

BALANCE SHEETS
As of June 30, 2014 and December 31, 2013

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2014	December 31, 2013	June 30, 2014	December 31, 2013
ASSETS					
1.	Cash	15,955,263	18,911,106	16,249,069	19,171,778
2.	Placements with Bank Indonesia	69,707,089	69,820,740	72,384,675	71,731,372
3.	Placements with other banks	10,811,618	14,711,594	10,801,038	14,601,603
4.	Spot and derivative receivables	15,067	4,981	15,067	4,981
5.	Securities				
	a. Measured at fair value through profit and loss	430,188	1,030,597	497,365	1,097,826
	b. Available for sale	15,689,867	15,528,172	16,022,596	16,086,164
	c. Held to maturity	26,248,172	28,783,035	27,827,104	30,001,866
	d. Loans and receivables	5,536,228	8,926,072	5,536,228	8,926,072
6.	Securities sold under repurchase agreement (repo)	-	-	-	-
7.	Securities purchased with agreement to resell (reverse repo)	7,835,471	14,440,063	7,835,471	14,440,063
8.	Acceptances receivables	8,269,928	3,679,684	8,295,392	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	459,130,918	430,621,874	463,211,654	434,320,467
10.	Sharia financing	-	-	13,880,508	13,782,030
11.	Investments in shares	2,395,307	2,379,256	239,091	222,851
12.	Impairment on financial assets -/-				
	a. Securities	-	-	(760)	(772)
	b. Loans	(16,421,758)	(15,072,399)	(16,515,247)	(15,171,736)
	c. Others	-	-	(1,031)	(77)
13.	Intangible assets	-	-	86,535	86,535
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	9,510,493	8,385,591	9,968,096	8,817,641
	Accumulated depreciation on premises and equipment -/-	(4,967,854)	(4,601,287)	(5,239,074)	(4,845,029)
15.	Aset non produktif				
	a. Abandoned properties	5,310	4,508	5,310	4,508
	b. Foreclosed assets	32,571	33,124	33,743	33,951
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	2,128	728	2,128	728
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,822,185	2,142,135	1,854,687	2,188,506
19.	Other assets	9,970,239	6,640,668	10,516,384	7,023,656
	TOTAL ASSETS	621,978,430	606,370,242	643,484,287	626,182,926

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As of June 30, 2014 and December 31, 2013

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2014	December 31, 2013	June 30, 2014	December 31, 2013
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	78,182,129	78,016,732	78,878,295	78,666,064
2.	Savings deposits	201,689,889	210,003,641	201,923,137	210,234,683
3.	Time deposits	208,578,732	198,345,998	212,373,840	201,585,766
4.	Revenue sharing Investment	-	-	14,966,441	13,794,869
5.	Liabilities to Bank Indonesia	65,818	83,189	65,818	83,189
6.	Liabilities to other banks	6,130,107	3,282,539	6,691,774	4,206,035
7.	Spot and derivative payable	1,318,677	1,565,102	1,318,677	1,565,102
8.	Liabilities on securities sold under repurchase agreements	2,301,370	-	2,301,370	-
9.	Acceptances payable	8,269,928	3,679,684	8,295,392	3,679,684
10.	Securities issued	5,873,915	6,023,133	5,873,915	6,023,133
11.	Fund borrowings				
a.	Loan calculated as capital	1,999,022	1,998,052	1,999,022	1,998,052
b.	Other loans received	6,767,827	9,067,837	6,867,827	9,167,837
12.	Margin deposits received	40,082	52,316	41,578	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	16,193,602	15,382,103	16,838,962	15,797,590
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	537,411,098	527,500,326	558,436,048	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	48,864	82,083	48,864	82,083
b.	Gain (loss) on value changes of financial assets categorized as available for sale	(355,702)	(709,538)	(373,212)	(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	49,064,970	38,508,225
b.	Current year	11,724,843	21,160,150	11,749,515	21,354,330
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	84,567,332	78,869,916	84,880,446	79,163,671
25.	Minority interest			167,793	163,751
	TOTAL EQUITIES	84,567,332	78,869,916	85,048,239	79,327,422
	TOTAL LIABILITIES AND EQUITIES	621,978,430	606,370,242	643,484,287	626,182,926

