

BALANCE SHEETS
 As of June 30, 2013 and December 31, 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2013	December 31, 2012	June 30, 2013	December 31, 2012
ASSETS					
1.	Cash	11,336,102	13,734,770	11,508,009	13,895,464
2.	Placements with Bank Indonesia	71,556,675	100,662,021	74,125,271	103,237,842
3.	Placements with other banks	7,894,891	10,440,549	7,327,982	10,103,918
4.	Spot and derivative receivables	128,447	28,850	128,447	28,850
5.	Securities				
	a. Measured at fair value through profit and loss	556,629	541,061	580,626	612,986
	b. Available for sale	17,689,233	15,788,017	17,915,937	15,886,910
	c. Held to maturity	20,497,303	28,208,729	21,392,757	28,953,360
	d. Loans and receivables	8,184,754	5,927,192	8,192,333	5,934,772
6.	Securities sold under repurchase agreement (repo)	-	-	-	-
7.	Securities purchased with agreement to resell (reverse repo)	3,576,436	9,550,521	3,576,436	9,550,521
8.	Acceptances receivables	5,600,708	4,767,955	5,608,287	4,786,121
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	391,767,996	348,231,964	394,849,927	350,763,037
10.	Sharia financing	-	-	12,869,840	11,010,636
11.	Investments in shares	1,959,984	1,459,984	210,933	197,278
12.	Impairment on financial assets -/				
	a. Securities	-	-	(760)	(760)
	b. Loans	(14,635,315)	(14,583,925)	(14,727,648)	(14,677,220)
	c. Others	(536)	(536)	(1,249)	(707)
13.	Intangible assets	-	-	60,282	87,057
	Accumulated amortisation for intangible assets -/	-	-	(21,742)	(21,742)
14.	Premises and equipment	7,579,328	6,895,854	7,944,439	7,218,807
	Accumulated depreciation on premises and equipment -/	(4,377,923)	(4,225,117)	(4,597,150)	(4,414,441)
15.	Aset non produktif				
	a. Abandoned properties	4,753	4,442	4,753	4,442
	b. Foreclosed assets	40,460	46,179	46,354	56,960
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	459	505	459	505
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,933,763	1,992,233	1,965,579	2,024,911
19.	Other assets	7,006,395	5,737,908	7,498,777	6,097,283
	TOTAL ASSETS	538,300,542	535,209,156	556,458,879	551,336,790

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2013	December 31, 2012	June 30, 2013	December 31, 2012
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	81,325,630	79,104,668	81,683,805	79,403,214
2.	Savings deposits	176,167,416	182,291,075	176,388,769	182,481,686
3.	Time deposits	181,473,057	174,702,342	184,161,050	177,267,237
4.	Revenue sharing Investment	-	-	12,817,577	11,014,246
5.	Liabilities to Bank Indonesia	87,155	118,875	87,155	118,875
6.	Liabilities to other banks	1,076,916	2,190,190	2,171,455	3,232,189
7.	Spot and derivative payable	174,901	152,193	174,901	152,193
8.	Liabilities on securities sold under repurchase agreements	-	-	-	-
9.	Acceptances payable	5,600,708	4,767,955	5,608,287	4,786,121
10.	Securities issued	4,947,840	-	4,947,840	-
11.	Fund borrowings				
	a. Loan calculated as capital	1,997,074	1,996,266	1,997,074	1,996,266
	b. Other loans received	3,150,208	10,704,444	3,250,208	10,880,664
12.	Margin deposits received	534,919	79,766	535,621	81,449
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	13,494,554	14,464,084	14,013,140	15,040,871
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	470,030,378	470,571,858	487,836,882	486,455,011
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	49,649	44,912	49,649	44,912
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(96,534)	730,933	(96,134)	740,459
	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	7,982,844	5,389,910	7,982,844	5,389,910
24.	Retained Earning				
	a. Previous years	38,358,491	27,986,759	38,486,085	27,980,263
	b. Current year	10,011,880	18,520,950	10,157,388	18,687,380
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	68,270,164	64,637,298	68,543,666	64,806,758
25.	Minority interest			78,331	75,021
	TOTAL EQUITIES	68,270,164	64,637,298	68,621,997	64,881,779
	TOTAL LIABILITIES AND EQUITIES	538,300,542	535,209,156	556,458,879	551,336,790

