3,428,568	3,725,515	3,448,084
	b. Foreign currencies	8,536,303	2,790,441	8,536,303	2,790,441
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of December 31, 2012

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	992,663	992,663	-	-	3,404
2.	Forward	96,375	96,375	-	-	1,524
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	366,225	366,225	-	1,417	-
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	9,330,786	9,330,786	-	27,433	147,265
	TOTAL	10,786,049	10,786,049	-	28,850	152,193

QUALITY OF ASSETS AND OTHER INFORMATION
As of December 31, 2012 and 2011

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		December 31, 2012					December 31, 2011						
		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	868,799	-	-	-	-	868,799	801,829	-	-	-	-	801,829
b.	Foreign currencies	8,883,200	-	-	-	-	8,883,200	8,398,846	-	-	-	-	8,398,846
2.	Spot and derivative receivables												
a.	Rupiah	1,417	-	-	-	-	1,417	5,050	-	-	-	-	5,050
b.	Foreign currencies	27,433	-	-	-	-	27,433	12,768	-	-	-	-	12,768
3.	Securities												
a.	Rupiah	37,580,037	-	-	-	-	37,580,037	35,316,394	-	-	-	-	35,316,394
b.	Foreign currencies	12,884,962	-	-	-	-	12,884,962	11,443,689	-	-	-	-	11,443,689
4.	Securities sold with agreement to repurchase												
a.	Rupiah	-	-	-	-	-	-	100,299	-	-	-	-	100,299
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	9,550,521	-	-	-	-	9,550,521	9,383,299	-	-	-	-	9,383,299
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	4,767,955	-	-	-	-	4,767,955	1,657,360	-	-	-	-	1,657,360
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	124,450,684	12,728,196	692,751	723,080	3,212,214	141,806,925	113,030,591	11,756,383	719,197	757,628	3,427,985	129,691,784
ii.	Foreign currencies	5,884,222	94,071	-	8,960	31,517	6,018,770	4,477,135	39,189	-	-	104,062	4,620,386
b.	Non UMKM												
i.	Rupiah	161,543,124	5,892,456	172,280	194,985	931,215	168,734,060	120,000,794	6,089,963	131,739	168,981	904,589	127,296,066
ii.	Foreign currencies	29,838,083	797,534	-	-	236,863	30,872,480	19,817,421	1,465,023	-	-	308,240	21,590,684
c.	Restructured loans												
i.	Rupiah	6,089,603	253,879	11,375	31,546	236,353	6,622,756	6,220,210	301,437	-	53,457	195,350	6,770,454
ii.	Foreign currencies	864,493	-	-	-	210,373	1,074,866	773,544	-	-	-	350,429	1,123,973
d.	Property loans	2,740,102	77,820	7,115	-	26,454	2,851,491	1,427,863	117,373	-	-	96,524	1,641,760
8.	Investments in shares	1,296,167	-	-	-	536	1,296,703	1,335,076	-	-	-	536	1,335,612
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	61,837,601	1,490,379	6,060	2,805	476	63,337,321	48,578,596	1,140,949	15,385	10,255	-	49,745,185
b.	Foreign currencies	36,250,106	19,540	-	-	-	36,269,646	23,360,621	39,770	-	-	-	23,400,391
11.	Repossessed assets	17,016	-	11,431	7,679	10,053	46,179	14,784	-	5,757	13,381	4,767	38,689

QUALITY OF ASSETS AND OTHER INFORMATION
 As of December 31, 2012 and 2011

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		December 31, 2012					December 31, 2011						
		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, 2012				June 30, 2011			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning		Allowance for Impairment		Required Allowance for Possible Losses on Earning	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	-	104,405	-	-	-	92,007	-
2.	Spot and derivative receivables	-	-	289	-	-	-	178	-
3.	Securities	-	-	116,336	-	-	-	107,569	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	47,680	-	-	-	16,574	-
7.	Loans	3,374,560	11,209,365	3,225,158	5,980,689	3,085,307	12,783,229	2,577,135	6,303,349
8.	Investments in shares	536	-	1,644	536	536	-	1,644	536
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	244,007	-	-	-	130,495	-

CALCULATION OF CAPITAL ADEQUACY RATIO
As of December 31, 2012 and 2011

(In Millions of Rupiah)