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2014	June 30, 2013	June 30, 2014	June 30, 2013
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	32,690,447	25,037,542	33,993,796	26,038,594
	b. Foreign currencies	1,058,610	982,296	1,063,933	984,657
2.	Interest expenses				
	a. Rupiah	8,824,723	6,142,478	9,469,735	6,577,151
	b. Foreign currencies	516,341	417,502	518,460	418,373
	Net interest income (expenses)	24,407,993	19,459,858	25,069,534	20,027,727
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	66,843	102,471	66,490	102,471
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	62,028	17,146	69,869	25,863
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	1,242	78,794	1,246	78,795
	e. Gain from investment in shares with equity method	16,239	13,656	16,239	13,656
	f. Dividend	8,111	-	49	43
	g. Fees/commissions and administrative	2,676,035	2,215,801	2,691,209	2,254,278
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	1,021,552	1,165,869	1,051,306	1,230,492
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	6,773	499	5,589	6,324
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial assets (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	-	-	-	-
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	3,094,126	1,457,254	3,113,518	1,466,036
	iii. Sharia financing	-	-	19,549	10,240
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	24,548	11,493	24,548	11,493
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	1,824	1,990	1,824	1,990
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	6,186,157	5,596,941	6,453,835	5,847,263
	k. Promotion expenses	237,879	278,018	252,565	286,004
	l. Other expenses	5,014,062	4,132,505	5,366,281	4,374,950
	Other Operating Income (expenses)	(10,713,319)	(7,884,963)	(11,341,301)	(8,298,702)
	INCOME FROM OPERATIONS	13,694,674	11,574,895	13,728,233	11,729,025

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2014	June 30, 2013	June 30, 2014	June 30, 2013
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	5,043	6,396	5,630	6,521
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	1,103,130	571,092	1,104,878	569,221
	NON OPERATING PROFIT (LOSS)	1,108,173	577,488	1,110,508	575,742
	PROFIT (LOSS) BEFORE INCOME TAX	14,802,847	12,152,383	14,838,741	12,304,767
	Income tax expenses				
a.	Estimated current tax -/-	2,875,999	1,806,204	2,886,250	1,813,079
b.	Deferred tax income (expenses)	202,005	334,299	202,976	336,589
	PROFIT (LOSS) AFTER INCOME TAX - NET	11,724,843	10,011,880	11,749,515	10,155,099
	OTHER COMPREHENSIVE INCOME				
a.	Adjustments due to translation of foreign currency	(33,219)	4,737	(33,219)	4,737
b.	Gains (losses) from changes in the value of financial assets as available for sale	471,781	(1,103,296)	472,770	(1,111,582)
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	(117,945)	275,824	(118,193)	277,896
h.	Others	-	-	-	-
	Other comprehensive income of the current year - net of applicable income tax	320,617	(822,735)	321,358	(828,949)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	12,045,460	9,189,145	12,070,873	9,326,150
	Profit attributable to:				
	OWNER	11,724,843	10,011,880	11,743,607	10,150,121
	NON INTEREST CONTROL			5,908	4,978
	TOTAL INCOME OF CURRENT YEAR	11,724,843	10,011,880	11,749,515	10,155,099
	Total comprehensive income attributable to:				
	OWNER	12,045,460	9,189,145	12,064,820	9,322,702
	NON INTEREST CONTROL			6,053	3,448
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	12,045,460	9,189,145	12,070,873	9,326,150
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	6,348,045	5,556,285	-	-
	EARNINGS PER SHARE	475.28	417.46	476.04	423.22

