

### BALANCE SHEETS As of September 30, 2012 and December 31, 2011

					(In Millions of Rupian)
No.	DESCRIPTION		NK	CONSOL	
		September 30, 2012	December 31, 2011	September 30, 2012	December 31, 2011
ASSE					
1.	Cash	10,242,165	10,428,790	10,372,342	10,525,973
2.	Placements with Bank Indonesia	68,817,830	100,379,007	70,252,380	102,765,311
3.	Placements with other banks	13,119,236	9,200,675	13,012,350	9,240,383
4.	Spot and derivative receivables	99,172	17,818	99,202	17,966
5.	Securities				
	Measured at fair value through profit and loss	626,896	519,874	655,396	563,124
	b. Available for sale	14,172,355	20,548,236	14,396,762	20,711,756
	c. Held to maturity	27,060,364	20,894,442	27,705,195	21,539,871
	d. Loans and receivables	5,622,896	4,797,530	5,622,896	4,828,569
6.	Securities sold under repurchase agreement (repo)	-	100,299	-	100,299
7.	Securities purchased with agreement to resell (reverse				
	repo)	10,118,391	9,383,299	10,215,783	9,383,299
8.	Acceptances receivables	4,816,641	1,657,360	4,831,969	1,692,176
9.	Loans	, = -, =	, ,	, , , , , , , , , , , , , , , , , , , ,	, ,
	Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	_	-	_
	d. Loans and receivables	318,007,153	283,586,497	320,202,601	285,409,554
10.	Sharia financing	-	-	10,039,816	8,970,274
11.	Investments in shares	1,498,893	1,498,893	190,116	165,225
12.	Impairment on financial assets -/-	,,	,,	,	,
	a. Securities	-	_	(1,010)	(1,510)
	b. Loans	(15,303,836)	(15,868,536)	(15,608,007)	(15,951,531)
	c. Others	(536)	(536)	(1,195)	(898)
13.	Intangible assets	-	-	104,255	87,193
	Accumulated amortisation for intangible assets -/-	-	_	(21,742)	(21,742)
14.	Premises and equipment	6,556,027	5,713,193	6,867,617	5,990,344
	Accumulated depreciation on premises and equipment-/-	(4,135,062)	(3,997,229)	(4,311,272)	(4,137,526)
15.	Aset non produktif	(1,100,000)	(5,551,==5)	( ', - ' ', - ' - '	(1,101,020)
	a. Abandoned properties	4,442	4,487	4,442	4,487
	b. Foreclosed assets	35,303	38,689	55,127	84,731
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	12,549	_	10,505	_
	b. Operational activities conducted outside Indonesia	,0.0	_		_
16.	Impairment on non financial assets -/-	-	_	-	_
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	2,554,025	2,627,820	2,563,175	2,631,958
19.	Other assets	5,093,267	5,000,485	5,527,932	5,299,998
10.	TOTAL ASSETS	469,018,171	456,531,093	482,786,635	469,899,284
	TO THE MODE TO	400,010,171	400,001,000	402,7 00,000	700,000,204