CAPITAL COMPONENT		December 31, 2012		December 31, 2011	
		Bank	Consolidated	Bank	Consolidated
I.	CAPITAL COMPONENT				
	A. Core Capital	51,593,002	52,325,399	38,215,079	38,809,248
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	46,155,703	46,148,402	32,797,235	32,661,639
	2.1. Additional	46,174,249	46,239,460	32,809,703	32,804,563
	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	5,389,911	5,389,911	5,239,081	5,239,081
	e. Previous years profit (100%)	25,358,939	25,354,801	14,387,996	14,379,448
	f. Current year profit (50%)	9,583,944	9,653,293	7,336,930	7,340,338
	g. Differences arising from translation of financial statement (excess)	44,912	44,912	49,153	49,153
	h. Funds for Paid - Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	18,546	91,058	12,468	142,924
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	61,731	-	106,241
	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	-	-	-	9,878
	g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	18,546	29,327	12,468	26,805
	h. Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book	-	-	-	-
	3. Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cumulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cumulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrumen	-	-	-	-
	4. Core Capital Deduction	729,992	65,315	749,447	65,451
	4.1. Goodwill	-	65,315	-	65,451
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	729,992	-	749,447	-
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	75,021	-	45,769
	B. Supplemental Capital	3,540,675	4,397,464	3,600,909	4,443,491
	1. Upper Tier 2	3,243,627	3,370,424	2,803,808	2,896,943
	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)	3,243,627	3,370,424	2,803,808	2,896,943
	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	1,027,040	1,027,040	1,546,548	1,546,548
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	1,027,040	1,027,040	1,546,548	1,546,548
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	729,992	-	749,447	-
	3.1. Investments in shares of stock (50%)	729,992	-	749,447	-
	3.2. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	C. Core Capital and Supplemental Capital Deduction	-	-	-	-
	Securitisation exposure	-	-	-	-
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	-	-	-	-
	E. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO
 As of December 31, 2012 and 2011

(In Millions of Rupiah)

CAPITAL COMPONENT	December 31, 2012		December 31, 2011	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	55,133,677	56,722,863	41,815,988	43,252,739
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	55,133,677	56,722,863	41,815,988	43,252,739
IV. CREDIT RISK - WEIGHTED ASSETS	259,490,149	271,356,050	224,304,622	232,892,284
V. OPERATIONAL RISK-WEIGHTED ASSETS	64,207,405	64,502,571	52,998,112	53,260,095
VI. MARKET RISK - WEIGHTED ASSETS	1,654,474	1,711,117	2,299,908	2,331,946
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	17.03%	16.89%	15.08%	15.12%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	16.95%	16.80%	14.96%	14.99%

CALCULATION OF FINANCIAL RATIOS
 As of December 31, 2012 and 2011

(In %)

Rasio		December 31, 2012	December 31, 2011
Performance Ratios			
1.	Capital Adequacy Ratio	16.95	14.96
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.19	1.79
3.	Non performing earning assets to total earning assets	1.46	1.85
4.	Allowance for impairment of financial assets to earning assets	3.43	4.51
5.	NPL <i>gross</i>	1.78	2.30
6.	NPL <i>net</i>	0.34	0.42
7.	Return on Asset (ROA)	5.15	4.93
8.	Return on Equity (ROE)	38.66	42.49
9.	Net Interest Margin (NIM)	8.42	9.58
10.	Operating Expenses to Operating Income (BOPO)	59.93	66.69
11.	Loan to Deposit Ratio (LDR)	79.85	76.20
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	10.64	9.33
	b. Reserve requirement - Foreign currencies	8.17	8.00
3.	Net Open Position (overall)	3.00	5.49