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2014	December 31, 2013	June 30, 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	8,169,989	7,113,805	8,169,989	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	29,136,618	24,439,745	29,233,731	24,589,745
	- Foreign currencies	14,224,495	14,814,065	14,224,495	14,814,065
	b. Others				
	i. Committed	-	-	166,446	92,003
	ii. Uncommitted	43,057,213	39,762,685	43,816,515	40,209,618
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	1,900
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	8,922,469	17,487,774	8,971,557	17,546,604
	b. Local letters of credit	1,152,219	1,058,853	1,152,219	1,079,867
	4 Outstanding sales position on spot and derivative	8,737,299	8,360,790	8,737,299	8,360,790
	5 Others	-	-	89,429	72,679
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	9,599	37,876	35,941	58,203
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	4,043,006	5,704,614	4,144,224	5,770,703
	b. Foreign currencies	11,376,534	10,107,351	11,379,255	10,121,479
	2 Others	-	45,321	-	45,321

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of June 30, 2014

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	3,067,472	3,067,472	-	20	16,749
2.	Forward	268,089	268,089	-	5,361	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	1,458,762	1,458,762	-	9,686	4,129
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	7,231,550	7,231,550	-	-	1,297,799
	TOTAL	12,025,873	12,025,873	-	15,067	1,318,677

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2014					June 30, 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	96,768	-	-	-	-	96,768	1,414,070	-	-	-	-	1,414,070
b.	Foreign currencies	10,414,850	-	-	-	-	10,414,850	5,795,821	-	-	-	-	5,795,821
2.	Spot and derivative receivables												
a.	Rupiah	15,047	-	-	-	-	15,047	121,196	-	-	-	-	121,196
b.	Foreign currencies	20	-	-	-	-	20	7,251	-	-	-	-	7,251
3.	Securities												
a.	Rupiah	36,817,533	-	-	-	-	36,817,533	31,989,311	-	-	-	-	31,989,311
b.	Foreign currencies	11,086,922	-	-	-	-	11,086,922	14,938,608	-	-	-	-	14,938,608
4.	Securities sold with agreement to repurchase												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	7,835,471	-	-	-	-	7,835,471	3,576,436	-	-	-	-	3,576,436
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	8,269,928	-	-	-	-	8,269,928	5,600,708	-	-	-	-	5,600,708
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	164,954,604	21,748,754	1,282,500	1,456,068	3,924,601	193,366,527	139,862,799	16,671,202	990,830	926,000	3,492,040	161,942,871
ii.	Foreign currencies	1,416,539	83,891	-	4,919	32,816	1,538,165	7,249,012	127,547	-	-	11,416	7,387,975
b.	Non UMKM												
i.	Rupiah	208,894,376	9,412,106	664,417	297,293	1,009,554	220,277,746	179,867,721	5,755,617	217,089	231,292	966,478	187,038,197
ii.	Foreign currencies	40,768,172	1,883,576	73,127	-	291,877	43,016,752	33,455,907	886,680	-	-	243,992	34,586,579
c.	Restructured loans												
i.	Rupiah	5,542,061	51,038	-	5,383	219,969	5,818,451	6,693,146	149,441	-	30,698	216,110	7,089,395
ii.	Foreign currencies	583,451	-	-	-	222,662	806,113	755,234	-	-	-	185,999	941,233
d.	Property loans	1,461,599	209,888	406,677	23,691	82,036	2,183,891	2,502,452	176,296	-	-	28,862	2,707,610
8.	Investments in shares	2,158,160	-	-	-	-	2,158,160	1,796,167	-	-	-	536	1,796,703
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	64,203,119	1,239,515	10,867	15,268	31	65,468,800	58,462,379	374,861	6,002	3,524	-	58,846,766
b.	Foreign currencies	45,842,968	600,785	-	-	-	46,443,753	37,882,001	19,236	-	-	-	37,901,237
11.	Repossessed assets	433	-	16,531	4,438	11,169	32,571	9,613	-	13,129	6,164	11,554	40,460

