

**BALANCE SHEETS**  
As of March 31, 2014 and December 31, 2013

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2014	December 31, 2013	March 31, 2014	December 31, 2013
<b>ASSETS</b>					
1.	Cash	12,952,990	18,911,106	13,173,446	19,171,778
2.	Placements with Bank Indonesia	58,745,486	69,820,740	60,931,276	71,731,372
3.	Placements with other banks	10,858,674	14,711,594	10,415,776	14,601,603
4.	Spot and derivative receivables	2,184	4,981	2,184	4,981
5.	Securities				
	a. Measured at fair value through profit and loss	764,754	1,030,597	834,353	1,097,826
	b. Available for sale	15,779,066	15,528,172	16,198,035	16,086,164
	c. Held to maturity	27,819,916	28,783,035	29,216,166	30,001,866
	d. Loans and receivables	7,128,283	8,926,072	7,128,283	8,926,072
6.	Securities sold under repurchase agreement (repo)	-	-	-	-
7.	Securities purchased with agreement to resell (reverse repo)	22,386,130	14,440,063	22,386,130	14,440,063
8.	Acceptances receivables	3,459,871	3,679,684	3,473,586	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	432,440,726	430,621,874	436,301,161	434,320,467
10.	Sharia financing	-	-	13,652,270	13,782,030
11.	Investments in shares	2,389,006	2,379,256	232,635	222,851
12.	Impairment on financial assets -/-				
	a. Securities	-	-	(773)	(772)
	b. Loans	(15,432,058)	(15,072,399)	(15,531,016)	(15,171,736)
	c. Others	-	-	(103)	(77)
13.	Intangible assets	-	-	86,535	86,535
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	8,454,071	8,385,591	8,893,391	8,817,641
	Accumulated depreciation on premises and equipment -/-	(4,775,209)	(4,601,287)	(5,032,970)	(4,845,029)
15.	Aset non produktif				
	a. Abandoned properties	5,368	4,508	5,368	4,508
	b. Foreclosed assets	32,274	33,124	34,143	33,951
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	13,499	728	13,499	728
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,892,837	2,142,135	1,931,029	2,188,506
19.	Other assets	10,822,902	6,640,668	11,395,943	7,023,656
	<b>TOTAL ASSETS</b>	<b>595,740,770</b>	<b>606,370,242</b>	<b>615,718,605</b>	<b>626,182,926</b>

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No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2014	December 31, 2013	March 31, 2014	December 31, 2013
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	71,026,184	78,016,732	71,423,948	78,666,064
2.	Savings deposits	199,948,915	210,003,641	200,165,909	210,234,683
3.	Time deposits	199,042,389	198,345,998	202,453,970	201,585,766
4.	Revenue sharing Investment	-	-	13,624,837	13,794,869
5.	Liabilities to Bank Indonesia	69,674	83,189	69,674	83,189
6.	Liabilities to other banks	2,422,620	3,282,539	3,523,225	4,206,035
7.	Spot and derivative payable	1,175,425	1,565,102	1,175,425	1,565,102
8.	Liabilities on securities sold under repurchase agreements	-	-	-	-
9.	Acceptances payable	3,459,871	3,679,684	3,473,586	3,679,684
10.	Securities issued	5,625,935	6,023,133	5,625,935	6,023,133
11.	Fund borrowings				
a.	Loan calculated as capital	1,998,530	1,998,052	1,998,530	1,998,052
b.	Other loans received	9,549,181	9,067,837	9,649,181	9,167,837
12.	Margin deposits received	36,700	52,316	37,901	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	22,798,745	15,382,103	23,404,347	15,797,590
16.	Profit sharing Investment	-	-	-	-
	<b>TOTAL LIABILITIES</b>	<b>517,154,169</b>	<b>527,500,326</b>	<b>536,626,468</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	68,343	82,083	68,343	82,083
b.	Gain (loss) on value changes of financial assets categorized as available for sale	(533,046)	(709,538)	(541,262)	(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	48,759,018	38,390,544	49,067,837	38,508,225
b.	Current year	5,901,977	21,160,150	5,937,711	21,354,330
	<b>TOTAL EQUITIES ATTRIBUTABLE TO OWNERS</b>	<b>78,586,601</b>	<b>78,869,916</b>	<b>78,922,938</b>	<b>79,163,671</b>
25.	Minority interest			169,199	163,751
	<b>TOTAL EQUITIES</b>	<b>78,586,601</b>	<b>78,869,916</b>	<b>79,092,137</b>	<b>79,327,422</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>595,740,770</b>	<b>606,370,242</b>	<b>615,718,605</b>	<b>626,182,926</b>

