

BALANCE SHEETS
As of December 31, 2014 and 2013

(In Millions of Rupiah)

| No. | DESCRIPTION | BANK | | CONSOLIDATED | |
|---------------|--|--------------------|--------------------|--------------------|--------------------|
| | | December 31, 2014 | December 31, 2013 | December 31, 2014 | December 31, 2013 |
| ASSETS | | | | | |
| 1. | Cash | 22,188,565 | 18,911,106 | 22,469,167 | 19,171,778 |
| 2. | Placements with Bank Indonesia | 99,316,979 | 69,820,740 | 101,758,775 | 71,731,372 |
| 3. | Placements with other banks | 22,363,331 | 14,711,594 | 22,208,024 | 14,601,603 |
| 4. | Spot and derivative receivables | 536 | 4,981 | 536 | 4,981 |
| 5. | Securities | | | | |
| | a. Measured at fair value through profit and loss | 58,009 | 1,030,597 | 128,342 | 1,097,826 |
| | b. Available for sale | 26,520,928 | 15,528,172 | 27,031,186 | 16,086,164 |
| | c. Held to maturity | 43,139,662 | 28,783,035 | 45,428,157 | 30,001,866 |
| | d. Loans and receivables | 10,527,985 | 8,926,072 | 10,527,985 | 8,926,072 |
| 6. | Securities sold under repurchase agreement (repo) | 15,884,371 | - | 15,884,371 | - |
| 7. | Securities purchased with agreement to resell (reverse repo) | 39,003,595 | 14,440,063 | 39,003,595 | 14,440,063 |
| 8. | Acceptances receivables | 6,503,269 | 3,679,684 | 6,525,688 | 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 | 490,410,064 | 430,621,874 | 495,104,644 | 434,320,467 |
| 10. | Sharia financing | - | - | 15,322,903 | 13,782,030 |
| 11. | Investments in shares | 2,407,978 | 2,379,256 | 251,573 | 222,851 |
| 12. | Impairment on financial assets -/- | | | | |
| | a. Securities | - | - | - | (772) |
| | b. Loans | (15,785,241) | (15,072,399) | (15,886,145) | (15,171,736) |
| | c. Others | - | - | - | (77) |
| 13. | Intangible assets | - | - | 86,322 | 86,535 |
| | Accumulated amortisation for intangible assets -/- | - | - | (21,742) | (21,742) |
| 14. | Premises and equipment | 11,085,865 | 8,385,591 | 11,583,301 | 8,817,641 |
| | Accumulated depreciation on premises and equipment -/- | (5,369,443) | (4,601,287) | (5,665,831) | (4,845,029) |
| 15. | Aset non produktif | | | | |
| | a. Abandoned properties | 10,096 | 4,508 | 10,096 | 4,508 |
| | b. Foreclosed assets | 27,214 | 33,124 | 27,553 | 33,951 |
| | c. Suspense account | - | - | - | - |
| | d. Inter office assets | | | | |
| | a. Operational activities conducted in Indonesia | 442 | 728 | 442 | 728 |
| | b. Operational activities conducted outside Indonesia | - | - | - | - |
| 16. | Impairment on non financial assets -/- | - | - | - | - |
| 17. | Finance leased | - | - | - | - |
| 18. | Deferred tax assets | 1,635,270 | 2,142,135 | 1,659,705 | 2,188,506 |
| 19. | Other assets | 8,088,340 | 6,640,668 | 8,516,374 | 7,023,656 |
| | TOTAL ASSETS | 778,017,815 | 606,370,242 | 801,955,021 | 626,182,926 |

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(In Millions of Rupiah)