### BALANCE SHEETS As of September 30, 2012 and December 31, 2011

					n Millions of Rupiah)
No.	DESCRIPTION	BANK		CONSOLI	DATED
		September 30, 2012   D	December 31, 2011	September 30, 2012	December 31, 2011
LIABI	LITIES AND SHAREHOLDERS' EQUITY				
	<u>LIABILITIES</u>				
1.	Demand deposits	68,115,978	75,578,820	68,623,628	76,262,900
2.	Savings deposits	158,633,500	152,474,118	158,825,190	152,643,459
3.	Time deposits	146,387,769	144,095,184	148,110,507	146,006,981
4.	Revenue sharing Invesment	-	-	9,554,520	9,351,005
5.	Liabilities to Bank Indonesia	94,259	114,747	95,590	123,780
6.	Liabilities to other banks	1,474,783	3,703,589	2,439,311	4,409,703
7.	Spot and derivative payable	184,570	173,536	184,587	173,536
8.	Liabilities on securities sold under repurchase		400.004		
	agreements	-	102,681	-	102,681
9.	Acceptances payable	4,816,641	1,657,360	4,831,969	1,692,176
10.	Securities issued	-	-	-	-
11.	Fund borrowings				
	a. Loan calculated as capital	1,995,745	1,994,666	1,995,745	1,994,666
	b. Other loans received	13,687,781	12,953,221	13,886,348	13,185,646
12.	Margin deposits received	44,951	52,105	46,320	53,784
13.	Inter office liabilities		0.40		0.10
	a. Operational activities conducted in Indonesia	-	340	-	340
4.4	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	- 44.000.000	-
15.	Other liabilities	13,956,533	13,856,166	14,336,682	14,078,298
16.	Profit sharing Invesment	-	-	400,000,007	400.070.055
	TOTAL LIABILITIES	409,392,510	406,756,533	422,930,397	420,078,955
	FOUNTY				
	EQUITY				
17.	Share capital	45,000,000	45.000.000	45.000.000	45.000.000
	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 adjusment from foreign currency	45,600	49,153	45,600	49,153
	b. Gain (loss) on value changes of financial assets				
	categorized as available for sale	1,225,601	765,004	1,225,601	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	-		-	<u> </u>
	h. Others	-	-	-	<u> </u>
20.	Difference in quasi reorganization				
21.	Difference in restructuring under commmon control	_			
22.	Other equity	-	-	-	-
23.	Reserve	-			<u> </u>
20.	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	3,303,311	3,233,001	3,303,311	3,233,001
24.	a. Previous years	27,986,754	16,674,549	27,982,249	16,674,549
	b. Current year	13,013,961	15,082,939	13,172,991	15,082,939
	TOTAL EQUITIES ATRIBUTABBLE	13,013,301	13,002,339	13,112,331	10,002,939
	TO OWNERS	59,625,661	49,774,560	59,780,186	49,774,560
	IO OVVINLINO	35,023,001	45,114,000	J3,10U,100	43,114,000
25.	Minority interest			76,052	45,769
۷٥.	TOTAL EQUITIES	59,625,661	49,774,560	59,856,238	49,820,329
	TOTAL EQUITES	39,023,001	43,114,000	J9,000,238	49,020,329
	TOTAL LIABILITIES AND EQUITIES	469,018,171	456,531,093	482,786,635	469,899,284
	TO THE LINDICITIES AND EQUITES	403,010,171	400,001,093	402,100,033	403,033,264



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

(In Millions of Rupiah, unless otherwise stated) BANK CONSOLIDATED DESCRIPTION September 30, 2012 | September 30, 2011 | September 30, 2012 | September 30, 2011 OPERATING INCOME AND EXPENSES A. Interest Income and Interest expenses Interest income a. Rupiah 34,215,793 34,283,075 35,442,820 35,326,033 b. Foreign currencies 1,216,351 1,077,813 1,216,410 1,077,846 2. Interest expenses 8,961,051 9,223,036 9,442,278 9,757,926 a. Rupiah b. Foreign currencies 491,912 441,789 492,026 441,891 Net interest income (expenses) 25,979,181 25.696.063 26.724.926 26.204.062 B. Other Operating Income and Expenses Other Operating Income a. Increase in fair value of financial assets (mark to market) Securities 1,894 2,044 ii. Loans iii. Spot and derivative 192,371 194,015 520 iv. Other financial assets Decrease in fair value of financial assets (mark to market) Gain from sale of financial assets Securities 53,477 65,448 67,111 69,614 ii. Loans iii. Other financial assets 132,811 132,825 d. Gain from spot and derivative transaction (realised) Gain from investment in shares with equity method Dividend 158 134 230 134 2,429,276 Fees/commissions and admnistrative 2,790,333 2,837,585 2.436.891 Correction on allowance for impairment 10,635 2,096,919 1,401,096 2,196,113 1,416,455 Other income 2. Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Securities 7,929 7,929 ii. Loans iii. Spot dan derivative 199.379 199.379 iv. Other financial assets Increase in fair value of financial assets (mark to market) Losses from sale of financial assets Securities Loans iii. Other financial assets d. Losses from spot and derivative transaction (realised) 60.529 60.660 e. Impairment i. Securities Loans 2,138,309 5,125,259 2,164,412 5,134,268 iii. Sharia financing 48,285 iv. Other financial assets Losses related to operational risk 15,019 14,033 15,019 14,033 g. Losses from investment in shares under equity method h. Fees/commissions and admnistrative 7,189 654 127 4,246 Losses from decreses in value of non financial assets 7,354,158 Salaries and employee benefits 7,074,806 5,692,602 5,971,094 Promotion expenses 456,825 290,361 465,387 300,955 Other expenses 5,996,511 5,611,878 6,370,972 5,854,585 Other Operating Income (expenses) (10,414,161) (10,995,499)(13,612,769)(13,106,274)INCOME FROM OPERATIONS 15,565,020 12,589,789 15,729,427 12,591,293