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to June 30, 2013 and 2012

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2013	June 30, 2012	June 30, 2013	June 30, 2012
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	25,037,542	22,802,466	26,038,594	23,604,785
	b. Foreign currencies	982,296	846,756	984,657	846,811
2.	Interest expenses				
	a. Rupiah	6,142,478	6,171,498	6,577,151	6,492,692
	b. Foreign currencies	417,502	320,283	418,373	320,292
	Net interest income (expenses)	19,459,858	17,157,441	20,027,727	17,638,612
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	2,385	-	2,835
	ii. Loans	-	-	-	-
	iii. Spot and derivative	102,471	80,619	102,471	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	17,146	46,710	25,863	58,970
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	78,794	104,002	78,795	104,002
	e. Gain from investment in shares with equity method	-	-	13,656	12,632
	f. Dividend	-	-	43	43
	g. Fees/commissions and administrative	2,215,801	1,804,471	2,254,278	1,837,793
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	1,179,525	1,142,960	1,230,491	1,209,417
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	499	-	6,324	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	-	-	-
	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	-	-	-	-
	ii. Loans	1,457,254	1,562,586	1,466,036	1,579,463
	iii. Sharia financing	-	-	10,240	30,541
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	11,493	10,310	11,493	10,310
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	1,990	359	1,990	2,567
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	5,596,941	4,200,780	5,847,263	4,383,128
	k. Promotion expenses	278,018	278,389	286,004	284,152
	l. Other expenses	4,132,505	4,039,842	4,374,950	4,307,715
	Other Operating Income (expenses)	(7,884,963)	(6,911,119)	(8,298,703)	(7,291,565)
	INCOME FROM OPERATIONS	11,574,895	10,246,322	11,729,024	10,347,047

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to June 30, 2013 and 2012

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2013	June 30, 2012	June 30, 2013	June 30, 2012
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	6,396	5,262	6,521	5,262
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	571,092	406,794	569,221	410,277
	NON OPERATING PROFIT (LOSS)	577,488	412,056	575,742	415,539
	PROFIT (LOSS) BEFORE INCOME TAX	12,152,383	10,658,378	12,304,766	10,762,586
	Income tax expenses				
a.	Estimated current tax -/-	1,806,204	1,778,321	1,813,079	1,784,551
b.	Deferred tax income (expenses)	334,299	273,918	334,299	273,918
	PROFIT (LOSS) AFTER INCOME TAX - NET	10,011,880	8,606,139	10,157,388	8,704,117
	OTHER COMPREHENSIVE INCOME				
a.	Adjustments due to translation of foreign currency	4,737	(3,078)	4,737	(3,078)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(1,103,296)	344,676	(1,112,320)	344,676
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	275,824	(86,169)	278,080	(86,169)
h.	Others	-	-	(2,233)	-
	Other comprehensive income of the current year - net of applicable income tax	(822,735)	255,429	(831,736)	255,429
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	9,189,145	8,861,568	9,325,652	8,959,546
	Profit attributable to:				
	OWNER	10,011,880	8,606,139	10,151,947	8,700,082
	NON INTEREST CONTROL			5,441	4,035
	TOTAL INCOME OF CURRENT YEAR	10,011,880	8,606,139	10,157,388	8,704,117
	Total comprehensive income attributable to:				
	OWNER	9,189,145	8,861,568	9,322,342	8,953,752
	NON INTEREST CONTROL			3,310	5,794
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	9,189,145	8,861,568	9,325,652	8,959,546
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	5,556,285	3,016,588	-	-
	EARNINGS PER SHARE	417.46	358.85	423.30	362.76