| No. | DESCRIPTION | BANK | | CONSOLIDATED | |
|---|---|--------------------|--------------------|--------------------|--------------------|
| | | December 31, 2014 | December 31, 2013 | December 31, 2014 | December 31, 2013 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | | | |
| LIABILITIES | | | | | |
| 1. | Demand deposits | 89,075,577 | 78,016,732 | 89,430,267 | 78,666,064 |
| 2. | Savings deposits | 232,413,723 | 210,003,641 | 232,722,519 | 210,234,683 |
| 3. | Time deposits | 278,915,070 | 198,345,998 | 283,457,544 | 201,585,766 |
| 4. | Revenue sharing Investment | - | - | 16,711,516 | 13,794,869 |
| 5. | Liabilities to Bank Indonesia | 383,131 | 83,189 | 383,131 | 83,189 |
| 6. | Liabilities to other banks | 8,657,773 | 3,282,539 | 9,365,037 | 4,206,035 |
| 7. | Spot and derivative payable | 717,523 | 1,565,102 | 717,523 | 1,565,102 |
| 8. | Liabilities on securities sold under repurchase agreements | 15,456,701 | - | 15,456,701 | - |
| 9. | Acceptances payable | 6,503,269 | 3,679,684 | 6,525,688 | 3,679,684 |
| 10. | Securities issued | 8,307,503 | 6,023,133 | 8,257,990 | 6,023,133 |
| 11. | Fund borrowings | - | - | - | - |
| | a. Loan calculated as capital | - | 1,998,052 | - | 1,998,052 |
| | b. Other loans received | 24,948,581 | 9,067,837 | 25,048,581 | 9,167,837 |
| 12. | Margin deposits received | 32,106 | 52,316 | 34,943 | 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 | 15,396,970 | 15,382,103 | 16,106,152 | 15,797,590 |
| 16. | Profit sharing Investment | - | - | - | - |
| | TOTAL LIABILITIES | 680,807,927 | 527,500,326 | 704,217,592 | 546,855,504 |
| 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 | 56,468 | 82,083 | 56,468 | 82,083 |
| | b. Gain (loss) on value changes of financial assets categorized as available for sale | (193,160) | (709,538) | (198,888) | (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 | 49,058,683 | 38,508,225 |
| | b. Current year | 24,197,254 | 21,160,150 | 24,253,845 | 21,354,330 |
| | TOTAL EQUITIES ATTRIBUTABLE TO OWNERS | 97,209,888 | 78,869,916 | 97,560,417 | 79,163,671 |
| 25. | Minority interest | - | - | 177,012 | 163,751 |
| | TOTAL EQUITIES | 97,209,888 | 78,869,916 | 97,737,429 | 79,327,422 |
| | TOTAL LIABILITIES AND EQUITIES | 778,017,815 | 606,370,242 | 801,955,021 | 626,182,926 |

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to December 31, 2014 and 2013

(In Millions of Rupiah, unless otherwise stated)

| No. | DESCRIPTION | BANK | | CONSOLIDATED | |
|---|--|---------------------|---------------------|---------------------|---------------------|
| | | December 31, 2014 | December 31, 2013 | December 31, 2014 | December 31, 2013 |
| OPERATING INCOME AND EXPENSES | | | | | |
| A. Interest Income and Interest expenses | | | | | |
| 1. | Interest income | | | | |
| | a. Rupiah | 70,479,149 | 55,073,187 | 73,173,564 | 57,274,163 |
| | b. Foreign currencies | 1,986,669 | 2,227,459 | 1,996,737 | 2,234,027 |
| 2. | Interest expenses | | | | |
| | a. Rupiah | 21,158,580 | 13,423,081 | 22,487,948 | 14,380,769 |
| | b. Foreign currencies | 1,187,954 | 972,372 | 1,192,562 | 974,756 |
| | Net interest income (expenses) | 50,119,284 | 42,905,193 | 51,489,791 | 44,152,665 |
| B. Other Operating Income and Expenses | | | | | |
| 1. | Other Operating Income | | | | |
| | a. Increase in fair value of financial assets (mark to market) | | | | |
| | i. Securities | 2,059 | 5,385 | 6,399 | 5,385 |
| | ii. Loans | - | - | - | - |
| | iii. Spot and derivative | 138,394 | - | 138,394 | - |
| | iv. Other financial assets | - | - | - | - |
| | b. Decrease in fair value of financial assets (mark to market) | - | - | - | - |
| | c. Gain from sale of financial assets | | | | |
| | i. Securities | 112,499 | 77,657 | 121,575 | 82,300 |
| | ii. Loans | - | - | - | - |
| | iii. Other financial assets | - | - | - | - |
| | d. Gain from spot and derivative transaction (realised) | 95,994 | 604,425 | 99,012 | 626,633 |
| | e. Gain from investment in shares with equity method | 28,721 | 25,573 | 20,455 | 25,573 |
| | f. Dividend | 8,287 | 382 | 8,371 | 445 |
| | g. Fees/commissions and administrative | 6,068,243 | 4,859,590 | 6,107,105 | 4,939,485 |
| | h. Correction on allowance for impairment | - | - | - | - |
| | i. Other income | 2,723,674 | 2,741,260 | 2,797,944 | 2,828,955 |
| 2. | Other Operating Expenses | | | | |
| | a. Decrease in fair value of financial assets (mark to market) | | | | |
| | i. Securities | - | - | - | 22,642 |
| | ii. Loans | - | - | - | - |
| | iii. Spot dan derivative | - | 149,098 | - | 149,098 |
| | 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 | 5,612,959 | 3,915,851 | 5,654,870 | 3,945,453 |
| | iii. Sharia financing | - | - | 64,489 | 2,422 |
| | iv. Other financial assets | - | - | - | - |
| | f. Losses related to operational risk | 39,448 | 55,068 | 39,448 | 55,068 |
| | g. Losses from investment in shares under equity method | - | - | - | - |
| | h. Fees/commissions and administrative | 2,255 | 8,196 | 4,177 | 10,891 |
| | i. Losses from decreases in value of non financial assets | - | - | - | - |
| | j. Salaries and employee benefits | 12,897,422 | 11,202,859 | 13,429,418 | 11,666,439 |
| | k. Promotion expenses | 746,515 | 651,501 | 779,467 | 682,657 |
| | l. Other expenses | 11,722,919 | 9,372,040 | 12,452,762 | 10,005,850 |
| | Other Operating Income (expenses) | (21,843,647) | (17,040,341) | (23,125,376) | (18,031,744) |
| | INCOME FROM OPERATIONS | 28,275,637 | 25,864,852 | 28,364,415 | 26,120,921 |