549.08

434.93

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

(In Millions of Rupiah, unless otherwise stated) BANK CONSOLIDATED **DESCRIPTION** No. September 30, 2012 | September 30, 2011 | September 30, 2012 | September 30, 2011 NON OPERATING INCOME AND EXPENSES Gain (losses) from sale of premises and equipment 8,668 7,951 8,787 7,961 Gain (Losses) from foreign currencies translation 725,198 3. 257,672 727,781 270,166 Other non operating income (expenses) NON OPERATING PROFIT (LOSS) 265,623 278,127 733,866 736,568 PROFIT (LOSS) BEFORE INCOME TAX 16,298,886 12,855,412 16,465,995 12,869,420 Income tax expenses a. Estimated current tax -/-2,956,129 2,723,284 2,964,569 2,732,003 b. Deffered tax income (expenses) 328,796 (298,639)328,435 (298,639)PROFIT (LOSS) AFTER INCOME TAX - NET 13,013,961 10,430,767 13,172,991 10,436,056 OTHER COMPREHENSIVE INCOME a. Adjustments due to translation of foreign currency (3,553)522 (3,553)522 b. Gains (losses) from changes in the value of financial assets as available for sale 615,815 20,203 615,815 20,203 The effective portion of cash flow hedges d. Fixed asset revaluation gains e. Part of other comprehensive income of associates -Gains (losses) on defined benefit actuarial of manfaat pasti program g. Income taxes related to other comprehensive income (5,051)(5,051)(153,954)(153,954)h. Others Other comprehensive income of the current year -458,308 15,674 458,308 15,674 net of applicable income tax TOTAL COMPREHENSIVE INCOME OF THE **CURRENT YEAR** 13,472,269 10,446,441 13,631,299 10,451,730 Profit attributable to: **OWNER** 13,013,961 10,430,767 13,168,491 10,430,767 NON INTEREST CONTROL 4,500 5,289 TOTAL INCOME OF CURRENT YEAR 13,013,961 10,430,767 13,172,991 10,436,056 Total comprehensive income attributable to: **OWNER** 13,472,269 10,446,441 13,625,535 10,445,957 NON INTEREST CONTROL 5,764 5,773 TOTAL COMPREHENSIVE INCOME OF THE **CURRENT YEAR** 13,631,299 10,451,730 13,472,269 10,446,441 TRANSFER OF INCOME (LOSS) TO HEAD OFFICE DIVIDEND **EARNINGS PER SHARE** 



