

**BALANCE SHEETS**  
As of June 30, 2012 and December 31, 2011

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2012	December 31, 2011	June 30, 2012	December 31, 2011
<b>ASSETS</b>					
1.	Cash	9,561,179	10,428,790	9,695,701	10,525,973
2.	Placements with Bank Indonesia	79,087,988	100,379,007	80,574,319	102,765,311
3.	Placements with other banks	10,798,869	9,200,675	10,692,563	9,240,383
4.	Spot and derivative receivables	107,603	17,818	107,603	17,966
5.	Securities				
	a. Designated at fair value through profit/loss	624,107	519,874	681,432	563,124
	b. Available for sale	20,400,819	20,548,236	20,504,395	20,711,756
	c. Held to maturity	22,200,105	20,894,442	22,900,101	21,539,871
	d. Loans and receivables	5,076,519	4,797,531	5,076,519	4,828,570
6.	Securities sold with agreement to repurchase	-	100,299	-	100,299
7.	Securities purchased with agreement to resell (reverse repo)	9,174,896	9,383,299	9,317,151	9,383,299
8.	Acceptances receivables	3,793,007	1,657,360	3,826,688	1,692,176
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	304,806,310	283,586,497	306,577,677	285,409,554
10.	Syaria financing	-	-	9,588,735	8,970,274
11.	Investments in shares	1,498,893	1,498,893	177,857	165,225
12.	Allowance for impairment -/-				
	a. Securities	-	-	(1,510)	(1,510)
	b. Loans	(15,605,324)	(15,868,536)	(15,883,432)	(15,951,531)
	c. Others	(536)	(536)	(1,116)	(898)
13.	Intangible assets	-	-	104,220	87,193
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	6,023,417	5,713,194	6,319,640	5,990,345
	Accumulated depreciation -/-	(4,061,612)	(3,997,228)	(4,225,528)	(4,137,525)
15.	Aset non produktif				
	a. Abandoned properties	4,442	4,487	4,442	4,487
	b. Repossessed assets	33,405	38,689	53,518	84,731
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	12,707	-	12,707	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Allowance for decrease in value of other assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	2,608,903	2,627,820	2,618,053	2,631,958
19.	Other assets	4,989,744	5,000,482	5,346,560	5,299,995
	<b>TOTAL</b>	<b>461,135,441</b>	<b>456,531,093</b>	<b>474,046,553</b>	<b>469,899,284</b>

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2012	December 31, 2011	June 30, 2012	December 31, 2011
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	74,519,532	75,578,820	75,071,997	76,262,900
2.	Savings deposits	155,721,240	152,474,118	155,912,461	152,643,459
3.	Time deposits	140,901,681	144,095,184	142,420,259	146,006,981
4.	Investment fund - revenue sharing	-	-	8,642,092	9,351,005
5.	Liabilities to Bank Indonesia	169,521	114,747	172,184	123,780
6.	Liabilities to other banks	2,178,237	3,703,589	3,447,450	4,409,703
7.	Spot and derivative payable	232,070	173,536	232,070	173,536
8.	Securities sold with repo agreements to repurchase	-	102,681	-	102,681
9.	Acceptances payable	3,793,007	1,657,360	3,826,688	1,692,176
10.	Securities issued	-	-	-	-
11.	Fund borrowings				
	a. Pinjaman yang dapat diperhitungkan sebagai modal	1,995,340	1,994,666	1,995,340	1,994,666
	b. Pinjaman yang diterima lainnya	13,609,892	12,953,221	13,860,154	13,185,646
12.	Margin deposits received	34,309	52,105	35,701	53,784
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	12,964,388	13,856,166	13,242,034	14,078,298
16.	Investment fund - profit sharing	-	-	-	-
	<b>TOTAL LIABILITAS</b>	<b>406,119,217</b>	<b>406,756,533</b>	<b>418,858,430</b>	<b>420,078,955</b>
<b>EQUITY</b>					
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.	Pendapatan (kerugian) komprehensif lainnya				
	a. Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	46,075	49,153	46,075	49,153
	b. Keuntungan (kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual	1,023,511	765,004	1,023,511	765,004
	c. Bagian efektif lindung nilai arus kas	-	-	-	-
	d. Selisih penilaian kembali aset tetap	-	-	-	-
	e. Bagian pendapatan komprehensif lain dari entitas asosiasi	-	-	-	-
	f. Keuntungan (kerugian) aktuarial program manfaat pasti	-	-	-	-
	g. Pajak penghasilan terkait dengan laba komprehensif lain	-	-	-	-
	h. Lainnya	-	-	-	-
20.	Selisih kuasi reorganisasi	-	-	-	-
21.	Selisih restrukturisasi entitas sepengendali	-	-	-	-
22.	Ekuitas lainnya	-	-	-	-
23.	Reserve				
	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	5,389,911	5,239,081	5,389,911	5,239,081
24.	Retained Earning				
	a. Previous years	27,986,754	16,674,549	27,985,068	16,674,549
	b. Current year	8,606,139	15,082,939	8,704,117	15,082,939
	<b>TOTAL EKUITAS YANG DAPAT DIATRIBUSIKAN KEPADA PEMILIK</b>	<b>55,016,224</b>	<b>49,774,560</b>	<b>55,112,516</b>	<b>49,774,560</b>
25.	Kepentingan non pengendali	-	-	75,607	45,769
	<b>TOTAL EKUITAS</b>	<b>55,016,224</b>	<b>49,774,560</b>	<b>55,188,123</b>	<b>49,820,329</b>
	<b>TOTAL</b>	<b>461,135,441</b>	<b>456,531,093</b>	<b>474,046,553</b>	<b>469,899,284</b>