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of June 30, 2013 and December 31, 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2013	December 31, 2012	June 30, 2013	December 31, 2012
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	25,267,772	35,108,610	25,287,772	35,108,610
	- Foreign currencies	11,283,168	9,867,803	11,283,168	9,867,803
	b. Others				
	i. Committed	-	-	75,518	67,831
	ii. Uncommitted	36,208,727	30,229,898	36,549,581	30,552,293
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	900	52,865
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	9,763,895	11,357,968	9,782,232	11,357,968
	b. Local letters of credit	781,975	873,932	781,975	873,932
	4 Outstanding sales position on spot and derivative	-	-	-	-
	5 Others	-	-	81,041	97,225
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	42,517	195,765	64,170	221,217
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	3,995,846	3,632,455	4,070,962	3,725,515
	b. Foreign currencies	9,446,621	8,536,303	9,481,362	8,536,303
	2 Others	36,961	-	36,961	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of June 31, 2013

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	2,560,650	2,560,650	-	380	1,209
2.	Forward	1,786,500	1,786,500	-	7,940	3,590
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	1,816,275	1,816,275	-	1,311	7,271
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	9,606,601	9,606,601	-	118,816	162,831
	TOTAL	15,770,026	15,770,026	-	128,447	174,901

QUALITY OF ASSETS AND OTHER INFORMATION
As of June 31, 2013 and 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2013					June 30, 2012						
		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	1,414,070	-	-	-	-	1,414,070	956,117	-	-	-	-	956,117
b.	Foreign currencies	5,795,821	-	-	-	-	5,795,821	9,547,752	-	-	-	-	9,547,752
2.	Spot and derivative receivables												
a.	Rupiah	121,196	-	-	-	-	121,196	102,529	-	-	-	-	102,529
b.	Foreign currencies	7,251	-	-	-	-	7,251	5,074	-	-	-	-	5,074
3.	Securities												
a.	Rupiah	31,989,311	-	-	-	-	31,989,311	35,800,232	-	-	-	-	35,800,232
b.	Foreign currencies	14,938,608	-	-	-	-	14,938,608	12,501,318	-	-	-	-	12,501,318
4.	Securities sold with agreement to repurchase												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	3,576,436	-	-	-	-	3,576,436	9,174,896	-	-	-	-	9,174,896
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,600,708	-	-	-	-	5,600,708	3,793,007	-	-	-	-	3,793,007
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	139,862,799	16,671,202	990,830	926,000	3,492,040	161,942,871	108,239,653	12,915,497	1,057,464	941,111	3,482,198	126,635,923
ii.	Foreign currencies	7,249,012	127,547	-	-	11,416	7,387,975	5,106,181	119,942	-	-	74,800	5,300,923
b.	Non UMKM												
i.	Rupiah	179,867,721	5,755,617	217,089	231,292	966,478	187,038,197	139,481,140	6,010,953	232,567	236,969	908,181	146,869,810
ii.	Foreign currencies	33,455,907	886,680	-	-	243,992	34,586,579	24,490,655	792,593	-	-	314,767	25,598,015
c.	Restructured loans												
i.	Rupiah	6,693,146	149,441	-	30,698	216,110	7,089,395	6,890,264	438,560	67,098	22,388	178,197	7,596,507
ii.	Foreign currencies	755,234	-	-	-	185,999	941,233	793,885	29,088	-	-	304,662	1,127,635
d.	Property loans	2,502,452	176,296	-	-	28,862	2,707,610	1,128,087	138,567	2,197	-	64,960	1,333,811
8.	Investments in shares	1,796,167	-	-	-	536	1,796,703	1,335,076	-	-	-	536	1,335,612
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	58,462,379	374,861	6,002	3,524	-	58,846,766	47,985,525	728,388	16,574	7,297	-	48,737,784
b.	Foreign currencies	37,882,001	19,236	-	-	-	37,901,237	27,120,183	31,021	-	-	-	27,151,204
11.	Repossessed assets	9,613	-	13,129	6,164	11,554	40,460	13,855	-	5,281	10,956	3,313	33,405

