

**BALANCE SHEETS**  
As of September 30, 2014 and December 31, 2013

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
<b>ASSETS</b>					
1.	Cash	16,084,117	18,911,106	16,390,761	19,171,778
2.	Placements with Bank Indonesia	87,200,513	69,820,740	89,627,114	71,731,372
3.	Placements with other banks	15,755,690	14,711,594	15,594,802	14,601,603
4.	Spot and derivative receivables	1,303	4,981	1,303	4,981
5.	Securities				
	a. Measured at fair value through profit and loss	479,335	1,030,597	556,848	1,097,826
	b. Available for sale	18,535,496	15,528,172	19,042,778	16,086,164
	c. Held to maturity	27,138,638	28,783,035	28,655,376	30,001,866
	d. Loans and receivables	7,976,939	8,926,072	7,976,939	8,926,072
6.	Securities sold under repurchase agreement (repo)	-	-	-	-
7.	Securities purchased with agreement to resell (reverse repo)	41,391,284	14,440,063	41,391,284	14,440,063
8.	Acceptances receivables	1,861,281	3,679,684	1,891,371	3,679,684
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	464,193,782	430,621,874	468,741,233	434,320,467
10.	Sharia financing	-	-	14,330,722	13,782,030
11.	Investments in shares	2,405,866	2,379,256	249,650	222,851
12.	Impairment on financial assets -/-				
	a. Securities	-	-	(760)	(772)
	b. Loans	(16,659,415)	(15,072,399)	(16,760,866)	(15,171,736)
	c. Others	-	-	(1,071)	(77)
13.	Intangible assets	-	-	86,535	86,535
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	9,949,901	8,385,591	10,416,255	8,817,641
	Accumulated depreciation on premises and equipment -/-	(5,173,599)	(4,601,287)	(5,458,775)	(4,845,029)
15.	Aset non produktif				
	a. Abandoned properties	10,558	4,508	10,558	4,508
	b. Foreclosed assets	29,061	33,124	29,674	33,951
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	1,827	728	1,827	728
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,820,089	2,142,135	1,836,235	2,188,506
19.	Other assets	10,209,376	6,640,668	10,699,314	7,023,656
	<b>TOTAL ASSETS</b>	<b>683,212,042</b>	<b>606,370,242</b>	<b>705,287,365</b>	<b>626,182,926</b>

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
For the periods from January 1 to September 30, 2014 and 2013

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Sep-14	30-Sep-13
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from interest, investment, fees and commissions and sharia income	54,330,209	42,058,804
Payments of interest, sharia expenses and other charges	(16,163,610)	(10,844,495)
Recoveries of written off loans	1,383,935	1,418,690
Other operating income	5,060,766	3,877,530
Other operating expenses	(19,299,997)	(15,370,688)
Non-operating income - net	2,278,710	1,085,139
Cash flows before changes in operating assets and liabilities	27,590,013	22,224,980
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	2,796	14,167,238
Securities and Government Recapitalization Bonds at fair value through profit or loss	453,553	(368,378)
Export bills	949,133	(3,214,529)
Derivatives receivable	3,678	(79,607)
Loans	(37,728,851)	(68,075,141)
Sharia receivables and financing	(582,295)	(2,304,856)
Other assets	(4,716,775)	(2,998,807)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	-	-
Deposits:		
Demand deposits	-	-
Wadiah demand deposits	1,051,210	(3,253,157)
Savings deposits	(157,732)	(121,144)
Wadiah savings deposits	1,144,313	4,295,939
Mudharabah savings deposits	604,575	480,178
Time deposits	61,411	70,579
Mudharabah time deposits	56,550,061	17,983,001
Deposits from other banks and financial institutions	1,143,034	1,532,663
Derivatives payable	5,292,502	1,691,573
Other liabilities	(709,996)	123,621
<b>Net cash used for operating activities</b>	<b>50,950,630</b>	<b>(17,845,847)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of premises and equipment	-	-
Increase in securities purchased under resale agreements	7,991	5,707
Acquisition of premises and equipment	206	425
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(26,951,221)	1,995,326
<b>Net cash used for investing activities</b>	<b>(26,943,024)</b>	<b>2,001,458</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Payment of fund borrowings	-	-
Increase in securities sold under agreements to repurchase	-	-
Appropriation for dividends and PKBL	1,469,084	(2,026,701)
Receipts of subordinated loans	-	5,727,491
<b>Net cash used for financing activities</b>	<b>1,469,084</b>	<b>3,700,790</b>