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to June 30, 2012 and 2011

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2012	June 30, 2011	June 30, 2012	June 30, 2011
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Interest expenses</b>					
<b>1.</b>	<b>Interest income</b>				
	a. Rupiah	22,802,466	22,488,120	23,604,785	23,163,342
	b. Foreign currencies	846,756	582,097	846,811	582,106
<b>2.</b>	<b>Interest expenses</b>				
	a. Rupiah	6,171,498	6,136,394	6,492,692	6,471,970
	b. Foreign currencies	320,283	288,340	320,292	288,402
	<b>Net interest income (expenses)</b>	<b>17,157,441</b>	<b>16,645,483</b>	<b>17,638,612</b>	<b>16,985,076</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	2,385	8,403	2,835	8,403
	ii. Loans	-	-	-	-
	iii. Spot and derivative	80,619	-	80,619	-
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	46,710	33,020	58,970	35,703
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	104,002	-	104,002	-
	e. Gain from investment in shares with equity method	-	27,987	12,632	10,193
	f. Dividend	-	-	43	35
	g. Fees/commissions and administrative	1,804,471	1,585,256	1,837,793	1,609,275
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	1,142,960	964,544	1,209,417	979,751
<b>2.</b>	<b>Other Operating Expenses</b>				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	30,978	-	30,978
	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)	-	257,680	-	257,680
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	1,562,586	3,792,292	1,579,463	3,801,545
	iii. Syariah financing	-	-	30,541	5,370
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	10,310	6,572	10,310	6,572
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	359	78	2,567	2,805
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	4,200,780	3,536,379	4,383,128	3,703,984
	k. Promotion expenses	278,389	168,275	284,152	173,681
	l. Other expenses	4,039,842	3,621,303	4,307,715	3,798,715
	<b>Other Operating Income (expenses)</b>	<b>(6,911,119)</b>	<b>(8,794,347)</b>	<b>(7,291,565)</b>	<b>(9,137,970)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>10,246,322</b>	<b>7,851,136</b>	<b>10,347,047</b>	<b>7,847,106</b>

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to June 30, 2012 and 2011

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2012	June 30, 2011	June 30, 2012	June 30, 2011
<b>NON OPERATING INCOME AND EXPENSES</b>					
1.	Gain (losses) from sale of premises and equipment	5,262	6,447	5,262	6,457
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	406,794	178,305	410,277	187,799
	<b>NON OPERATING PROFIT (LOSS)</b>	412,056	184,752	415,539	194,256
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	10,658,378	8,035,888	10,762,586	8,041,362
	Income tax expenses				
	a. Estimated current tax -/-	1,778,321	1,336,838	1,784,551	1,340,745
	b. Deferred tax income (expenses)	273,918	(86,284)	273,918	(86,284)
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	8,606,139	6,785,334	8,704,117	6,786,901
	<b>OTHER COMPREHENSIVE INCOME</b>				
	a. Adjustments due to translation of foreign currency	(3,078)	(423)	(3,078)	(423)
	b. Gains (losses) from changes in the value of financial assets as available for sale	344,676	50,751	344,676	50,751
	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	(86,169)	(12,688)	(86,169)	(12,688)
	h. Others	-	-	-	-
	Other comprehensive income of the current year - net of applicable income tax	255,429	37,640	255,429	37,640
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	8,861,568	6,822,974	8,959,546	6,824,541
	<b>Profit attributable to:</b>				
	OWNER	8,606,139	6,785,334	8,700,082	6,785,334
	NON INTEREST CONTROL			4,035	1,567
	<b>TOTAL INCOME OF CURRENT YEAR</b>	8,606,139	6,785,334	8,704,117	6,786,901
	<b>Total comprehensive income attributable to:</b>				
	OWNER	8,861,568	6,822,974	8,953,752	6,822,499
	NON INTEREST CONTROL			5,794	2,042
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	8,861,568	6,822,974	8,959,546	6,824,541
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	<b>DIVIDEND</b>	-	-	-	-
	<b>EARNINGS PER SHARE</b>	358.85	282.92	362.76	282.92