QUALITY OF ASSETS AND OTHER INFORMATION
As of June 31, 2013 and 2012

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2013					June 30, 2012						
		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	June 30, 2013				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	-	-	78,949	-	-	-	107,989	-
2.	Spot and derivative receivables	-	-	1,284	-	-	-	1,076	-
3.	Securities	-	-	140,330	-	-	-	112,761	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	56,007	-	-	-	37,930	-
7.	Loans	2,312,678	12,322,637	3,612,478	6,645,812	4,037,790	11,567,534	2,777,193	6,554,440
8.	Investments in shares	536	-	1,644	536	536	-	1,644	536
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	239,883	-	-	-	159,725	-

CALCULATION OF CAPITAL ADEQUACY RATIO
As of June 31, 2013 and 2012

(In Millions of Rupiah)

CAPITAL COMPONENT		June 30, 2013		June 30, 2012	
		Bank	Consolidated	Bank	Consolidated
I.	CAPITAL COMPONENT				
	A. Core Capital	60,537,016	61,571,880	46,439,615	47,140,181
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	55,349,717	55,364,798	41,021,771	40,979,761
	2.1. Additional	55,368,384	55,405,739	41,031,492	41,076,343
	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	7,982,844	7,982,844	5,389,911	5,389,911
	e. Previous years profit (100%)	36,366,258	36,333,580	25,358,934	25,354,796
	f. Current year profit (50%)	5,173,090	5,243,123	4,440,029	4,489,018
	g. Differences arising from translation of financial statement (excess)	49,649	49,649	46,075	46,075
	h. Funds for Paid - Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	18,667	40,941	9,721	96,582
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	16,380	-	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	18,667	24,561	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 cumulative perpetual)	-	-	-	-
	3.2. Subordinated loans (non cumulative perpetual)	-	-	-	-
	3.3. Other innovative capital Instrumen	-	-	-	-
	4. Core Capital Deduction	979,992	38,540	749,447	82,478
	4.1. Goodwill	-	38,540	-	82,478
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	979,992	-	749,447	-
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	78,331	-	75,607
	B. Supplemental Capital	3,513,215	4,644,518	3,607,063	4,469,922
	1. Upper Tier 2	3,634,343	3,785,654	3,069,644	3,183,056
	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)	3,634,343	3,785,654	3,069,644	3,183,056
	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	858,864	858,864	1,286,866	1,286,866
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	858,864	858,864	1,286,866	1,286,866
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	979,992	-	749,447	-
	3.1. Investments in shares of stock (50%)	979,992	-	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 June 31, 2013 and 2012

(In Millions of Rupiah)

CAPITAL COMPONENT	June 30, 2013		June 30, 2012	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	64,050,231	66,216,398	50,046,678	51,610,103
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	64,050,231	66,216,398	50,046,678	51,610,103
IV. CREDIT RISK - WEIGHTED ASSETS	290,747,409	304,738,027	245,571,509	255,021,887
V. OPERATIONAL RISK-WEIGHTED ASSETS	75,123,610	75,397,177	64,207,405	64,502,571
VI. MARKET RISK - WEIGHTED ASSETS	3,107,971	3,129,965	3,082,718	3,135,587
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	17.51%	17.42%	16.16%	16.15%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	17.36%	17.28%	16.00%	16.00%

CALCULATION OF FINANCIAL RATIOS
 As of June 31, 2013 and 2012

(In %)