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
 For the periods from January 1 to September 30, 2014 and 2013

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Sep-14	30-Sep-13
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	25,476,690	(12,143,599)
<b>EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS</b>	16,519,164	(17,323,493)
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>	219,968	306,014
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>	42,215,822	(29,161,078)
<b>Cash and cash equivalents at end of period consist of:</b>		
Cash	-	-
Current accounts with Bank Indonesia	-	-
Current accounts with other banks	16,390,761	13,749,042
Placements with other banks – maturing within three months or less since the acquisition date	46,438,829	38,877,883
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	9,290,308	8,483,620
<b>Total Cash and Cash Equivalents</b>	72,119,898	61,110,545

**BALANCE SHEETS**  
As of September 30, 2014 and December 31, 2013

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	79,088,317	78,016,732	79,717,274	78,666,064
2.	Savings deposits	211,112,908	210,003,641	211,378,996	210,234,683
3.	Time deposits	254,070,609	198,345,998	258,135,827	201,585,766
4.	Revenue sharing Investment	-	-	15,446,157	13,794,869
5.	Liabilities to Bank Indonesia	59,536	83,189	59,536	83,189
6.	Liabilities to other banks	9,249,666	3,282,539	9,690,553	4,206,035
7.	Spot and derivative payable	855,106	1,565,102	855,106	1,565,102
8.	Liabilities on securities sold under repurchase agreements	-	-	-	-
9.	Acceptances payable	1,861,281	3,679,684	1,891,371	3,679,684
10.	Securities issued	6,040,898	6,023,133	6,040,898	6,023,133
11.	Fund borrowings	-	-	-	-
a.	Loan calculated as capital	1,999,527	1,998,052	1,999,527	1,998,052
b.	Other loans received	10,526,130	9,067,837	10,626,130	9,167,837
12.	Margin deposits received	38,148	52,316	42,966	53,500
13.	Inter office liabilities	-	-	-	-
a.	Operational activities conducted in Indonesia	-	-	-	-
b.	Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	17,350,129	15,382,103	17,946,717	15,797,590
16.	Profit sharing Investment	-	-	-	-
	<b>TOTAL LIABILITIES</b>	<b>592,252,255</b>	<b>527,500,326</b>	<b>613,831,058</b>	<b>546,855,504</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.	Other comprehensive gain (loss)	-	-	-	-
a.	Translation adjustment from foreign currency	53,259	82,083	53,259	82,083
b.	Gain (loss) on value changes of financial assets categorized as available for sale	(367,198)	(709,538)	(384,235)	(727,644)
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	12,426,475	7,982,843	12,426,475	7,982,843
24.	Retained Earning	-	-	-	-
a.	Previous years	48,759,017	38,390,544	49,063,015	38,508,225
b.	Current year	18,124,400	21,160,150	18,164,095	21,354,330
	<b>TOTAL EQUITIES ATTRIBUTABLE TO OWNERS</b>	<b>90,959,787</b>	<b>78,869,916</b>	<b>91,286,443</b>	<b>79,163,671</b>
25.	Minority interest	-	-	169,864	163,751
	<b>TOTAL EQUITIES</b>	<b>90,959,787</b>	<b>78,869,916</b>	<b>91,456,307</b>	<b>79,327,422</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>683,212,042</b>	<b>606,370,242</b>	<b>705,287,365</b>	<b>626,182,926</b>

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to September 30, 2014 and 2013