# STATEMENTS OF COMMITMENTS AND CONTINGENCIES As of September 30, 2012 and December 31, 2011

	(In Million					
No.	DESCRIPTION		NK		LIDATED	
140.	DEGCKIF HON	September 30, 2012	December 31, 2011	September 30, 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	-	-	-	-	
Ш	COMMITMENT PAYABLES					
	Unused loan facilities granted to customer					
	a. State-owned enterprises					
	i. Committed					
	- Rupiah	-	-	-	-	
	- Foreign currencies	-	-	-	-	
	ii. Uncommitted					
	- Rupiah	24,830,215	22,844,813	24,859,792	22,918,651	
	- Foreign currencies	9,743,715	8,420,991	9,743,715	8,420,991	
	b. Others	-, -, -	-, -,	-, -, -	-, -,	
	i. Committed	-	-	-	18,820	
	ii. Uncommitted	30,529,687	28,830,307	30,940,014	28,951,865	
	2 Unused loan facilities granted to other banks			20,010,011		
	a. Committed					
	i. Rupiah	-	-	-	-	
	ii. Foreign currencies	_	_	_	_	
	b. Uncommitted					
	i. Rupiah	_	_	2,415	3,300	
	ii. Foreign currencies	_		2,410		
	3 Outstanding irrevocable letters of credit					
	a. Foreign letters of credit	9,074,934	6,394,935	9,074,934	6,403,186	
	b. Local letters of credit	817,483	435,520	829,544	440,065	
	4 Outstanding sales position on spot and derivative	017,403	+33,320	- 023,344		
	5 Others		95	90,594	89,942	
	5 Others	-	90	90,594	09,942	
III.	CONTINGENT RECEIVABLES					
	1 Guarantees received					
	a. Rupiah	_	_	_	485	
	b. Foreign currencies	-	-	-	400	
	2 Unrecognized interest income	-	-	-	-	
	a. Interest loans	F40 400	700 000	F2C 002	004.045	
	b. Other interest	510,402	733,220	536,093	834,315	
		-		-	-	
	3 Others	-	-	-	-	
	CONTINCENT DAVABLES					
IV.	CONTINGENT PAYABLES					
	1 Guarantees issued	0.000.015	0.400.500	0.755.700	0.440.004	
	a. Rupiah	3,689,015	3,428,568	3,755,700	3,448,084	
	b. Foreign currencies	5,565,841	2,790,441	5,565,841	2,790,441	
	2 Others	-	-	-	-	



# FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS As of September 30, 2012

				BANK		initions of trapian,
NO.	TRANSACTION	Notional Amount	Purp	oose	Derivative Receiva	bles & Payables
		Notional Amount	Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related	· ·				
1.	Spot	928,290	928,290	-	933	1,318
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	315,810	315,810	-	1,741	1,371
6.	Others	-	-	-	-	-
В.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	6,651,150	6,651,150	-	96,528	181,898
	TOTAL	7,895,250	7,895,250	-	99,202	184,587



## QUALITY OF ASSETS AND OTHER INFORMATION As of September 30, 2012 and 2011

		BANK									ns of Rupian)		
NI.	DESCRIPTION			Septembe	r 30, 2012					Septembe	er 30, 2011		
No.	DESCRIPTION -	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
	RELATED PARTIES												
	Placements with other banks												
	a. Rupiah	200,000	-	-	-	-	200,000	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	Micro, small and medium loans (UMKM)												
	i. Rupiah	7,110	-	-	-	-	7,110	18,780	-	-	-	-	18,780
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	496,446	2,913	80	130	32	499,601	376,140	618	16	206	-	376,980
	ii. Foreign currencies	965	-	-	-	-	965	55,285	-	-	-	-	55,285
	c. Restructured loans												
	i. Rupiah	412,479	-	-	-	-	412,479	305,029	-	-	-	-	305,029
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Property loans	-	-	-	-	-	-	-	-	-	-	-	-
	Investments in shares	163,281	-	-	-	-	163,281	154,855	-	-	-	-	154,855
	Temporary invesment	-	-	-	-	-	-	-	-	-	-	-	-
	Commitments and contingencies												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	Repossessed assets	-	-	-	-	-	-	-	-	-	-	-	-