Rasio		June 30, 2013	June 30, 2012
Performance Ratios			
1.	Capital Adequacy Ratio	17.36	16.00
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.28	1.61
3.	Non performing earning assets to total earning assets	1.55	1.92
4.	Allowance for impairment of financial assets to earning assets	3.20	4.12
5.	NPL <i>gross</i>	1.81	2.38
6.	NPL <i>net</i>	0.41	0.55
7.	Return on Asset (ROA)	4.62	4.87
8.	Return on Equity (ROE)	33.05	36.92
9.	Net Interest Margin (NIM)	8.08	8.49
10.	Operating Expenses to Operating Income (BOPO)	60.91	61.81
11.	Loan to Deposit Ratio (LDR)	89.25	82.13
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	8.02
	b. Reserve requirement - Foreign currencies	8.49	8.01
3.	Net Open Position (overall)	5.14	5.98

CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods from January 1 to June 30, 2013 and 2012

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Jun-13	30-Jun-12
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest, investment, fees and commissions and sharia income	26,956,678	24,487,050
Payments of interest, sharia expenses and other charges	(6,975,460)	(6,783,165)
Recoveries of written off loans	937,525	1,063,624
Other operating income	2,614,971	1,958,862
Other operating expenses	(10,219,293)	(8,753,573)
Non-operating income - net	570,331	422,974
Cash flows before changes in operating assets and liabilities	13,884,752	12,395,772
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	14,167,238	132,136
Securities and Government Recapitalization Bonds at fair value through profit or loss	32,360	(23,879)
Export bills	(2,257,561)	(247,950)
Derivatives receivable	(99,597)	(89,785)
Loans	(45,509,501)	(22,990,391)
Sharia receivables and financing	(1,876,774)	(480,020)
Other assets	(2,289,867)	(304,626)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	(126,077)	408,434
Deposits:		
Demand deposits	2,280,591	(1,190,847)
<i>Wadiah</i> demand deposits	(542)	(64,365)
Savings deposits	(6,092,917)	3,268,946
<i>Wadiah</i> savings deposits	225,137	30,996
<i>Mudharabah</i> savings deposits	35,663	32,587
Time deposits	6,893,813	(3,586,721)
<i>Mudharabah</i> time deposits	1,543,073	(708,131)
Deposits from other banks and financial institutions	(1,129,247)	(846,688)
Derivatives payable	22,708	58,534
Other liabilities	(1,584,858)	(3,106,214)
Net cash used for operating activities	(21,881,606)	(17,312,212)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	2,306	5,192
Acquisition of premises and equipment	(858,620)	(427,796)
Decrease (increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	5,995,609	(7,862,154)
Net cash provide by (used for) investing activities	5,139,295	(8,284,758)
CASH FLOWS FROM FINANCING ACTIVITIES		
(Payment) proceeds from fund borrowings	(7,724,533)	671,594
The increase in securities issued	4,907,171	-
Decrease in securities sold under agreements to repurchase	-	(102,681)
Appropriation for dividends	(5,556,285)	(3,016,588)
Appropriation for PKBL	-	(603,318)
Decrease in securities purchased under resale agreement	5,974,085	66,147
Payments of subordinated loans	(9,853)	(9,988)
Net cash used in financing activities	(2,409,415)	(2,994,834)

CONSOLIDATED STATEMENTS OF CASH FLOWS
 For the periods from January 1 to June 30, 2013 and 2012

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Jun-13	30-Jun-12
NET INCREASE IN CASH AND CASH EQUIVALENTS	(19,151,726)	(28,591,804)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	186,003	181,542
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	119,421,406	133,422,241
CASH AND CASH EQUIVALENTS AT END OF PERIOD	100,455,683	105,011,979
Cash and cash equivalents at end of period consist of:		
Cash	11,508,009	9,695,701
Current accounts with Bank Indonesia	41,389,387	31,524,423
Current accounts with other banks	4,419,254	4,045,134
Placements with other banks – maturing within three months or less since the acquisition date	35,754,427	55,743,796
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	7,384,606	4,002,925
Total Cash and Cash Equivalents	100,455,683	105,011,979