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Interest expenses</b>					
<b>1.</b>	<b>Interest income</b>				
	a. Rupiah	50,885,425	38,942,867	52,881,845	40,520,074
	b. Foreign currencies	1,580,237	1,558,237	1,587,830	1,562,376
<b>2.</b>	<b>Interest expenses</b>				
	a. Rupiah	14,673,542	9,472,195	15,646,013	10,159,338
	b. Foreign currencies	829,521	724,498	832,996	726,024
	<b>Net interest income (expenses)</b>	<b>36,962,599</b>	<b>30,304,411</b>	<b>37,990,666</b>	<b>31,197,088</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	2,744	3,815	3,856	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	223,350	1,413	225,232	24,216
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	98,091	21,075	106,598	29,838
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	17,844	175,053	17,873	174,956
	e. Gain from investment in shares with equity method	26,799	15,884	26,799	15,884
	f. Dividend	8,266	382	206	425
	g. Fees/commissions and administrative	4,228,037	3,414,838	4,254,912	3,474,643
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	2,028,273	1,696,886	2,079,349	1,788,160
<b>2.</b>	<b>Other Operating Expenses</b>				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	-	-	6,202
	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	4,868,618	2,298,638	4,905,562	2,312,252
	iii. Sharia financing	-	-	34,358	3,808
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	34,350	21,270	34,350	21,270
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	2,171	3,178	3,716	5,317
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	10,093,472	8,670,978	10,491,689	9,060,581
	k. Promotion expenses	398,108	422,059	421,909	435,756
	l. Other expenses	7,999,633	6,590,573	8,545,214	6,988,218
	<b>Other Operating Income (expenses)</b>	<b>(16,762,948)</b>	<b>(12,677,350)</b>	<b>(17,721,973)</b>	<b>(13,325,282)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>20,199,651</b>	<b>17,627,061</b>	<b>20,268,693</b>	<b>17,871,806</b>

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to September 30, 2014 and 2013

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2014	September 30, 2013	September 30, 2014	September 30, 2013
<b>NON OPERATING INCOME AND EXPENSES</b>					
1.	Gain (losses) from sale of premises and equipment	7,501	10,373	8,145	12,661
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	2,272,487	1,088,272	2,277,132	1,083,389
	<b>NON OPERATING PROFIT (LOSS)</b>	<b>2,279,988</b>	<b>1,098,645</b>	<b>2,285,277</b>	<b>1,096,050</b>
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	<b>22,479,639</b>	<b>18,725,706</b>	<b>22,553,970</b>	<b>18,967,856</b>
	Income tax expenses				
a.	Estimated current tax -/-	4,146,749	3,127,612	4,163,286	3,143,323
b.	Deferred tax income (expenses)	208,490	370,217	226,589	370,866
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	<b>18,124,400</b>	<b>15,227,877</b>	<b>18,164,095</b>	<b>15,453,667</b>
	<b>OTHER COMPREHENSIVE INCOME</b>				
a.	Adjustments due to translation of foreign currency	(28,824)	27,030	(28,824)	27,030
b.	Gains (losses) from changes in the value of financial assets as available for sale	456,453	(1,495,526)	458,226	(1,440,500)
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	(114,114)	373,881	(114,556)	380,071
h.	Others	-	-	-	-
	Other comprehensive income of the current year - net of applicable income tax	313,515	(1,094,615)	314,846	(1,033,399)
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	<b>18,437,915</b>	<b>14,133,262</b>	<b>18,478,941</b>	<b>14,420,268</b>
	<b>Profit attributable to:</b>				
	OWNER	18,124,400	15,227,877	18,156,232	15,443,416
	NON INTEREST CONTROL			7,863	10,251
	<b>TOTAL INCOME OF CURRENT YEAR</b>	<b>18,124,400</b>	<b>15,227,877</b>	<b>18,164,095</b>	<b>15,453,667</b>
	<b>Total comprehensive income attributable to:</b>				
	OWNER	18,437,915	14,133,262	18,470,817	14,330,231
	NON INTEREST CONTROL			8,124	90,037
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	<b>18,437,915</b>	<b>14,133,262</b>	<b>18,478,941</b>	<b>14,420,268</b>
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	<b>DIVIDEND</b>	<b>6,348,045</b>	<b>5,556,285</b>	<b>-</b>	<b>-</b>
	<b>EARNINGS PER SHARE</b>	<b>734.70</b>	<b>634.95</b>	<b>735.99</b>	<b>643.94</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
As of September 30, 2014 and December 31, 2013

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2014	December 31, 2013	September 30, 2014	December 31, 2013
<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	7,093,035	7,113,805	7,093,035	7,113,805
	3 Others	-	-	-	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	24,393,520	24,439,745	24,481,194	24,589,745
	- Foreign currencies	14,849,193	14,814,065	14,849,193	14,814,065
	b. Others				
	i. Committed	-	-	179,836	92,003
	ii. Uncommitted	44,987,017	39,762,685	46,029,371	40,209,618
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	500	1,900
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	7,466,812	17,487,774	7,466,812	17,546,604
	b. Local letters of credit	1,193,408	1,058,853	1,193,408	1,079,867
	4 Outstanding sales position on spot and derivative	8,112,136	8,360,790	8,112,136	8,360,790
	5 Others	-	-	76,851	72,679
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
	1 Guarantees received				
	a. Rupiah	33,853	-	33,853	-
	b. Foreign currencies	631,406	-	631,406	-
	2 Unrecognized interest income				
	a. Interest loans	6,476	37,876	35,462	58,203
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
	1 Guarantees issued				
	a. Rupiah	3,035,811	5,704,614	3,135,915	5,770,703
	b. Foreign currencies	12,468,407	10,107,351	12,476,243	10,121,479
	2 Others	-	45,321	-	45,321