## QUALITY OF ASSETS AND OTHER INFORMATION As of September 30, 2012 and 2011

							BAN	IK					ns of Rupian)
Na	DESCRIPTION			Septembe	r 30, 2012					Septembe	er 30, 2011		
No.	DESCRIPTION	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II.	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	1,323,839	-	-	-	-	1,323,839	3,609,386	-	-	-	-	3,609,386
	b. Foreign currencies	11,595,397	-	-	-	-	11,595,397	8,790,222	-	-	-	-	8,790,222
2.	Spot and derivative receivables												
	a. Rupiah	82,439	-	-	-	-	82,439	95,853	-	-	-	-	95,853
	b. Foreign currencies	16,733	-	-	-	-	16,733	7,177	-	-	-	-	7,177
3.	Securities												
	a. Rupiah	34,687,689	-	-	-	-	34,687,689	33,538,961	-	-	-	-	33,538,961
	b. Foreign currencies	12,794,822	-	-	-	-	12,794,822	9,378,644	-	-	-	-	9,378,644
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	632,728	-	-	-	-	632,728
5.	Securities purchased with agreement to resell (reverse repo)							·					
	a. Rupiah	10,118,391	-	-	-	-	10,118,391	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	4,816,641	-	-	-	-	4,816,641	2,034,532	-	-	-	-	2,034,532
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	110,873,746	14,701,274	1,102,047	896,016	3,515,965	131,089,048	106,264,963	9,597,915	1,310,101	1,111,655	4,520,044	122,804,678
	ii. Foreign currencies	5,806,187	100,505	2,734	31,297	72,822	6,013,545	3,660,508	77,763	-	33,729	29,359	3,801,359
	b. Non UMKM												
	i. Rupiah	145,101,496	6,286,771	236,212	246,417	999,617	152,870,513	122,780,535	4,954,647	200,775	336,909	1,147,194	129,420,060
	ii. Foreign currencies	26,304,580	900,994	-	-	320,797	27,526,371	18,114,295	926,522	-	-	302,293	19,343,110
	c. Restructured loans												
	i. Rupiah	6,076,459	395,513	53,261	24,984	174,367	6,724,584	5,350,792	311,582	36,767	80,571	165,397	5,945,109
	ii. Foreign currencies	923,952	-	-	29,636	310,505	1,264,093	860,859	148,201	-	-	244,267	1,253,327
	d. Property loans	1,165,737	155,205	-	238	52,636	1,373,816	1,820,686	54,033	336	21,366	150,817	2,047,238
8.	Investments in shares	1,335,076	-	-	-	536	1,335,612	1,365,404	-	536	-	-	1,365,940
9.	Temporary invesment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	53,289,805	1,179,970	15,801	9,431	-	54,495,007	40,759,746	-	-	-	-	40,759,746
	b. Foreign currencies	29,691,838	63,984	62	-	-	29,755,884	15,478,891	-	-	-	-	15,478,891
	Repossessed assets	13,512	-	4,752	10,059	6,980	35,303	13,107	-	8,672	-	10,595	32,374
		,			,	,	,	,					



## QUALITY OF ASSETS AND OTHER INFORMATION As of September 30, 2012 and 2011

(In Millions of Rupiah)

			BANK									ino or reapierry	
No.	DESCRIPTION			Septembe	er 30, 2012					Septembe	r 30, 2011		
NO.	DESCRIPTION	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						15,304,372						17,068,532
3.	Total required allowance for possible losses on												
	earning assets						10,173,740						10,548,403
4.	Percentage of UMKM loans to total loans						43.12%						45.91%
5.	Percentage of UMK loans to total loans						36.95%						39.12%
6.	Percentage of UMKM debtors to total debtors						68.31%						67.13%
	Percentage of UMK debtors to total debtors						67.58%						66.46%
8.	Others												
	a. Chanelling of loans						23,357,652						21,699,347
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						2,994,608						1,940,643
	d. Recovery of written off on earning assets						1,522,288						1,221,847
	e. Written off on earning assets with elimination												
	of right to collect						-						-

#### ALLOWANCES FOR POSSIBLE LOSSES

			September	30, 2012		June 30, 2011				
No.	DESCRIPTION	Allowance for Impairment		Required Allowancefor Possible Losses on Earning		Allowance	for Impairment	Required Allowancefor Possible Losses on Earning		
		Individual	Collective	General	Specific	Individual	Collective	General	Specific	
1.	Placements with other banks	-	-	131,192	-	-	-	123,996	-	
2.	Spot and derivative receivables	-	-	992	-	-	-	1,030	-	
3.	Securities	-	-	116,885	-	-	34,686	85,225	-	
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-	
5.	Securities purchased with agreement to resell									
	(reverse repo)	-	-	-	-	-	-	-	-	
6.	Acceptances receivables	-	-	48,166	-	-	20,345	20,345	-	
7.	Loans	2,711,553	12,592,283	2,885,905	6,796,947	4,045,999	12,965,614	2,512,705	7,744,647	
8.	Investments in shares	536	-	1,644	536	1,888	-	1,560	80	
9.	Temporary invesment	-	-	-	-	-	-	-	-	
10.	Administrative account transactions	-	-	191,473	-	-	-	58,814	-	