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
As of June 30, 2012 and December 31, 2011

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2012	December 31, 2011	June 30, 2012	December 31, 2011
<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	-	-	-	-
	3 Others	-	-	1,513	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	720	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	23,185,436	22,844,813	23,211,095	22,918,651
	- Foreign currencies	9,594,327	8,420,991	9,594,327	8,420,991
	b. Others				
	i. Committed	-	-	25,379	18,820
	ii. Uncommitted	27,136,726	28,830,307	27,417,352	28,951,865
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	1,559	3,300
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	7,435,289	6,394,935	7,435,289	6,403,186
	b. Local letters of credit	998,902	435,520	1,000,415	440,065
	4 Outstanding sales position on spot and derivative	-	-	-	-
	5 Others	-	95	91,044	89,942
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
	1 Guarantees received				
	a. Rupiah	-	-	-	485
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	730,127	733,220	752,204	834,315
	b. Other interest	-	-	6,408	-
	3 Others	-	-	-	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
	1 Guarantees issued				
	a. Rupiah	3,104,542	3,428,568	3,141,121	3,448,084
	b. Foreign currencies	4,433,767	2,790,441	4,433,767	2,790,441
	2 Others	-	-	-	-

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**  
 As of June 30, 2012

(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	3,808,664	3,808,664	-	14,524	20,540
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	450,840	450,840	-	2,259	2,471
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>	6,433,863	6,433,863	-	90,820	209,059
	<b>TOTAL</b>	10,693,367	10,693,367	-	107,603	232,070



**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of June 30, 2012 and 2011

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2012					June 30, 2011						
		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	956,117	-	-	-	-	956,117	2,241,850	-	-	-	-	2,241,850
	b. Foreign currencies	9,547,752	-	-	-	-	9,547,752	7,931,054	-	-	-	-	7,931,054
2.	Spot and derivative receivables												
	a. Rupiah	102,529	-	-	-	-	102,529	39,823	-	-	-	-	39,823
	b. Foreign currencies	5,074	-	-	-	-	5,074	8,695	-	-	-	-	8,695
3.	Securities												
	a. Rupiah	35,800,232	-	-	-	-	35,800,232	36,179,055	-	-	-	-	36,179,055
	b. Foreign currencies	12,501,318	-	-	-	-	12,501,318	8,611,152	-	-	-	-	8,611,152
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	105,521	-	-	-	-	105,521
	b. Foreign currencies	-	-	-	-	-	-	598,604	-	-	-	-	598,604
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	9,174,896	-	-	-	-	9,174,896	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	3,793,007	-	-	-	-	3,793,007	2,005,776	-	-	-	-	2,005,776
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	108,239,653	12,915,497	1,057,464	941,111	3,482,198	126,635,923	103,920,486	9,613,831	1,169,951	1,501,528	4,342,554	120,548,350
	ii. Foreign currencies	5,106,181	119,942	-	-	74,800	5,300,923	1,989,084	155,850	7,546	34,159	30,801	2,217,440
	b. Non UMKM												
	i. Rupiah	139,481,140	6,007,796	232,261	236,909	908,118	146,866,224	116,754,159	5,172,960	933,551	273,132	1,073,186	124,206,988
	ii. Foreign currencies	24,490,655	792,593	-	-	314,767	25,598,015	17,922,686	218,947	-	-	299,462	18,441,095
	c. Restructured loans												
	i. Rupiah	6,890,264	438,560	67,098	22,388	178,197	7,596,507	5,595,260	437,624	56,681	28,457	113,075	6,231,097
	ii. Foreign currencies	793,885	29,088	-	-	304,662	1,127,635	792,769	146,983	7,546	34,159	241,128	1,222,585
	d. Property loans	1,128,087	138,567	2,197	-	64,960	1,333,811	2,011,718	84,753	732,066	15,710	136,491	2,980,738
8.	Investments in shares	1,335,076	-	-	-	536	1,335,612	1,335,390	-	536	-	-	1,335,926
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	48,737,783	-	-	-	-	48,737,783	34,768,152	-	-	-	-	34,768,152
	b. Foreign currencies	27,151,205	-	-	-	-	27,151,205	18,902,536	-	-	-	-	18,902,536
11.	Repossessed assets	13,855	-	5,281	10,956	3,313	33,405	12,901	-	8,895	-	6,611	28,407