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2014	March 31, 2013	March 31, 2014	March 31, 2013
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Interest expenses</b>					
<b>1.</b>	<b>Interest income</b>				
	a. Rupiah	15,883,665	12,435,713	16,536,258	12,914,816
	b. Foreign currencies	572,434	436,923	575,071	437,649
<b>2.</b>	<b>Interest expenses</b>				
	a. Rupiah	4,105,528	3,020,559	4,429,805	3,225,932
	b. Foreign currencies	267,161	198,137	268,441	198,551
	<b>Net interest income (expenses)</b>	<b>12,083,410</b>	<b>9,653,940</b>	<b>12,413,083</b>	<b>9,927,982</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	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	127,502	-	127,502
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	24,660	3,786	22,920	5,329
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	-	54,697	-	54,698
	e. Gain from investment in shares with equity method	9,783	9,639	9,783	9,639
	f. Dividend	-	-	-	-
	g. Fees/commissions and administrative	1,242,665	1,032,801	1,248,913	1,048,324
	h. Correction on allowance for impairment	-	-	15,576	-
	i. Other income	539,915	500,539	553,565	541,211
<b>2.</b>	<b>Other Operating Expenses</b>				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	13,244	4,091	10,924	6,941
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	168,856	-	172,303	-
	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)	43,306	-	43,306	-
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	1,107,570	653,582	1,115,498	657,880
	iii. Sharia financing	-	-	-	4,364
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	10,410	7,998	10,410	7,998
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	-	-
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	3,057,930	2,911,344	3,201,067	3,033,410
	k. Promotion expenses	105,253	134,030	110,338	137,393
	l. Other expenses	2,626,366	1,897,751	2,793,427	2,011,070
	<b>Other Operating Income (expenses)</b>	<b>(5,315,912)</b>	<b>(3,879,832)</b>	<b>(5,606,516)</b>	<b>(4,072,353)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>6,767,498</b>	<b>5,774,108</b>	<b>6,806,567</b>	<b>5,855,629</b>

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2014	March 31, 2013	March 31, 2014	March 31, 2013
<b>NON OPERATING INCOME AND EXPENSES</b>					
1.	Gain (losses) from sale of premises and equipment	1,827	4,351	2,394	4,356
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	602,420	354,736	603,066	355,861
	<b>NON OPERATING PROFIT (LOSS)</b>	<b>604,247</b>	<b>359,087</b>	<b>605,460</b>	<b>360,217</b>
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	<b>7,371,745</b>	<b>6,133,195</b>	<b>7,412,027</b>	<b>6,215,846</b>
	Income tax expenses				
a.	Estimated current tax -/-	1,279,301	920,488	1,283,849	924,078
b.	Deferred tax income (expenses)	190,467	205,258	190,467	205,258
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	<b>5,901,977</b>	<b>5,007,449</b>	<b>5,937,711</b>	<b>5,086,510</b>
	<b>OTHER COMPREHENSIVE INCOME</b>				
a.	Adjustments due to translation of foreign currency	(13,740)	738	(13,740)	738
b.	Gains (losses) from changes in the value of financial assets as available for sale	235,323	259,694	251,719	253,202
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	(58,831)	(64,924)	(62,930)	(63,859)
h.	Others	-	-	-	-
	Other comprehensive income of the current year - net of applicable income tax	162,752	195,508	175,049	190,081
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	<b>6,064,729</b>	<b>5,202,957</b>	<b>6,112,760</b>	<b>5,276,591</b>
	<b>Profit attributable to:</b>				
	OWNER	5,901,977	5,007,449	5,934,670	5,084,785
	NON INTEREST CONTROL			3,041	1,725
	<b>TOTAL INCOME OF CURRENT YEAR</b>	<b>5,901,977</b>	<b>5,007,449</b>	<b>5,937,711</b>	<b>5,086,510</b>
	<b>Total comprehensive income attributable to:</b>				
	OWNER	6,064,729	5,202,957	6,107,312	5,276,215
	NON INTEREST CONTROL			5,448	376
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	<b>6,064,729</b>	<b>5,202,957</b>	<b>6,112,760</b>	<b>5,276,591</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>239.25</b>	<b>202.98</b>	<b>240.57</b>	<b>206.12</b>