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to December 31, 2014 and 2013

(In Millions of Rupiah, unless otherwise stated)

| No. | DESCRIPTION | BANK | | CONSOLIDATED | |
|--|--|-------------------|-------------------|-------------------|-------------------|
| | | December 31, 2014 | December 31, 2013 | December 31, 2014 | December 31, 2013 |
| NON OPERATING INCOME AND EXPENSES | | | | | |
| 1. | Gain (losses) from sale of premises and equipment | 13,185 | 114,716 | 14,157 | 118,210 |
| 2. | Gain (Losses) from foreign currencies translation | - | - | - | - |
| 3. | Other non operating income (expenses) | 2,481,386 | 1,668,308 | 2,480,501 | 1,670,935 |
| | NON OPERATING PROFIT (LOSS) | 2,494,571 | 1,783,024 | 2,494,658 | 1,789,145 |
| | PROFIT (LOSS) BEFORE INCOME TAX | 30,770,208 | 27,647,876 | 30,859,073 | 27,910,066 |
| | Income tax expenses | | | | |
| a. | Estimated current tax -/- | 6,238,213 | 6,157,465 | 6,262,909 | 6,228,545 |
| b. | Deferred tax income (expenses) | 334,741 | 330,261 | 342,319 | 327,191 |
| | PROFIT (LOSS) AFTER INCOME TAX - NET | 24,197,254 | 21,160,150 | 24,253,845 | 21,354,330 |
| | OTHER COMPREHENSIVE INCOME | | | | |
| a. | Adjustments due to translation of foreign currency | (25,615) | 37,171 | (25,615) | 37,171 |
| b. | Gains (losses) from changes in the value of financial assets as available for sale | 688,503 | (1,920,634) | 709,619 | (1,966,470) |
| 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 | (172,125) | 480,164 | (177,850) | 491,623 |
| h. | Others | - | - | - | - |
| | Other comprehensive income of the current year - net of applicable income tax | 490,763 | (1,403,299) | 506,154 | (1,437,676) |
| | TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR | 24,688,017 | 19,756,851 | 24,759,999 | 19,916,654 |
| | Profit attributable to: | | | | |
| | OWNER | 24,197,254 | 21,160,150 | 24,241,650 | 21,344,130 |
| | NON INTEREST CONTROL | | | 12,195 | 10,200 |
| | TOTAL INCOME OF CURRENT YEAR | 24,197,254 | 21,160,150 | 24,253,845 | 21,354,330 |
| | Total comprehensive income attributable to: | | | | |
| | OWNER | 24,688,017 | 19,756,851 | 24,744,791 | 19,913,198 |
| | NON INTEREST CONTROL | | | 15,208 | 3,456 |
| | TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR | 24,688,017 | 19,756,851 | 24,759,999 | 19,916,654 |
| | TRANSFER OF INCOME (LOSS) TO HEAD OFFICE | - | - | - | - |
| | DIVIDEND | 6,348,045 | 5,556,285 | - | - |
| | EARNINGS PER SHARE | 980.87 | 857.76 | 982.67 | 865.22 |