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**  
As of September 30, 2014

(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	4,881,266	4,881,266	-	1,303	-
2.	Forward	11,571	11,571	-	-	278
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	1,315,980	1,315,980	-	-	4,398
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>	5,483,250	5,483,250	-	-	850,430
	<b>TOTAL</b>	11,692,067	11,692,067	-	1,303	855,106





**QUALITY OF ASSETS AND OTHER INFORMATION**  
 As of September 30, 2014 and 2013

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		September 30, 2014						September 30, 2013					
		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	2,525,775	-	-	-	-	2,525,775	2,456,707	-	-	-	-	2,456,707
b.	Foreign currencies	12,929,915	-	-	-	-	12,929,915	11,041,211	-	-	-	-	11,041,211
2.	Spot and derivative receivables												
a.	Rupiah	1,057	-	-	-	-	1,057	103,319	-	-	-	-	103,319
b.	Foreign currencies	246	-	-	-	-	246	5,138	-	-	-	-	5,138
3.	Securities												
a.	Rupiah	40,468,835	-	-	-	-	40,468,835	33,546,969	-	-	-	-	33,546,969
b.	Foreign currencies	13,661,573	-	-	-	-	13,661,573	17,410,105	-	-	-	-	17,410,105
4.	Securities sold with agreement to repurchase												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	41,391,284	-	-	-	-	41,391,284	7,555,195	-	-	-	-	7,555,195
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	1,861,281	-	-	-	-	1,861,281	5,548,197	-	-	-	-	5,548,197
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	174,051,839	17,919,654	1,268,150	1,315,438	4,143,581	198,698,662	148,892,519	15,564,671	1,101,547	1,010,865	3,442,094	170,011,696
ii.	Foreign currencies	3,340,810	73,606	320	-	38,091	3,452,827	1,461,361	111,427	-	6,075	12,393	1,591,256
b.	Non UMKM												
i.	Rupiah	210,200,861	8,648,093	250,114	270,142	1,073,976	220,443,186	187,011,443	8,649,398	233,345	236,128	977,745	197,108,059
ii.	Foreign currencies	38,310,887	1,910,018	33,710	-	375,198	40,629,813	42,387,062	1,006,323	-	-	284,736	43,678,121
c.	Restructured loans												
i.	Rupiah	7,487,923	3,100,546	441,872	201,114	929,404	12,160,859	6,131,040	105,230	-	27,558	197,186	6,461,014
ii.	Foreign currencies	657,814	54,663	-	-	228,910	941,387	1,039,893	-	-	-	217,085	1,256,978
d.	Property loans	1,600,788	542,465	2,922	25,131	81,405	2,252,711	2,177,687	448,256	1,800	26,796	28,215	2,682,754
8.	Investments in shares	2,158,160	-	-	-	-	2,158,160	2,160,069	-	-	-	-	2,160,069
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	59,215,424	683,260	23,685	5,347	-	59,927,716	59,950,304	1,203,921	8,187	7,920	-	61,170,332
b.	Foreign currencies	47,793,303	673,149	-	-	-	48,466,452	44,594,315	12,806	-	-	-	44,607,121
11.	Repossessed assets	-	-	15,379	3,874	9,808	29,061	7,331	-	12,942	4,840	12,800	37,913

**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of September 30, 2014 and 2013

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		September 30, 2014					September 30, 2013						
		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						16,659,415						14,707,577
3.	Total required allowance for possible losses on earning assets						12,894,714						11,280,701
4.	Percentage of UMKM loans to total loans						43.55%						41.52%
5.	Percentage of UMK loans to total loans						36.73%						36.83%
6.	Percentage of UMKM debtors to total debtors						73.47%						71.65%
7.	Percentage of UMK debtors to total debtors						72.68%						70.88%
8.	Others												
	a. Channelling of loans						23,343,164						23,866,011
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						3,830,374						2,854,296
	d. Recovery of written off on earning assets						1,369,943						1,395,062
	e. Written off on earning assets with elimination of right to collect						-						-