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2014	December 31, 2013	March 31, 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	6,547,041	7,113,805	6,547,041	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	31,047,029	24,439,745	31,048,701	24,589,745
	- Foreign currencies	13,686,634	14,814,065	13,686,634	14,814,065
	b. Others				
	i. Committed	-	-	88,845	92,003
	ii. Uncommitted	42,038,617	39,762,685	42,643,422	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	13,715,419	17,487,774	13,814,538	17,546,604
	b. Local letters of credit	1,271,067	1,058,853	1,282,127	1,079,867
	4 Outstanding sales position on spot and derivative	7,327,645	8,360,790	7,327,645	8,360,790
	5 Others	-	-	56,862	72,679
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	8,001	37,876	30,546	58,203
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
	1 Guarantees issued				
	a. Rupiah	3,999,852	5,704,614	4,109,383	5,770,703
	b. Foreign currencies	10,774,529	10,107,351	10,784,561	10,121,479
	2 Others	-	45,321	-	45,321

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**  
As of March 31, 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	147,680	147,680	-	-	439
2.	Forward	34,239	34,239	-	651	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	829,852	829,852	-	1,533	4,490
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>	8,292,800	8,292,800	-	-	1,170,496
	<b>TOTAL</b>	9,304,571	9,304,571	-	2,184	1,175,425



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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		March 31, 2014					March 31, 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	1,956,516	-	-	-	-	1,956,516	1,979,737	-	-	-	-	1,979,737
b.	Foreign currencies	8,332,158	-	-	-	-	8,332,158	12,003,141	-	-	-	-	12,003,141
2.	Spot and derivative receivables												
a.	Rupiah	2,184	-	-	-	-	2,184	898	-	-	-	-	898
b.	Foreign currencies	-	-	-	-	-	-	200,142	-	-	-	-	200,142
3.	Securities												
a.	Rupiah	38,925,382	-	-	-	-	38,925,382	39,613,438	-	-	-	-	39,613,438
b.	Foreign currencies	12,566,637	-	-	-	-	12,566,637	12,879,138	-	-	-	-	12,879,138
4.	Securities sold with agreement to repurchase												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	22,386,130	-	-	-	-	22,386,130	11,349,799	-	-	-	-	11,349,799
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	3,459,871	-	-	-	-	3,459,871	5,258,865	-	-	-	-	5,258,865
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	154,353,339	20,947,147	1,155,989	1,351,967	3,337,039	181,145,481	126,848,288	15,165,069	988,280	1,065,700	3,383,136	147,450,473
ii.	Foreign currencies	1,339,638	107,614	5,897	-	31,049	1,484,198	5,514,325	89,704	-	497	10,721	5,615,247
b.	Non UMKM												
i.	Rupiah	194,259,612	9,423,814	260,817	278,878	1,010,168	205,233,289	162,069,394	6,685,160	207,710	255,158	977,923	170,195,345
ii.	Foreign currencies	40,764,206	2,645,841	-	-	279,666	43,689,713	35,883,609	1,071,339	-	-	238,841	37,193,789
c.	Restructured loans												
i.	Rupiah	4,924,474	78,149	5,811	5,712	216,780	5,230,926	6,859,139	243,945	5,461	37,417	246,677	7,392,639
ii.	Foreign currencies	924,328	-	-	-	213,321	1,137,649	734,572	-	-	-	182,046	916,618
d.	Property loans	1,221,877	951,787	23,353	28,834	54,785	2,280,636	1,885,122	601,371	9,320	2,448	26,465	2,524,726
8.	Investments in shares	2,158,315	-	-	-	-	2,158,315	1,296,167	-	-	-	536	1,296,703
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	67,576,692	1,092,398	6,061	4,245	-	68,679,396	60,028,715	706,513	11,942	6,448	-	60,753,618
b.	Foreign currencies	47,597,218	256,533	-	-	-	47,853,751	26,658,599	12,902	-	134	-	26,671,635
11.	Repossessed assets	-	-	16,747	4,551	10,976	32,274	10,768	-	15,788	7,679	10,039	44,274