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

(In Millions of Rupiah)

| No. | DESCRIPTION | BANK | | CONSOLIDATED | |
|-------------|---|-------------------|-------------------|-------------------|-------------------|
| | | December 31, 2014 | December 31, 2013 | December 31, 2014 | December 31, 2013 |
| I | COMMITMENT RECEIVABLES | | | | |
| | 1 Unused fund borrowings facilities | | | | |
| | a. Rupiah | - | - | - | - |
| | b. Foreign currencies | - | - | - | - |
| | 2 Outstanding sales position on spot and derivative | 4,235,957 | 7,113,805 | 4,235,957 | 7,113,805 |
| | 3 Others | - | - | - | - |
| II | COMMITMENT PAYABLES | | | | |
| | 1 Unused loan facilities granted to customer | | | | |
| | a. State-owned enterprises | | | | |
| | i. Committed | | | | |
| | - Rupiah | - | - | - | - |
| | - Foreign currencies | - | - | - | - |
| | ii. Uncommitted | | | | |
| | - Rupiah | 32,950,168 | 24,439,745 | 33,069,232 | 24,589,745 |
| | - Foreign currencies | 17,754,114 | 14,814,065 | 17,754,114 | 14,814,065 |
| | b. Others | | | | |
| | i. Committed | - | - | 199,195 | 92,003 |
| | ii. Uncommitted | 43,346,031 | 39,762,685 | 44,335,830 | 40,209,618 |
| | 2 Unused loan facilities granted to other banks | | | | |
| | a. Committed | | | | |
| | i. Rupiah | - | - | - | - |
| | ii. Foreign currencies | - | - | - | - |
| | b. Uncommitted | | | | |
| | i. Rupiah | - | - | 1,850 | 1,900 |
| | ii. Foreign currencies | - | - | - | - |
| | 3 Outstanding irrevocable letters of credit | | | | |
| | a. Foreign letters of credit | 8,108,905 | 17,487,774 | 8,127,779 | 17,546,604 |
| | b. Local letters of credit | 1,073,807 | 1,058,853 | 1,081,760 | 1,079,867 |
| | 4 Outstanding sales position on spot and derivative | 4,760,224 | 8,360,790 | 4,760,224 | 8,360,790 |
| | 5 Others | - | - | 74,780 | 72,679 |
| III. | CONTINGENT RECEIVABLES | | | | |
| | 1 Guarantees received | | | | |
| | a. Rupiah | - | - | - | - |
| | b. Foreign currencies | - | - | - | - |
| | 2 Unrecognized interest income | | | | |
| | a. Interest loans | 6,210 | 37,876 | 35,817 | 58,203 |
| | b. Other interest | - | - | - | - |
| | 3 Others | - | - | - | - |
| IV. | CONTINGENT PAYABLES | | | | |
| | 1 Guarantees issued | | | | |
| | a. Rupiah | 5,795,203 | 5,704,614 | 5,903,240 | 5,770,703 |
| | b. Foreign currencies | 12,941,295 | 10,107,351 | 12,950,585 | 10,121,479 |
| | 2 Others | - | 45,321 | - | 45,321 |

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of December 31, 2014

(In Millions of Rupiah)

| NO. | TRANSACTION | BANK | | | | |
|-----------|------------------------------|-----------------|-----------|---------|-----------------------------------|----------|
| | | Notional Amount | Purpose | | Derivative Receivables & Payables | |
| | | | Trading | Hedging | Receivables | Payables |
| A. | Exchange Rate Related | | | | | |
| 1. | Spot | 1,223,673 | 1,223,673 | - | 331 | - |
| 2. | Forward | 1,228 | 1,228 | - | - | - |
| 3. | Option | - | - | - | - | - |
| | a. Purchased | - | - | - | - | - |
| | b. Written | - | - | - | - | - |
| 4. | Future | - | - | - | - | - |
| 5. | Swap | 346,780 | 346,780 | - | 205 | - |
| 6. | Others | - | - | - | - | - |
| B. | Interest Rate Related | | | | | |
| 1. | Forward | - | - | - | - | - |
| 2. | Option | - | - | - | - | - |
| | a. Purchased | - | - | - | - | - |
| | b. Written | - | - | - | - | - |
| 3. | Future | - | - | - | - | - |
| 4. | Swap | - | - | - | - | - |
| 5. | Others | - | - | - | - | - |
| C. | Others | 4,644,375 | 4,644,375 | - | - | 717,523 |
| | TOTAL | 6,216,056 | 6,216,056 | - | 536 | 717,523 |