**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of June 30, 2012 and 2011

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2012						June 30, 2011					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
<b>III.</b>	<b>OTHER INFORMATIONS</b>												
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						15,605,860						16,735,038
3.	Total required allowance for possible losses on earning assets						9,763,015						10,419,032
4.	Percentage of UMKM loans to total loans						43.29%						46.19%
5.	Percentage of UMK loans to total loans						37.19%						39.28%
6.	Percentage of UMKM debtors to total debtors						67.92%						66.66%
7.	Percentage of UMK debtors to total debtors						67.20%						66.00%
8.	Others												
	a. Channelling of loans						22,702,658						20,322,313
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						2,050,918						1,054,504
	d. Recovery of written off on earning assets						1,053,779						857,673
	e. Written off on earning assets with elimination of right to collect						-						-

**ALLOWANCES FOR POSSIBLE LOSSES**

No.	DESCRIPTION	June 30, 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	-	-	107,989	-	-	-	101,729	-
2.	Spot and derivative receivables	-	-	1,076	-	-	-	485	-
3.	Securities	-	-	112,761	-	-	27,504	77,275	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	37,930	-	-	18,466	20,058	-
7.	Loans	4,037,790	11,567,534	2,777,193	6,554,440	3,698,507	12,988,673	2,409,908	7,725,391
8.	Investments in shares	536	-	1,644	536	1,888	-	1,491	80
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	159,725	-	-	-	74,541	-

**CALCULATION OF CAPITAL ADEQUACY RATIO**  
As of June 30, 2012 and 2011

(In Millions of Rupiah)

CAPITAL COMPONENT		June 30, 2012		June 30, 2011	
		Bank	Consolidated	Bank	Consolidated
<b>I.</b>	<b>CAPITAL COMPONENT</b>				
	<b>A. Core Capital</b>	<b>46,439,615</b>	<b>47,140,181</b>	<b>34,245,313</b>	<b>34,934,451</b>
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	41,021,771	40,979,761	28,819,959	28,811,411
	2.1. Additional	41,031,492	41,076,343	28,819,959	28,811,411
	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%)	25,358,934	25,354,796	14,387,996	14,379,448
	f. Current year profit (50%)	4,440,029	4,489,018	3,349,525	3,349,525
	g. Differences arising from translation of financial statement (excess)	46,075	46,075	46,814	46,814
	h. Funds for Paid - Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	9,721	96,582	-	-
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	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	-	5,017	-	-
	g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	9,721	29,834	-	-
	h. Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book	-	-	-	-
	3. Innovative Capital	-	-	-	-
	3.1. Subordinated bonds (non cummulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cummulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrumen	-	-	-	-
	4. Core Capital Deduction	749,447	82,478	741,937	86,421
	4.1. Goodwill	-	82,478	-	11,475
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	749,447	-	741,937	74,946
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	75,607	-	42,170
	<b>B. Supplemental Capital</b>	<b>3,607,063</b>	<b>4,469,922</b>	<b>3,643,745</b>	<b>4,382,491</b>
	1. Upper Tier 2	3,069,644	3,183,056	2,490,164	2,561,919
	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)	3,069,644	3,183,056	2,490,164	2,561,919
	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	1,286,866	1,286,866	1,895,518	1,895,518
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	1,286,866	1,286,866	1,895,518	1,895,518
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	749,447	-	741,937	74,946
	3.1. Investments in shares of stock (50%)	749,447	-	741,937	74,946
	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 June 30, 2012 and 2011

(In Millions of Rupiah)

CAPITAL COMPONENT	June 30, 2012		June 30, 2011	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	50,046,678	51,610,103	37,889,058	39,316,942
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	50,046,678	51,610,103	37,889,058	39,316,942
IV. CREDIT RISK - WEIGHTED ASSETS	245,571,509	255,021,887	199,213,097	205,870,982
V. OPERATIONAL RISK-WEIGHTED ASSETS	64,207,405	64,502,571	52,998,112	53,260,095
VI. MARKET RISK - WEIGHTED ASSETS	3,082,718	3,135,587	4,015,187	4,139,788
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	16.16%	16.15%	15.02%	15.17%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	16.00%	16.00%	14.79%	14.93%

