

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2012	December 31, 2011	September 30, 2012	December 31, 2011
ASSETS					
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				
	a. 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				
	a. 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				
	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	-	-	-	-
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
	TOTAL ASSETS	469,018,171	456,531,093	482,786,635	469,899,284

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2012	December 31, 2011	September 30, 2012	December 31, 2011
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
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 Investment	-	-	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 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	-	-	-	-
	a. Operational activities conducted in Indonesia	-	340	-	340
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	13,956,533	13,856,166	14,336,682	14,078,298
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	409,392,510	406,756,533	422,930,397	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	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	-	-	-	-
	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	5,389,911	5,239,081	5,389,911	5,239,081
24.	Retained Earning	-	-	-	-
	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 ATTRIBUTABLE TO OWNERS	59,625,661	49,774,560	59,780,186	49,774,560
25.	Minority interest	-	-	76,052	45,769
	TOTAL EQUITIES	59,625,661	49,774,560	59,856,238	49,820,329
	TOTAL LIABILITIES AND EQUITIES	469,018,171	456,531,093	482,786,635	469,899,284

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2012	September 30, 2011	September 30, 2012	September 30, 2011
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	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				
	a. Rupiah	8,961,051	9,223,036	9,442,278	9,757,926
	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					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	1,894	-	2,044	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	192,371	-	194,015	520
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	53,477	65,448	67,111	69,614
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	132,811	-	132,825	-
	e. Gain from investment in shares with equity method	-	-	-	-
	f. Dividend	158	134	230	134
	g. Fees/commissions and administrative	2,790,333	2,429,276	2,837,585	2,436,891
	h. Correction on allowance for impairment	-	-	-	10,635
	i. Other income	2,096,919	1,401,096	2,196,113	1,416,455
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	-	-	-	-
	b. Increase in fair value of financial assets (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	-	60,660	-	60,529
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	2,138,309	5,125,259	2,164,412	5,134,268
	iii. Sharia financing	-	-	48,285	-
	iv. Other financial assets	-	-	-	-
	f. 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 administrative	654	127	7,189	4,246
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	7,074,806	5,692,602	7,354,158	5,971,094
	k. Promotion expenses	456,825	290,361	465,387	300,955
	l. Other expenses	5,996,511	5,611,878	6,370,972	5,854,585
	Other Operating Income (expenses)	(10,414,161)	(13,106,274)	(10,995,499)	(13,612,769)
	INCOME FROM OPERATIONS	15,565,020	12,589,789	15,729,427	12,591,293

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2012	September 30, 2011	September 30, 2012	September 30, 2011
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	8,668	7,951	8,787	7,961
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	725,198	257,672	727,781	270,166
	NON OPERATING PROFIT (LOSS)	733,866	265,623	736,568	278,127
	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.	Deferred 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
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	(153,954)	(5,051)	(153,954)	(5,051)
h.	Others	-	-	-	-
	Other comprehensive income of the current year - net of applicable income tax	458,308	15,674	458,308	15,674
	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	13,472,269	10,446,441	13,631,299	10,451,730
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNINGS PER SHARE	-	-	549.08	434.93

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		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	-	-	-	-
II	COMMITMENT PAYABLES				
	1 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				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	2,415	3,300
	ii. Foreign currencies	-	-	-	-
	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	-	-	-	-
	5 Others	-	95	90,594	89,942
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	485
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	510,402	733,220	536,093	834,315
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	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

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			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	-	-	-	-	-
B.	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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		September 30, 2012						September 30, 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	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 investment	-	-	-	-	-	-	-	-	-	-	-	-
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
11.	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)

No.	DESCRIPTION	BANK											
		September 30, 2012						September 30, 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						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%
7.	Percentage of UMK debtors to total debtors						67.58%						66.46%
8.	Others												
	a. Channelling 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

No.	DESCRIPTION	September 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	-	-	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 investment	-	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	191,473	-	-	-	58,814	-	-

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

(In Millions of Rupiah)

CAPITAL COMPONENT		September 30, 2012		September 30, 2011	
		Bank	Consolidated	Bank	Consolidated
I.	CAPITAL COMPONENT				
	A. Core Capital	48,667,353	49,397,649	35,944,336	36,465,360
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	43,249,509	43,236,819	30,537,443	30,416,636
	2.1. Additional	43,262,367	43,337,563	30,537,443	30,531,540
	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%)	6,671,379	6,750,713	5,066,064	5,068,709
	g. Differences arising from translation of financial statement (excess)	45,600	45,600	47,759	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	-	114,904
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	61,731	-	114,904
	c. Current year loss (100%)	-	-	-	-
	d. Differences arising from translation of financial statement (less)	-	-	-	-
	e. Other comprehensive income: Losses from decrease in fair value of investment in shares classified Available for sale	-	-	-	-
	f. Difference in allowance for possible losses and allowance for impairment on earning assets	-	6,331	-	-
	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	-	-	-	-
	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	749,447	82,513	760,398	189,309
	4.1. Goodwill	-	82,513	-	110,909
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	749,447	-	760,398	78,400
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	76,052	-	70,742
	B. Supplemental Capital	3,673,996	4,536,764	3,686,818	4,446,965
	1. Upper Tier 2	3,261,391	3,374,712	2,651,930	2,730,079
	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)	3,261,391	3,374,712	2,651,930	2,730,079
	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	1,162,052	1,162,052	1,795,286	1,795,286
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	1,162,052	1,162,052	1,795,286	1,795,286
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	749,447	-	760,398	78,400
	3.1. Investments in shares of stock (50%)	749,447	-	760,398	78,400
	3.2. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	C. Core Capital and Supplemental Capital Deduction	-	-	-	-
	Securitisation exposure	-	-	-	-
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	-	-	-	-
	E. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	-	-	-	-

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

(In Millions of Rupiah)

CAPITAL COMPONENT	September 30, 2012		September 30, 2011	
	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
V. 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
Performance 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 <i>gross</i>	2.33	3.26
6.	NPL <i>net</i>	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
Compliance			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00	0.00
	ii. Third parties	0.00	0.00
	b. Percentage of lending in excess of the Legal Lending Limit		
	i. Related parties	0.00	0.00
	ii. Third parties	0.00	0.00
2.	Reserve requirement		
	a. Reserve requirement - Rupiah	8.02	8.03
	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	CONSOLIDATED	
	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	(12,918,501)	(11,927,663)
Non-operating income - net	742,479	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:		
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	-	-
(Decrease) increase in securities sold with agreements to repurchase	(102,681)	(423,400)
(Payment) proceeds from fund borrowings	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)

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	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:		
Cash	10,372,342	9,201,446
Current accounts with Bank Indonesia	31,999,197	25,815,537
Current accounts with other banks	5,792,401	8,606,539
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	98,112,428	90,384,347