QUALITY OF ASSETS AND OTHER INFORMATION
As of December 31, 2014 and 2013

(In Millions of Rupiah)

| No. | DESCRIPTION | BANK | | | | | | | | | | | |
|--------------------------|--|-------------------|-----------------|--------------|-----------|-----------|-------------------|-------------|-----------------|--------------|----------|-----------|-------------|
| | | December 31, 2014 | | | | | December 31, 2013 | | | | | | |
| | | 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 | 2,208,088 | - | - | - | - | 2,208,088 | 1,977,595 | - | - | - | - | 1,977,595 |
| b. | Foreign currencies | 19,545,243 | - | - | - | - | 19,545,243 | 12,209,659 | - | - | - | - | 12,209,659 |
| 2. | Spot and derivative receivables | | | | | | | | | | | | |
| a. | Rupiah | 229 | - | - | - | - | 229 | 63 | - | - | - | - | 63 |
| b. | Foreign currencies | 307 | - | - | - | - | 307 | 4,918 | - | - | - | - | 4,918 |
| 3. | Securities | | | | | | | | | | | | |
| a. | Rupiah | 61,806,489 | - | - | - | - | 61,806,489 | 37,254,838 | - | - | - | - | 37,254,838 |
| b. | Foreign currencies | 18,410,095 | - | - | - | - | 18,410,095 | 17,013,038 | - | - | - | - | 17,013,038 |
| 4. | Securities sold with agreement to repurchase | | | | | | | | | | | | |
| a. | Rupiah | 11,575,701 | - | - | - | - | 11,575,701 | - | - | - | - | - | - |
| b. | Foreign currencies | 4,308,670 | - | - | - | - | 4,308,670 | - | - | - | - | - | - |
| 5. | Securities purchased with agreement to resell (reverse repo) | | | | | | | | | | | | |
| a. | Rupiah | 39,003,595 | - | - | - | - | 39,003,595 | 14,440,063 | - | - | - | - | 14,440,063 |
| b. | Foreign currencies | - | - | - | - | - | - | - | - | - | - | - | - |
| 6. | Acceptances receivables | 6,503,269 | - | - | - | - | 6,503,269 | 3,679,684 | - | - | - | - | 3,679,684 |
| 7. | Loans | | | | | | | | | | | | |
| a. | Micro, small and medium loans (UMKM) | | | | | | | | | | | | |
| i. | Rupiah | 183,688,299 | 17,627,633 | 854,738 | 1,033,807 | 4,134,434 | 207,338,911 | 157,819,277 | 15,065,035 | 763,124 | 862,407 | 3,361,035 | 177,870,878 |
| ii. | Foreign currencies | 7,156,679 | 38,184 | - | 5,565 | 37,888 | 7,238,316 | 1,660,884 | 56,529 | - | 6,636 | 1,771 | 1,725,820 |
| b. | Non UMKM | | | | | | | | | | | | |
| i. | Rupiah | 214,872,032 | 11,075,482 | 193,716 | 246,259 | 891,395 | 227,278,884 | 196,091,691 | 6,286,525 | 191,506 | 210,551 | 958,173 | 203,738,446 |
| ii. | Foreign currencies | 44,849,227 | 2,164,784 | - | 248,653 | 381,262 | 47,643,926 | 43,923,151 | 2,118,465 | - | - | 299,290 | 46,340,906 |
| c. | Restructured loans | | | | | | | | | | | | |
| i. | Rupiah | 8,356,125 | 4,494,494 | 219,581 | 172,143 | 941,039 | 14,183,382 | 5,262,954 | 83,694 | - | 54,789 | 161,118 | 5,562,555 |
| ii. | Foreign currencies | 608,563 | 1,024,816 | - | - | 232,584 | 1,865,963 | 1,216,088 | - | - | - | 228,207 | 1,444,295 |
| d. | Property loans | 1,972,741 | 123,691 | 2,319 | 4,878 | 93,984 | 2,197,613 | 2,185,406 | 88,262 | - | 37,513 | 46,032 | 2,357,213 |
| 8. | Investments in shares | 2,158,348 | - | - | - | - | 2,158,348 | 2,158,348 | - | - | - | - | 2,158,348 |
| 9. | Temporary investment | - | - | - | - | - | - | - | - | - | - | - | - |
| 10. | Commitments and contingencies | | | | | | | | | | | | |
| a. | Rupiah | 69,043,941 | 1,245,684 | 10,826 | 166,184 | - | 70,466,635 | 59,492,390 | 527,578 | 5,001 | 9,767 | - | 60,034,736 |
| b. | Foreign currencies | 50,571,583 | 922,542 | - | 8,762 | - | 51,502,887 | 53,112,458 | 227,892 | - | - | - | 53,340,350 |
| 11. | Repossessed assets | 1,475 | - | 7,393 | 8,513 | 9,833 | 27,214 | 457 | - | 16,723 | 4,551 | 11,393 | 33,124 |