## CALCULATION OF CAPITAL ADEQUACY RATIO As of September 30, 2012 and 2011

	CAPITAL COMPONENT		er 30, 2012	Septembe	
		Bank	Consolidated	Bank	Conso
	COMPONENT				
A. Core	•	48,667,353	49,397,649	35,944,336	36,4
	id-Up Capital	6,167,291	6,167,291	6,167,291	6,10
	sclosed Reserves	43,249,509	43,236,819	30,537,443	30,4
2.	1. Additional	43,262,367	43,337,563	30,537,443	30,5
	a. Agio	2,773,858	2,773,858	2,773,858	2,7
	b. Donated capital	-	-	-	
	c. General reserves	3,022,685	3,022,685	3,022,685	3,0
	d. Appropriated reserves	5,389,911	5,389,911	5,239,081	5,23
	e. Previous years profit (100%)	25,358,934	25,354,796	14,387,996	14,3
	f. Current year profit (50%)	6,671,379	6,750,713	5,066,064	5,00
	g. Differences arising from translation of financial statement (excess)	45,600	45,600	47,759	
	h. Funds for Paid - Up Capital	-	-	-	
	i. Warrant issued (50%)	-	-	-	
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	
2.	2. Deduction	12,858	100,744	_	11
	a. Disagio		-	-	
	b. Previous years loss (100%)	-	61,731	-	1
	c. Current year loss (100%)	-	- 01,731		<u>'</u>
	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		6,331	_	
		10.050		<del>-</del>	
	g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	12,858	32,682	-	
	h. Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading				
	book	-	-	-	
	novative Capital	-	-	-	
	Subordinated bonds (non cummulative perpetual)	-	-	-	
	Subordinated loans (non cummulative perpetual)	-	-	-	
	Other innovative capital Instrumen	-	-	-	
	ore Capital Deduction	749,447	82,513	760,398	18
	1. Goodwill		82,513		1.
	Other intangible assets	-	-	-	
	3. Investments in shares of stock (50%)	749,447		760,398	
	Shortage of capital on insurance subsidiaries (50%)		-		
5. Mi	nority Interest		76,052		
	emental Capital	3,673,996	4,536,764	3,686,818	4,4
	pper Tier 2	3,261,391	3,374,712	2,651,930	2,73
	Preference shares (cummulative perpetual)	-	-	-	
	Subordinated bonds (cummulative perpetual)	-	-	-	
1.	Subordinated loans (cummulative perpetual)	-	-	-	
	Mandatory convertible bond	-	-	-	
	Innovative capital not included as core capital	-	-	-	
1.	Other supplemental capital (upper tier 2)	-	-	-	
1.	7. Fixed assets revaluation	-	-	-	
1.	8. General provision on earning assets (max. 1,25% TMR)	3,261,391	3,374,712	2,651,930	2,73
	9. Other comprehensive income: Gain from increase in fair value of investment in shares				
	classified as Available for sale (45%)	-	-	-	
2. Lo	wer Tier 2 maximum 50% of Core Capital	1,162,052	1,162,052	1,795,286	1,79
	Redeemable preference shares	-	-	-	,
	Subordinated loans and bonds	1,162,052	1,162,052	1,795,286	1,79
	Other supplemental capital (lower tier 2)	-,	-, . 02,002	-,. 55,250	.,,,
	pplemental Capital Deduction	749,447	-	760,398	
	Investments in shares of stock (50%)	749,447	_	760,398	
	2. Shortage of capital on insurance subsidiaries (50%)	175,771	-	7 00,000	
3.	2. Onortage of capital on modiance substituties (00/0)		-		
C Core	Canital and Sunnlamental Canital Reduction				
	Capital and Supplemental Capital Deduction	-	-	-	
56	curitisation exposure	-	-	-	
D A 1 W					
WAYS IS IT!	ional Supplemental Capital Fulfilling Requirment (Tier 3)	-	-	-	
D. Addit					