**CALCULATION OF FINANCIAL RATIOS**  
As of June 30, 2012 and 2011

(In %)

Rasio		June 30, 2012	June 30, 2011
<b>Performance Ratios</b>			
1.	Capital Adequacy Ratio	16.00	14.79
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.60	2.56
3.	Non performing earning assets to total earning assets	1.92	2.97
4.	Allowance for impairment of financial assets to earning assets	4.12	5.15
5.	NPL <i>gross</i>	2.38	3.64
6.	NPL <i>net</i>	0.55	1.02
7.	Return on Asset (ROA)	4.87	4.44
8.	Return on Equity (ROE)	36.93	39.12
9.	Net Interest Margin (NIM)	8.49	9.88
10.	Operating Expenses to Operating Income (BOPO)	61.81	69.44
11.	Loan to Deposit Ratio (LDR)	82.13	90.22
<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	8.02	8.07
	b. Reserve requirement - Foreign currencies	8.01	8.00
3.	Net Open Position (overall)	5.98	10.41

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
**Years Ended June 30, 2012 and 2011**

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Jun-12	30-Jun-11
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from interest, investment, fees and commissions and sharia income	23,722,546	22,915,697
Payments of interest, sharia expenses and other charges	(6,250,731)	(6,230,507)
Recoveries of written off loans	1,063,624	857,673
Other operating income	2,196,884	1,050,082
Other operating expenses	(8,928,553)	(7,897,804)
Non-operating income - net	417,782	194,875
Cash flows before changes in operating assets and liabilities	12,221,552	10,890,016
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	20,953	1,188,675
Securities and Government Recapitalization Bonds at fair value through profit or loss	(118,307)	(74,714)
Export bills	(247,950)	(2,019,650)
Derivatives receivable	(89,785)	39,352
Loans	(21,164,552)	(20,776,982)
Sharia receivables and financing	(480,060)	(562,802)
Other assets	(3,558,809)	(3,236,728)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	408,434	(278,890)
Deposits:		
Demand deposits	(1,190,847)	(31,192,008)
<i>Wadiah</i> demand deposits	(64,365)	68,118
Savings deposits	3,268,946	(1,250,564)
<i>Wadiah</i> savings deposits	30,996	162,374
<i>Mudharabah</i> savings deposits	32,587	17,114
Time deposits	(3,586,721)	955,713
<i>Mudharabah</i> time deposits	(708,131)	1,006,179
Deposits from other banks and financial institutions	(846,688)	(156,937)
Derivatives payable	58,534	(49,481)
Other liabilities	(1,145,267)	(1,943,177)
<b>Net Cash Provided by Operating Activities</b>	<b>(17,159,480)</b>	<b>(47,214,392)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of premises and equipment	5,262	6,447
Receipt of dividends	-	-
Proceeds from sale of investments in shares	-	-
Acquisition of premises and equipment	(24,271)	(311,780)
Increase in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(8,840,635)	(1,133,695)
<b>Net Cash Used in Investing Activities</b>	<b>(8,859,644)</b>	<b>(1,439,028)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Increase in additional paid-in capital from exercise of stock options	-	-
Increase in paid-in capital from exercise of stock options	-	-
(Decrease) increase in securities sold with agreements to repurchase	(102,681)	(20,457)
(Payment) proceeds from fund borrowings	671,594	2,001,778
(Payment) receipts of subordinated loans	(9,988)	(9,854)
Decrease (increase) in securities purchased with agreements to resell	66,146	501,380
Distribution of income for dividends and <i>PKBL</i>	-	-
<b>Net Cash (Used in) Provided by Financing Activities</b>	<b>625,071</b>	<b>2,472,847</b>

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
 Years Ended June 30, 2012 and 2011

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Jun-12	30-Jun-11
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	(25,394,053)	(46,180,573)
<b>EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS</b>	46,075	46,814
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>	133,022,240	127,522,699
<b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>	107,674,262	81,388,940
<b>Cash and cash equivalents at end of year consist of:</b>		
Cash	9,695,701	8,869,233
Current accounts with Bank Indonesia	31,524,423	24,243,402
Current accounts with other banks	4,045,134	7,136,896
Placements with other banks – maturing within three months or less since the acquisition date	55,838,796	25,094,062
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	6,570,208	16,045,347
<b>Total Cash and Cash Equivalents</b>	107,674,262	81,388,940