QUALITY OF ASSETS AND OTHER INFORMATION
As of December 31, 2014 and 2013

(In Millions of Rupiah)

| No. | DESCRIPTION | BANK | | | | | | | | | | | |
|-------------|---|-------------------|-----------------|--------------|----------|------|-------------------|---------|-----------------|--------------|----------|------|-------|
| | | December 31, 2014 | | | | | December 31, 2013 | | | | | | |
| | | 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 | December 31, 2014 | | | | December 31, 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 | - | - | 223,633 | - | - | - | 147,116 | - |
| 2. | Spot and derivative receivables | - | - | 5 | - | - | - | 50 | - |
| 3. | Securities | - | - | 154,890 | - | - | - | 158,373 | - |
| 4. | Securities sold with agreement to repurchase | - | - | - | - | - | - | - | - |
| 5. | Securities purchased with agreement to resell (reverse repo) | - | - | - | - | - | - | - | - |
| 6. | Acceptances receivables | - | - | 65,033 | - | - | - | 36,797 | - |
| 7. | Loans | 2,355,974 | 13,429,267 | 4,512,329 | 8,036,398 | 2,347,888 | 12,724,512 | 4,004,408 | 6,479,588 |
| 8. | Investments in shares | - | - | 2,513 | - | - | - | 2,226 | - |
| 9. | Temporary investment | - | - | - | - | - | - | - | - |
| 10. | Administrative account transactions | - | - | 279,192 | - | - | - | 343,586 | - |

CALCULATION OF CAPITAL ADEQUACY RATIO
As of December 31, 2014 and 2013

(In Millions of Rupiah)

| CAPITAL COMPONENT | | December 31, 2014 | | December 31, 2013 | |
|-------------------|--|-------------------|-------------------|-------------------|-------------------|
| | | Bank | Consolidated | Bank | Consolidated |
| I. | CAPITAL COMPONENT | | | | |
| | A. Core Capital | 82,108,763 | 83,344,169 | 65,964,040 | 67,269,972 |
| | 1. Paid-Up Capital | 6,167,291 | 6,167,291 | 6,167,291 | 6,167,291 |
| | 2. Disclosed Reserves | 77,144,638 | 77,064,446 | 60,985,554 | 61,003,723 |
| | 2.1. Additional | 77,162,367 | 77,141,983 | 61,004,987 | 61,062,764 |
| | 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 | 36,398,311 | 36,365,633 |
| | f. Current year profit (50%) | 12,265,998 | 12,291,985 | 10,745,206 | 10,835,661 |
| | g. Differences arising from translation of financial statement (excess) | 56,468 | 56,468 | 82,083 | 82,083 |
| | h. Funds for Paid - Up Capital | - | - | - | - |
| | i. Warrant issued (50%) | - | - | - | - |
| | j. Stock option issued for stock-based compensation program (50%) | - | - | - | - |
| | 2.2. Deduction | 17,729 | 77,537 | 19,433 | 59,041 |
| | a. Disagio | - | - | - | - |
| | b. Previous years loss (100%) | - | - | - | 37,739 |
| | 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 | - | 59,195 | - | - |
| | g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung | 17,729 | 18,342 | 19,433 | 21,302 |
| | 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 | 1,203,166 | 64,580 | 1,188,805 | 64,793 |
| | 4.1. Goodwill | - | 64,580 | - | 64,793 |
| | 4.2. Other intangible assets | - | - | - | - |
| | 4.3. Investments in shares of stock (50%) | 1,203,166 | - | 1,188,805 | - |
| | 4.4. Shortage of capital on insurance subsidiaries (50%) | - | - | - | - |
| | 5. Minority Interest | - | 177,012 | - | 163,751 |
| | B. Supplemental Capital | 3,597,794 | 4,960,213 | 3,507,996 | 4,864,864 |
| | 1. Upper Tier 2 | 4,763,313 | 4,922,566 | 4,139,520 | 4,307,583 |
| | 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) | 4,763,313 | 4,922,566 | 4,139,520 | 4,307,583 |
| | 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 | 37,647 | 37,647 | 557,281 | 557,281 |
| | 2.1. Redeemable preference shares | - | - | - | - |
| | 2.2. Subordinated loans and bonds | 37,647 | 37,647 | 557,281 | 557,281 |
| | 2.3. Other supplemental capital (lower tier 2) | - | - | - | - |
| | 3. Supplemental Capital Deduction | 1,203,166 | - | 1,188,805 | - |
| | 3.1. Investments in shares of stock (50%) | 1,203,166 | - | 1,188,805 | - |
| | 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 December 31, 2014 and 2013