## CALCULATION OF CAPITAL ADEQUACY RATIO As of September 30, 2012 and 2011

				(In Millio	ons of Rupiah)
	CAPITAL COMPONENT	Septembe	er 30, 2012	September 30, 2011	
	CAPITAL COMPONENT	Bank	Consolidated	Bank	Consolidated
II.	TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	52,341,349	53,934,413	39,631,154	40,912,325
III.	TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL				
	CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	52,341,349	53,934,413	39,631,154	40,912,325
IV.	CREDIT RISK - WEIGHTED ASSETS	260,911,251	271,309,631	212,154,399	219,365,251
٧.	OPERATIONAL RISK-WEIGHTED ASSETS	64,207,405	64,502,571	52,998,112	53,260,095
VI.	MARKET RISK - WEIGHTED ASSETS	3,049,558	3,083,720	1,918,510	1,929,694
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK				
	{II:(IV+V)}	16.10%	16.06%	14.95%	15.01%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND				
	MARKET RISK (III:(IV+V+VI))	15.95%	15.91%	14.84%	14.90%



	CALCULATION OF FINANCIAL RATIOS As of September 30, 2012 and 2011		
			(In %)
	Rasio	September 30, 2012	September 30, 2011
Perfo	rmance Ratios		
1.	Capital Adequacy Ratio	15.95	14.84
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non		
	earning assets	1.56	2.30
3.	Non performing earning assets to total earning assets	1.88	2.68
4.	Allowance for impairment of financial assets to earning assets	3.87	5.09
5.	NPL gross	2.33	3.26
6.	NPL net	0.54	0.73
7.	Return on Asset (ROA)	4.87	4.67
8.	Return on Equity (ROE)	36.87	39.84
9.	Net Interest Margin (NIM)	8.43	10.04
10.	Operating Expenses to Operating Income (BOPO)	61.76	67.93
11.	Loan to Deposit Ratio (LDR)	85.23	89.06
Comp	liance		
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	8.03
	b. Reserve requirement - Foreign currencies	8.00	8.12
3.	Net Open Position (overall)	5.60	4.22



#### CONSOLIDATED STATEMENTS OF CASH FLOWS Years Ended September 30, 2012 and 2011

		(In Millions of Rupiah)
DESCRIPTION	30-Sep-12	30-Sep-11
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest, investment, fees and commissions and sharia income	37,002,071	37,271,537
Payments of interest, sharia expenses and other charges	(10,033,700)	(10,163,104)
Recoveries of written off loans	1,537,207	1,221,847
Other operating income	3,424,791	3,048,569
Other operating expenses  Non-operating income - net	(12,918,501) 742,479	(11,927,663) 279,740
Non-operating income - net	142,419	279,740
Cash flows before changes in operating assets and liabilities	19,754,347	19,730,926
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	241,321	430,872
Securities and Government Recapitalization Bonds at fair value through profit or loss	2,158	(113,338)
Export bills	(794,327)	(2,699,581)
Derivatives receivable	(81,384)	(15,330)
Loans	(37,495,482)	(33,214,391)
Sharia receivables and financing	(932,980)	(2,389,960)
Other assets	(1,051,947)	(928,148)
	( )	, ,
Increase (decrease) in operating liabilities:		/
Liabilities due immediately	295,503	(308,312)
Deposits:	(7,000,070)	(04.000.400)
Demand deposits	(7,639,272)	(21,890,483)
Wadiah demand deposits	48,500	21,821
Savings deposits	6,181,731	5,027,477
Wadiah savings deposits	168,840	396,299
Mudharabah savings deposits	61,926	27,371
Time deposits	2,103,526	762,618
Mudharabah time deposits	(75,751)	2,295,073
Deposits from other banks and financial institutions	(1,821,498)	(573,755)
Derivatives payable	11,051	203,821
Other liabilities	(3,671,027)	(2,353,402)
Net Cash Provided by Operating Activities	(24,694,765)	(35,590,422)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	8,774	7,951
Receipt of dividends	230	134
Proceeds from sale of investments in shares	-	-
Acquisition of premises and equipment	(1,039,387)	(649,974)
Increase in available-for-sale and held-to-maturity securities and Government Recapitalization		
Bonds	(5,639,933)	(756,879)
Net Cash Used in Investing Activities	(6,670,316)	(1,398,768)
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase in additional paid-in capital from exercise of stock options		
Increase in paid-in capital from exercise of stock options	<u>-</u>	
(Decrease) increase in securities sold with agreements to repurchase	(400 604)	(400,400)
(Decrease) increase in securities sold with agreements to repurchase (Payment) proceeds from fund borrowings	(102,681)	(423,400)
· , , , , ,	695,022	2,099,054
(Payment) receipts of subordinated loans	(9,816)	(9,684)
Decrease (increase) in securities purchased with agreements to resell	(832,485)	501,381
Distribution of income for dividends and PKBL	(3,619,906)	(2,256,281)
Net Cash (Used in) Provided by Financing Activities	(3,869,866)	(88,930)
	(0,000,000)	(55,500)