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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		March 31, 2014					March 31, 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												
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	March 31, 2014				March 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	-	-	108,587	-	-	-	142,523	-
2.	Spot and derivative receivables	-	-	22	-	-	-	2,010	-
3.	Securities	-	-	112,226	-	-	-	115,843	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	34,599	-	-	-	52,589	-
7.	Loans	1,080,117	14,351,941	3,916,048	7,342,971	2,393,443	12,342,910	3,311,174	6,601,261
8.	Investments in shares	-	-	2,323	-	536	-	1,644	536
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	297,609	-	-	-	230,641	-

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

(In Millions of Rupiah)

CAPITAL COMPONENT		March 31, 2014		March 31, 2013	
		Bank	Consolidated	Bank	Consolidated
<b>I.</b>	<b>CAPITAL COMPONENT</b>				
	<b>A. Core Capital</b>	<b>72,909,016</b>	<b>74,102,283</b>	<b>58,216,334</b>	<b>58,990,685</b>
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	67,935,405	67,830,586	52,779,035	52,786,404
	2.1. Additional	67,954,466	67,924,442	52,797,648	52,832,178
	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	7,982,843	7,982,843
	e. Previous years profit (100%)	46,616,883	46,570,512	36,366,258	36,362,120
	f. Current year profit (50%)	3,046,222	3,062,569	2,606,354	2,645,022
	g. Differences arising from translation of financial statement (excess)	68,343	68,343	45,650	45,650
	h. Funds for Paid - Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	19,061	93,856	18,613	45,774
	a. Disagio	-	-	-	-
	b. Previous years loss (100%)	-	-	-	16,380
	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	-	72,926	-	-
	g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	19,061	20,930	18,613	29,394
	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	1,193,680	64,793	729,992	38,589
	4.1. Goodwill	-	64,793	-	38,589
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	1,193,680	-	729,992	-
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	169,199	-	75,579
	<b>B. Supplemental Capital</b>	<b>3,362,686</b>	<b>4,683,845</b>	<b>3,499,107</b>	<b>4,362,364</b>
	1. Upper Tier 2	4,123,895	4,251,374	3,326,868	3,460,133
	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)	4,123,895	4,251,374	3,326,868	3,460,133
	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	432,471	432,471	902,231	902,231
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	432,471	432,471	902,231	902,231
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	1,193,680	-	729,992	-
	3.1. Investments in shares of stock (50%)	1,193,680	-	729,992	-
	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 March 31, 2014 and 2013

(In Millions of Rupiah)

CAPITAL COMPONENT	March 31, 2014		March 31, 2013	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	76,271,702	78,786,128	61,715,441	63,353,049
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	76,271,702	78,786,128	61,715,441	63,353,049
IV. CREDIT RISK - WEIGHTED ASSETS	329,911,576	345,453,626	266,149,439	278,556,815
V. OPERATIONAL RISK-WEIGHTED ASSETS	83,790,585	84,169,035	75,123,610	75,397,177
VI. MARKET RISK - WEIGHTED ASSETS	3,760,398	3,898,678	3,260,682	3,339,170
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	18.44%	18.34%	18.08%	17.90%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	18.27%	18.17%	17.91%	17.73%

**CALCULATION OF FINANCIAL RATIOS**  
 As of March 31, 2014 and 2013

(In %)

Rasio		March 31, 2014	March 31, 2013
<b>Performance Ratios</b>			
1.	Capital Adequacy Ratio	18.27	17.91
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.21	1.35
3.	Non performing earning assets to total earning assets	1.47	1.60
4.	Allowance for impairment of financial assets to earning assets	2.95	3.30
5.	NPL <i>gross</i>	1.78	1.97
6.	NPL <i>net</i>	0.47	0.46
7.	Return on Asset (ROA)	5.02	4.76
8.	Return on Equity (ROE)	30.95	32.63
9.	Net Interest Margin (NIM)	9.06	8.19
10.	Operating Expenses to Operating Income (BOPO)	62.96	60.46
11.	Loan to Deposit Ratio (LDR)	92.01	89.62
<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	8.00	8.00
3.	Net Open Position (overall)	4.44	6.45