(In Millions of Rupiah)

| CAPITAL COMPONENT | December 31, 2014 | | December 31, 2013 | |
|--|-------------------|--------------|-------------------|--------------|
| | Bank | Consolidated | Bank | Consolidated |
| II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C) | 85,706,557 | 88,304,382 | 69,472,036 | 72,134,836 |
| III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) | 85,706,557 | 88,304,382 | 69,472,036 | 72,134,836 |
| IV. CREDIT RISK - WEIGHTED ASSETS | 381,065,044 | 399,129,264 | 331,161,598 | 346,922,813 |
| V. OPERATIONAL RISK-WEIGHTED ASSETS | 83,790,585 | 84,169,035 | 75,401,807 | 75,747,653 |
| VI. MARKET RISK - WEIGHTED ASSETS | 3,326,447 | 3,381,804 | 2,294,988 | 2,390,617 |
| VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)} | 18.44% | 18.27% | 17.09% | 17.07% |
| VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)} | 18.31% | 18.14% | 16.99% | 16.97% |

CALCULATION OF FINANCIAL RATIOS
 As of December 31, 2014 and 2013

(In %)

| Rasio | | December 31, 2014 | December 31, 2013 |
|---------------------------|--|-------------------|-------------------|
| Performance Ratios | | | |
| 1. | Capital Adequacy Ratio | 18.31 | 16.99 |
| 2. | Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets | 1.09 | 1.06 |
| 3. | Non performing earning assets to total earning assets | 1.26 | 1.28 |
| 4. | Allowance for impairment of financial assets to earning assets | 2.40 | 2.90 |
| 5. | NPL <i>gross</i> | 1.69 | 1.55 |
| 6. | NPL <i>net</i> | 0.36 | 0.31 |
| 7. | Return on Asset (ROA) | 4.74 | 5.03 |
| 8. | Return on Equity (ROE) | 31.22 | 34.11 |
| 9. | Net Interest Margin (NIM) | 8.51 | 8.55 |
| 10. | Operating Expenses to Operating Income (BOPO) | 65.37 | 60.58 |
| 11. | Loan to Deposit Ratio (LDR) | 81.68 | 88.54 |
| 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 | 8.07 | 8.02 |
| | b. Reserve requirement - Foreign currencies | 8.00 | 8.00 |
| 3. | Net Open Position (overall) | 3.86 | 3.15 |

CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods from January 1 to December 31, 2014 and 2013

(In Millions of Rupiah)

| DESCRIPTION | CONSOLIDATED | |
|--|---------------------|--------------------|
| | 31-Dec-14 | 31-Dec-13 |
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Receipts from interest, investment, fees and commissions and sharia income | 75,112,561 | 59,350,676 |
| Payments of interest, sharia expenses and other charges | (23,186,044) | (14,883,697) |
| Recoveries of written off loans | 2,112,320 | 1,959,521 |
| Other operating income | 6,640,745 | 6,842,840 |
| Other operating expenses | (31,213,381) | (25,225,142) |
| Non-operating income - net | 2,966,877 | 2,147,065 |
| Cash flows before changes in operating assets and liabilities | 32,433,078 | 30,191,263 |
| Changes in operating assets and liabilities: | | |
| (Increase) decrease in operating assets: | | |
| Placements with Bank Indonesia and other banks | 2,796 | 14,164,442 |
| Securities and Government Recapitalization Bonds at fair value through profit or loss | 882,059 | (397,415) |
| Export bills | (1,601,913) | (2,991,300) |
| Derivatives receivable | 4,445 | 23,869 |
| Loans | (66,400,256) | (87,876,065) |
| Sharia receivables and financing | (1,616,217) | (2,785,166) |
| Other assets | (1,487,503) | (981,813) |
| Increase (decrease) in operating liabilities: | | |
| Liabilities due immediately | 1,928,408 | 143,863 |
| Deposits: | | |
| Demand deposits | 10,764,203 | (385,250) |
| Wadiah demand deposits | (48,974) | (913) |
| Savings deposits | 22,487,836 | 27,401,097 |
| Wadiah savings deposits | 818,105 | 792,076 |
| Mudharabah savings deposits | 92,428 | 86,103 |
| Time deposits | 81,871,778 | 24,318,529 |
| Mudharabah time deposits | 2,055,088 | 1,903,357 |
| Deposits from other banks and financial institutions | 4,964,172 | 912,602 |
| Derivatives payable | (847,579) | 1,412,909 |
| Other liabilities | (1,371,878) | (1,533,102) |
| Net cash obtained from operating activities | 84,930,076 | 4,399,086 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Proceeds from sale of premises and equipment | 14,059 | 108,193 |
| Acceptance of dividends | 21 | 382 |
| Increase in securities purchased under resale agreements | (24,563,532) | (4,889,542) |
| Acquisition of premises and equipment | (3,064,718) | (1,947,985) |
| Increase in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds | (21,598,976) | (2,416,019) |
| Net cash used for investing activities | (49,213,146) | (9,144,971) |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Acceptance (Payment) of fund borrowings | 15,767,824 | (1,803,842) |
| Increase in securities sold under agreements to repurchase | 15,456,092 | - |
| Appropriation for dividends | (6,350,262) | (5,556,285) |
| Payments of subordinated loans | (2,019,442) | (19,538) |
| Acceptance of securities issued | 2,106,529 | 4,800,584 |
| Net cash used for financing activities | 24,960,741 | (2,579,081) |