90,384,347

98,112,428

#### CONSOLIDATED STATEMENTS OF CASH FLOWS Years Ended September 30, 2012 and 2011 (In Millions of Rupiah) CONSOLIDATED **DESCRIPTION** 30-Sep-12 30-Sep-11 NET INCREASE IN CASH AND CASH EQUIVALENTS (35,234,947) (37,078,120) EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS 325,196 (260, 170)CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR 133,022,179 127,722,637 CASH AND CASH EQUIVALENTS AT END OF YEAR 98,112,428 90,384,347 Cash and cash equivalents at end of year consist of: 10,372,342 9,201,446 Cash Current accounts with Bank Indonesia 31,999,197 25,815,537 5,792,401 8,606,539 Current accounts with other banks Placements with other banks - maturing within three months or less since the acquisition date 45,629,238 33,065,306 Certificates of Bank Indonesia - maturing within three months or less since the acquisition date 4,319,250 13,695,519

Total Cash and Cash Equivalents



MANAGEMENT OF THE BANK		SHAREHOLDER	
OARD OF COMMISSIONERS			
- President Commissioner : Bur	asor Sanim	Ultimate shareholder :	
(Concurrently Independent Commissioner)		- Negara Republik Indonesia : 56,75%	
- Vice President Commissioner : Mus	stafa Abubakar		
- Commissioner : Her	u Lelono	Non ultimate shareholder through capital market (≥ 5%) :	
- Commissioner : Her	manto Siregar	- No	
- Commissioner : Vinc	centius Sonny Loho		
- Independent Commissioner : Avil	iani	Non ultimate shareholder not through capital market (≥ 5%) :	
- Independent Commissioner : Adh	iyaksa Dault	- No	
- Independent Commissioner : Ahr	nad Fuad		
OARD OF DIRECTORS			
- President Director : Sof	yan Basir		
- Director : Sar	wono Sudarto		
	mad Baiquni	Jakarta, October 31, 2012 Board of Directors	
- Director : Sul	aiman Arif Arianto		
- Director : Agu	ıs Toni Soetirto	PT Bank Rakyat Ind	lonesia (Persero) Tbk
	ny Sugihat		
- Director : Asn	nawi Syam		
·	orajarto		
- Director : Dja	rot Kusumayakti		
- Compliance Director : Rar	ndi Anto	Sofyan Basir	Achmad Baiquni
- Director : Gat	ot Mardiwasisto	President Director	Director

#### Notes :

- 1. The above financial information per September 30, 2012 and 2011 are unaudited. Financial information per December 31, 2011 had been audited by the Public Accounting Firm Purwantono, Suherman & Surja, a member of Ernst & Young Global (Partner Responsible Hari Purwantono), dated 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 datrd 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 September 30, 2012, December 31, 2011 and September 30, 2011 are respective Rp9,570, Rp9,067.5 and Rp8,790.
- 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.