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	31-Mar-14	31-Mar-13
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from interest, investment, fees and commissions and sharia income	17,046,225	13,366,338
Payments of interest, sharia expenses and other charges	(4,581,090)	(3,412,575)
Recoveries of written off loans	395,664	457,703
Other operating income	1,424,072	1,174,970
Other operating expenses	(6,912,517)	(4,606,734)
Non-operating income - net	603,733	352,878
Cash flows before changes in operating assets and liabilities	7,976,087	7,332,580
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	2,796	12,617,724
Securities and Government Recapitalization Bonds at fair value through profit or loss	422,546	(156,372)
Export bills	1,797,789	26,971
Derivatives receivable	2,797	(172,190)
Loans	(2,735,740)	(13,716,558)
Sharia receivables and financing	145,232	(576,006)
Other assets	(5,457,678)	(1,267,522)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	7,051,398	4,940,900
Deposits:		
Demand deposits	(7,242,116)	(21,006,146)
Wadiah demand deposits	(121,803)	(62,364)
Savings deposits	(10,068,774)	(9,798,705)
Wadiah savings deposits	119,377	86,376
Mudharabah savings deposits	15,276	17,710
Time deposits	868,204	(2,168,416)
Mudharabah time deposits	(182,882)	814,816
Deposits from other banks and financial institutions	(605,074)	(385,149)
Derivatives payable	(389,677)	45,076
Other liabilities	1,009,254	(1,357,707)
<b>Net cash used for operating activities</b>	<b>(7,392,988)</b>	<b>(24,784,982)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of premises and equipment	2,312	4,348
Increase in securities purchased under resale agreements	(7,946,067)	(1,799,278)
Acquisition of premises and equipment	(89,968)	(351,725)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	4,132,049	(2,878,876)
<b>Net cash used for investing activities</b>	<b>(3,901,674)</b>	<b>(5,025,531)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Payment of fund borrowings	481,496	468,927
Increase in securities sold under agreements to repurchase	-	4,819,151
Appropriation for dividends and PKBL	(6,348,045)	(5,556,285)
Receipts of subordinated loans	246	173
<b>Net cash used for financing activities</b>	<b>(5,866,303)</b>	<b>(268,034)</b>

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	31-Mar-14	31-Mar-13
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	(17,160,965)	(30,078,547)
<b>EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS</b>	(411,103)	154,856
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>	108,818,591	119,381,406
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>	91,246,523	89,457,715
<b>Cash and cash equivalents at end of period consist of:</b>		
Cash	13,173,446	11,172,072
Current accounts with Bank Indonesia	40,855,611	35,296,121
Current accounts with other banks	7,820,700	9,978,125
Placements with other banks – maturing within three months or less since the acquisition date	22,776,821	27,964,224
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	6,619,945	5,047,173
<b>Total Cash and Cash Equivalents</b>	91,246,523	89,457,715

MANAGEMENT OF THE BANK	SHAREHOLDER				
<b>BOARD OF COMMISSIONERS</b>					
- President Commissioner : Bunasor Sanim (Concurrently Independent Commissioner)	<b>Ultimate shareholder :</b> - Negara Republik Indonesia : 56,75%				
- Vice President Commissioner : Mustafa Abubakar					
- Commissioner : Heru Lelono	<b>Non ultimate shareholder through capital market (≥ 5%) :</b> - No				
- Commissioner : Hermanto Siregar					
- Commissioner : Vincentius Sonny Loho					
- Independent Commissioner : Aviliani	<b>Non ultimate shareholder not through capital market (≥ 5%) :</b> - No				
- Independent Commissioner : Adhyaksa Dault					
- Independent Commissioner : Ahmad Fuad					
<b>BOARD OF DIRECTORS</b>					
- President Director : Sofyan Basir					
- 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 Mardiwasiso					
	Jakarta, April 24, 2014 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk				
	<table border="0"> <tr> <td style="width: 50%;">Sofyan Basir</td> <td style="width: 50%;">Achmad Baiquni</td> </tr> <tr> <td style="width: 50%;">President Director</td> <td style="width: 50%;">Director</td> </tr> </table>	Sofyan Basir	Achmad Baiquni	President Director	Director
Sofyan Basir	Achmad Baiquni				
President Director	Director				

**Notes :**

1. The above financial information as of the dates on March 31, 2014 are taken from the Consolidated Financial Statements are unaudited. Financial information as of the dates on December 31, 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, 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 March 31, 2014, December 31, 2013 and March 31, 2013 are respective Rp11.360,00, Rp12.170,00 and Rp9.717,5
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.