CONSOLIDATED STATEMENTS OF CASH FLOWS
 For the periods from January 1 to December 31, 2014 and 2013

(In Millions of Rupiah)

| DESCRIPTION | CONSOLIDATED | |
|--|--------------|-------------|
| | 31-Dec-14 | 31-Dec-13 |
| NET INCREASE IN CASH AND CASH EQUIVALENTS | 60,677,671 | (7,324,966) |
| EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS | 2,775 | 4,369 |
| CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR | 112,050,809 | 119,371,406 |
| CASH AND CASH EQUIVALENTS AT END OF YEAR | 172,731,255 | 112,050,809 |
| Cash and cash equivalents at end of year consist of: | | |
| Cash | 22,469,167 | 19,171,778 |
| Current accounts with Bank Indonesia | 51,184,429 | 40,718,495 |
| Current accounts with other banks | 10,580,440 | 9,435,197 |
| Placements with other banks – maturing within three months or less since the acquisition date | 62,035,442 | 36,304,087 |
| Certificates of Bank Indonesia – maturing within three months or less since the acquisition date | 26,461,777 | 6,421,252 |
| Total Cash and Cash Equivalents | 172,731,255 | 112,050,809 |

| MANAGEMENT OF THE BANK | SHAREHOLDER |
|---|--|
| BOARD OF COMMISSIONERS | |
| - President Commissioner : Bunasor Sanim (Concurrently Independent Commissioner) | Ultimate shareholder : - Negara Republik Indonesia : 56,75% |
| - Vice President Commissioner : Mustafa Abubakar (Concurrently Independent Commissioner) | Non ultimate shareholder through capital market (≥ 5%) : - No |
| - Commissioner : Vincentius Sonny Loho | Non ultimate shareholder not through capital market (≥ 5%) : - No |
| - Commissioner : Heru Lelono | |
| - Commissioner : Dwijanti Tjahjaningsih *) | |
| - Independent Commissioner : Adhyaksa Dault | |
| - Independent Commissioner : Ahmad Fuad | |
| - Independent Commissioner : Hermanto Siregar | |
| BOARD OF DIRECTORS | |
| - President Director : Sofyan Basir **) | Jakarta, January 27, 2015 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk Asmawi Syam Achmad Baiquni Acting of President Director Director |
| - Director : Sarwono Sudarto **) | |
| - Director : Achmad Baiquni | |
| - Director : Sulaiman Arif Arianto | |
| - Director : Agus Toni Soetirto | |
| - Director : Lenny Sugihat **) | |
| - Director : Asmawi Syam | |
| - Director : Suprajarto | |
| - Director : Djarot Kusumayakti | |
| - Compliance Director : Randi Anto | |
| - Director : Gatot Mardiwasisito | |

*) Effective after approval by the Financial Services Authority of Indonesia on Fit & Proper Test and comply with the applicable legislation.

***) On January 2, 2015 are no longer effective in BRI

Notes :

1. The above financial information as of the dates on December 31, 2014 and 2013 for the year ended on that date mostly acquired from the Consolidated Financial Statements that had been audited by the Public Accounting Firm Purwantono, Suherman & Surja, a member of Ernst & Young Global (Partner Responsible is Sinarta), dated January 16, 2014 and 2013, 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. 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 dated June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies".
3. The Foreign currency exchange rate for 1 USD as of December 31, 2014, 2013 are respective Rp12.385,00 and Rp12.170,00
4. 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.