**ALLOWANCES FOR POSSIBLE LOSSES**

No.	DESCRIPTION	September 30, 2014				September 30, 2013				
		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	-	-	157,557	-	-	-	-	142,979	-
2.	Spot and derivative receivables	-	-	13	-	-	-	-	1,085	-
3.	Securities	-	-	121,608	-	-	-	-	156,850	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	18,613	-	-	-	-	55,482	-
7.	Loans	1,646,040	15,013,375	4,268,737	8,084,049	1,968,219	12,739,358	3,806,333	6,810,327	-
8.	Investments in shares	-	-	2,494	-	-	-	-	1,649	-
9.	Temporary investment	-	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	241,644	-	-	-	-	305,996	-

**CALCULATION OF CAPITAL ADEQUACY RATIO**  
As of September 30, 2014 and 2013

(In Millions of Rupiah)

CAPITAL COMPONENT		September 30, 2014		September 30, 2013	
		Bank	Consolidated	Bank	Consolidated
<b>I.</b>	<b>CAPITAL COMPONENT</b>				
	<b>A. Core Capital</b>	<b>79,008,395</b>	<b>80,191,463</b>	<b>63,003,444</b>	<b>64,333,562</b>
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	74,043,214	73,919,101	57,997,005	58,041,680
	2.1. Additional	74,059,605	74,038,200	58,016,634	58,092,050
	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	12,426,475	12,426,475	7,982,844	7,982,844
	e. Previous years profit (100%)	46,616,883	46,570,512	36,366,258	36,333,580
	f. Current year profit (50%)	9,166,445	9,191,411	7,799,047	7,907,141
	g. Differences arising from translation of financial statement (excess)	53,259	53,259	71,942	71,942
	h. Funds for Paid - Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	16,391	119,099	19,629	50,370
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	-	-	26,701
	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	-	102,095	-	3,213
	g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	16,391	17,004	19,629	20,456
	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	1,202,110	64,793	1,160,852	40,467
	4.1. Goodwill	-	64,793	-	40,467
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	1,202,110	-	1,160,852	-
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	169,864	-	165,058
	<b>B. Supplemental Capital</b>	<b>3,450,807</b>	<b>4,782,824</b>	<b>3,446,212</b>	<b>4,766,722</b>
	1. Upper Tier 2	4,480,262	4,610,169	3,874,776	4,034,434
	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)	4,480,262	4,610,169	3,874,776	4,034,434
	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	172,655	172,655	732,288	732,288
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	172,655	172,655	732,288	732,288
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	1,202,110	-	1,160,852	-
	3.1. Investments in shares of stock (50%)	1,202,110	-	1,160,852	-
	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 September 30, 2014 and 2013

(In Millions of Rupiah)

CAPITAL COMPONENT	September 30, 2014		September 30, 2013	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	82,459,202	84,974,287	66,449,656	69,100,284
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	82,459,202	84,974,287	66,449,656	69,100,284
IV. CREDIT RISK - WEIGHTED ASSETS	358,420,935	374,513,313	309,982,040	324,786,560
V. OPERATIONAL RISK-WEIGHTED ASSETS	83,790,585	84,169,035	75,123,610	75,469,456
VI. MARKET RISK - WEIGHTED ASSETS	1,859,707	1,942,388	2,505,132	2,563,379
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	18.65%	18.53%	17.25%	17.26%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	18.57%	18.45%	17.14%	17.15%

**CALCULATION OF FINANCIAL RATIOS**  
 As of September 30, 2014 and 2013

(In %)

Rasio		September 30, 2014	September 30, 2013
<b>Performance Ratios</b>			
1.	Capital Adequacy Ratio	18.57	17.14
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.28	1.23
3.	Non performing earning assets to total earning assets	1.51	1.48
4.	Allowance for impairment of financial assets to earning assets	2.87	2.98
5.	NPL <i>gross</i>	1.89	1.77
6.	NPL <i>net</i>	0.46	0.43
7.	Return on Asset (ROA)	4.84	4.65
8.	Return on Equity (ROE)	31.67	33.24
9.	Net Interest Margin (NIM)	8.78	8.25
10.	Operating Expenses to Operating Income (BOPO)	65.82	61.54
11.	Loan to Deposit Ratio (LDR)	85.29	90.88
<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	8.02
	b. Reserve requirement - Foreign currencies	8.07	8.04
3.	Net Open Position (overall)	1.77	3.47