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2014					June 30, 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	June 30, 2014				June 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	-	-	108,116	-	-	-	78,949	-
2.	Spot and derivative receivables	-	-	151	-	-	-	1,284	-
3.	Securities	-	-	90,790	-	-	-	140,330	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	82,699	-	-	-	56,007	-
7.	Loans	1,118,944	15,302,814	4,169,653	8,097,419	2,312,678	12,322,637	3,612,478	6,645,812
8.	Investments in shares	-	-	2,388	-	536	-	1,644	536
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Administrative account transactions	-	-	254,942	-	-	-	239,883	-

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

(In Millions of Rupiah)

CAPITAL COMPONENT		June 30, 2014		June 30, 2013	
		Bank	Consolidated	Bank	Consolidated
I.	CAPITAL COMPONENT				
	A. Core Capital	75,801,127	76,993,024	60,537,016	61,572,112
	1. Paid-Up Capital	6,167,291	6,167,291	6,167,291	6,167,291
	2. Disclosed Reserves	70,830,667	70,722,733	55,349,717	55,365,030
	2.1. Additional	70,852,189	70,815,685	55,368,384	55,405,971
	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%)	5,963,424	5,973,291	5,173,090	5,243,355
	g. Differences arising from translation of financial statement (excess)	48,864	48,864	49,649	49,649
	h. Funds for Paid - Up Capital	-	-	-	-
	i. Warrant issued (50%)	-	-	-	-
	j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
	2.2. Deduction	21,522	92,952	18,667	40,941
	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	-	70,258	-	-
	g. Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung	21,522	22,694	18,667	24,561
	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	1,196,831	64,793	979,992	38,540
	4.1. Goodwill	-	64,793	-	38,540
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	1,196,831	-	979,992	-
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	167,793	-	78,331
	B. Supplemental Capital	3,498,904	4,826,186	3,471,567	4,602,870
	1. Upper Tier 2	4,398,271	4,528,722	3,634,343	3,785,654
	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)	4,398,271	4,528,722	3,634,343	3,785,654
	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	297,464	297,464	817,216	817,216
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	297,464	297,464	817,216	817,216
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	1,196,831	-	979,992	-
	3.1. Investments in shares of stock (50%)	1,196,831	-	979,992	-
	3.2. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	C. Core Capital and Supplemental Capital Deduction	-	-	-	-
	Securitisation exposure	-	-	-	-
	D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)	-	-	-	-
	E. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	-	-	-	-

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

(In Millions of Rupiah)

CAPITAL COMPONENT	June 30, 2014		June 30, 2013	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	79,300,031	81,819,210	64,008,583	66,174,982
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	79,300,031	81,819,210	64,008,583	66,174,982
IV. CREDIT RISK - WEIGHTED ASSETS	351,861,689	367,701,462	290,747,409	304,738,027
V. OPERATIONAL RISK-WEIGHTED ASSETS	83,790,585	84,169,035	75,123,610	75,397,177
VI. MARKET RISK - WEIGHTED ASSETS	2,516,350	2,581,343	3,107,971	3,129,965
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	18.20%	18.11%	17.49%	17.41%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	18.10%	18.00%	17.35%	17.27%

CALCULATION OF FINANCIAL RATIOS
 As of June 30, 2014 and 2013

(In %)

Rasio		June 30, 2014	June 30, 2013
Performance Ratios			
1.	Capital Adequacy Ratio	18.10	17.35
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.40	1.28
3.	Non performing earning assets to total earning assets	1.68	1.55
4.	Allowance for impairment of financial assets to earning assets	3.06	3.20
5.	NPL <i>gross</i>	1.97	1.81
6.	NPL <i>net</i>	0.57	0.41
7.	Return on Asset (ROA)	4.92	4.62
8.	Return on Equity (ROE)	31.04	33.05
9.	Net Interest Margin (NIM)	8.93	8.08
10.	Operating Expenses to Operating Income (BOPO)	63.58	60.91
11.	Loan to Deposit Ratio (LDR)	94.00	89.25
Compliance			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00	0.00
	ii. Third parties	0.00	0.00
	b. Percentage of lending in excess of the Legal Lending Limit		
	i. Related parties	0.00	0.00
	ii. Third parties	0.00	0.00
2.	Reserve requirement		
	a. Reserve requirement - Rupiah	8.02	8.02
	b. Reserve requirement - Foreign currencies	8.05	8.49
3.	Net Open Position (overall)	2.87	5.15