CONSOLIDATED STATEMENTS OF CASH FLOWS
Years Ended December 31, 2012 and 2011

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	31-Dec-12	31-Dec-11
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest, investment, fees and commissions and sharia income	49,830,419	48,238,904
Payments of interest, sharia expenses and other charges	(13,147,390)	(13,684,909)
Recoveries of written off loans	2,284,074	1,833,012
Other operating income	5,417,549	3,447,133
Other operating expenses	(23,396,966)	(20,204,549)
Non-operating income - net	1,162,898	1,161,176
Cash flows before changes in operating assets and liabilities	22,150,584	20,790,767
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(35,599,843)	753,698
Securities and Government Recapitalization Bonds at fair value through profit or loss	(2,987,198)	(4,422,876)
Export bills	(1,106,203)	(4,086,812)
Derivatives receivable	(11,032)	70,052
Loans	(69,799,516)	(42,836,970)
Sharia receivables and financing	(2,165,254)	(3,583,747)
Other assets	(4,014,473)	(1,541,889)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	1,240,892	(167,523)
Deposits:		
Demand deposits	3,140,314	(785,797)
<i>Wadiah</i> demand deposits	155,971	200,050
Savings deposits	29,838,227	27,445,941
<i>Wadiah</i> savings deposits	301,754	648,497
<i>Mudharabah</i> savings deposits	92,495	48,785
Time deposits	31,260,256	19,697,395
<i>Mudharabah</i> time deposits	1,113,021	3,357,077
Deposits from other banks and financial institutions	(1,245,545)	(1,136,152)
Derivatives payable	(21,343)	91,735
Other liabilities	3,559,568	1,125,851
Net Cash Provided by Operating Activities	(24,097,325)	15,668,082
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	13,895	10,475
Receipt of dividends	158	134
Proceeds from sale of investments in shares	-	7,350
Decrease in securities sold with agreements to repurchase	(167,223)	(8,881,917)
Acquisition of premises and equipment	(1,445,290)	(601,339)
Increase in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(4,065,600)	(1,205,082)
Net Cash Used in Investing Activities	(5,664,060)	(10,670,379)
CASH FLOWS FROM FINANCING ACTIVITIES		
(Payment) proceeds from fund borrowings	(2,209,161)	3,643,371
Decrease in securities sold under agreement to repurchase	(102,681)	(423,684)
Appropriation for dividends and PKBL	(3,619,905)	(2,753,372)
Payments of subordinated loans	(19,725)	-
Net Cash (Used in) Provided by Financing Activities	(5,951,472)	466,315

CONSOLIDATED STATEMENTS OF CASH FLOWS
 Years Ended December 31, 2012 and 2011

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	31-Dec-12	31-Dec-11
NET INCREASE IN CASH AND CASH EQUIVALENTS	(35,712,857)	5,464,018
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	428,800	35,523
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	133,022,240	127,522,699
CASH AND CASH EQUIVALENTS AT END OF YEAR	97,738,183	133,022,240
Cash and cash equivalents at end of year consist of:		
Cash	13,895,464	10,525,973
Current accounts with Bank Indonesia	42,524,126	33,040,418
Current accounts with other banks	4,842,146	5,533,225
Placements with other banks – maturing within three months or less since the acquisition date	30,392,467	73,346,039
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	6,083,980	10,576,585
Total Cash and Cash Equivalents	97,738,183	133,022,240

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	
- President Commissioner : Bunasor Sanim (Concurrently Independent Commissioner)	Ultimate shareholder : - Negara Republik Indonesia : 56,75%
- Vice President Commissioner : Mustafa Abubakar	Non ultimate shareholder through capital market (≥ 5%) : - No
- Commissioner : Heru Lelono	
- Commissioner : Hermanto Siregar	
- Commissioner : Vincentius Sonny Loho	Non ultimate shareholder not through capital market (≥ 5%) : - No
- Independent Commissioner : Aviliani	
- Independent Commissioner : Adhyaksa Dault	
- Independent Commissioner : Ahmad Fuad	
BOARD OF DIRECTORS	
- 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	
	<p>Jakarta, February 1, 2013 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk</p>
	<p>Sofyan Basir Achmad Baiquni President Director Director</p>

Notes :

1. The above financial information is per December 31, 2012 and 2011 for the year ended on that date mostly acquired from the Consolidated Financial Statements that had been audited by the Public Accounting Firm Purwanto, Suherman & Surja, a member of Ernst & Young Global (Partner Responsible for 2012 is Peter Surja, CPA and for the year 2011 are Drs. Hari Purwanto), dated January 23, 2013 and February 27, 2012, 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. 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)" is effective from January 1, 2012, with transition completion Applied PSAK 50/55 (revised 2006), the estimated decline in value of loans collectively have used the method of calculation of PD-LGD.

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 Bank Indonesia letter No.13/658/DPNP/IDPnP dated December 23, 2011, regarding "Reporting Adjustments in LBU, Presentation in Financial Statements, and the calculation of CAR associated with the issuance of Circular Letter of Bank Indonesia No. 13/30/DPNP dated December 16 2011 concerning Quarterly Financial Report and Monthly Banks ", Bank no longer required for an allowance for the removal of non-productive assets and off balance sheet transactions. Banks still have to calculate the impairment loss reserves refer to the Statement of Financial Accounting Standards (PSAK) applies. Changes in accounting policy is applied retrospectively, but due to the impact of the change is not material to the Consolidated Financial Statements in previous years, the Bank recorded a loss reserve adjustments for the impairment in reporting comprehensive income in the year ended December 31, 2011.
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. 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 dated June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies".
4. The Information Presentation of Financial Statements as comparative information has been encoded with the Circular Letter of Bank Indonesia No. 13/30/DPNP dated December 16, 2011 regarding "The Third 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 December 31, 2012, and December 31, 2011 are respective Rp9,637.5 and Rp9,067.5.
6. 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.