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Jun-14	30-Jun-13
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest, investment, fees and commissions and sharia income	34,904,447	26,956,678
Payments of interest, sharia expenses and other charges	(9,875,598)	(6,975,460)
Recoveries of written off loans	884,213	937,525
Other operating income	2,847,578	2,614,971
Other operating expenses	(12,598,971)	(10,219,293)
Non-operating income - net	1,105,986	570,331
Cash flows before changes in operating assets and liabilities	17,267,655	13,884,752
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(1,030,223)	14,167,238
Securities and Government Recapitalization Bonds at fair value through profit or loss	649,374	32,360
Export bills	3,389,844	(2,257,561)
Derivatives receivable	(10,086)	(99,597)
Loans	(30,655,559)	(45,509,501)
Sharia receivables and financing	(118,027)	(1,876,774)
Other assets	(3,319,255)	(2,092,333)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	-	-
Deposits:		
Demand deposits	-	-
Wadiah demand deposits	212,231	2,280,591
Savings deposits	33,607	(542)
Wadiah savings deposits	(8,311,546)	(6,092,917)
Mudharabah savings deposits	333,541	225,137
Time deposits	32,074	35,663
Mudharabah time deposits	10,788,074	6,893,813
Deposits from other banks and financial institutions	772,350	1,543,073
Derivatives payable	2,430,690	(1,129,247)
Other liabilities	(246,425)	22,708
Net cash used for operating activities	(7,781,681)	(19,973,137)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	-	-
Increase in securities purchased under resale agreements	5,476	2,306
Acquisition of premises and equipment	6,604,592	5,974,085
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(1,186,364)	(858,620)
Net cash used for investing activities	5,423,704	5,117,771
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of fund borrowings	-	-
Increase in securities sold under agreements to repurchase	(2,289,469)	(7,724,533)
Appropriation for dividends and PKBL	-	4,907,170
Receipts of subordinated loans	2,301,370	-
Net cash used for financing activities	11,901	(2,817,363)

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	30-Jun-14	30-Jun-13
NET INCREASE IN CASH AND CASH EQUIVALENTS	(2,346,076)	(17,672,729)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	(2,359,122)	(19,161,447)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	(124,927)	195,724
CASH AND CASH EQUIVALENTS AT END OF PERIOD	(4,830,125)	(36,638,452)
Cash and cash equivalents at end of period consist of:		
Cash	-	-
Current accounts with Bank Indonesia	-	-
Current accounts with other banks	16,249,069	11,508,009
Placements with other banks – maturing within three months or less since the acquisition date	41,865,835	41,389,387
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	6,281,801	4,419,254
Total Cash and Cash Equivalents	64,396,705	57,316,650

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	
- Commissioner : Heru Lelono	Non ultimate shareholder through capital market (≥ 5%) : - No
- Commissioner : Hermanto Siregar	
- Commissioner : Vincentius Sonny Loho	
- Independent Commissioner : Aviliani *)	Non ultimate shareholder not through capital market (≥ 5%) : - No
- Independent Commissioner : Adhyaksa Dault	
- Independent Commissioner : Ahmad Fuad	
BOARD OF DIRECTORS	
- 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 Mardiwastiso	
	Jakarta, April 24, 2014 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Sofyan Basir President Director
	Achmad Baiquni Director

Notes :

- 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.
- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - 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".
 - 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".
 - Letter of Bank Indonesia No. 5/559/DPNP/IDPnP dated December 24, 2003 on "The Condensed Financial Statements of Banks".
 - 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".
 - 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".
- The Foreign currency exchange rate for 1 USD as of June 30, 2014, December 31, 2013 and June 30, 2013 are respective Rp11.855,00, Rp12.170,00 and Rp9.925
- 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.