

BALANCE SHEETS
As of March 31, 2015 and December 31, 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2015	December 31, 2014	March 31, 2015	December 31, 2014
ASSETS					
1.	Cash	17,102,558	22,188,565	17,396,568	22,469,167
2.	Placements with Bank Indonesia	107,838,321	99,316,979	111,168,669	101,758,775
3.	Placements with other banks	26,554,490	22,363,331	26,401,658	22,208,024
4.	Spot and derivative receivables	4,894	536	4,894	536
5.	Securities				
	a. Measured at fair value through profit and loss	520,712	58,009	609,040	128,342
	b. Available for sale	37,964,277	26,520,928	38,421,953	27,031,186
	c. Held to maturity	58,289,240	43,139,662	60,431,348	45,428,157
	d. Loans and receivables	13,698,690	10,527,985	13,698,690	10,527,985
6.	Securities sold under repurchase agreement (repo)	18,681,409	15,884,371	18,681,409	15,884,371
7.	Securities purchased with agreement to resell (reverse repo)	18,460,690	39,003,595	18,460,690	39,003,595
8.	Acceptances receivables	7,030,349	6,503,269	7,084,150	6,525,688
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	472,923,653	490,410,064	477,889,216	495,104,644
10.	Sharia financing	-	-	15,199,270	15,322,903
11.	Investments in shares	2,413,480	2,407,978	257,075	251,573
12.	Impairment on financial assets -/-				
	a. Securities	-	-	-	-
	b. Loans	(16,013,331)	(15,785,241)	(16,126,509)	(15,886,145)
	c. Others	-	-	-	-
13.	Intangible assets	-	-	86,322	86,322
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	11,773,121	11,085,865	12,275,619	11,583,301
	Accumulated depreciation on premises and equipment -/-	(5,591,000)	(5,369,443)	(5,900,494)	(5,665,831)
15.	Aset non produktif				
	a. Abandoned properties	10,093	10,096	10,093	10,096
	b. Foreclosed assets	25,104	27,214	25,443	27,553
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	382	442	382	442
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,308,013	1,635,270	1,333,780	1,659,705
19.	Other assets	8,185,974	8,088,340	8,617,554	8,516,374
	TOTAL ASSETS	781,181,119	778,017,815	806,005,078	801,955,021

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2015	December 31, 2014	March 31, 2015	December 31, 2014
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	84,835,032	89,075,577	85,527,891	89,430,267
2.	Savings deposits	219,233,563	232,413,723	219,504,099	232,722,519
3.	Time deposits	283,658,441	278,915,070	288,380,899	283,457,544
4.	Revenue sharing Investment	-	-	17,523,987	16,711,516
5.	Liabilities to Bank Indonesia	392,614	383,131	892,613	383,131
6.	Liabilities to other banks	19,645,269	8,657,773	19,314,171	9,365,037
7.	Spot and derivative payable	908,121	717,523	908,121	717,523
8.	Liabilities on securities sold under repurchase agreements	16,478,062	15,456,701	16,478,062	15,456,701
9.	Acceptances payable	7,030,349	6,503,269	7,084,150	6,525,688
10.	Securities issued	8,506,561	8,307,503	8,466,710	8,257,990
11.	Fund borrowings	20,143,427	24,948,581	20,243,427	25,048,581
12.	Margin deposits received	24,307	32,106	26,669	34,943
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	24,809,660	15,454,141	25,555,286	16,164,330
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	685,665,406	680,865,098	709,906,085	704,275,770
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	72,158	56,468	72,158	56,468
	b. Gain (loss) on value changes of financial assets categorized as available for sale	218,797	(193,160)	223,261	(198,888)
	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	(950,700)	142,156	(937,872)	153,666
	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	15,093,057	12,426,475	15,093,057	12,426,475
24.	Retained Earning				
	a. Previous years	63,017,194	48,559,690	63,356,121	48,859,356
	b. Current year	6,101,373	24,197,254	6,147,391	24,241,328
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	95,515,713	97,152,717	95,917,950	97,502,239
25.	Minority interest			181,043	177,012
	TOTAL EQUITIES	95,515,713	97,152,717	96,098,993	97,679,251
	TOTAL LIABILITIES AND EQUITIES	781,181,119	778,017,815	806,005,078	801,955,021

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to March 31, 2015 and 2014

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2015	March 31, 2014	March 31, 2015	March 31, 2014
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	19,576,225	15,883,665	20,346,898	16,536,257
	b. Foreign currencies	506,838	572,434	509,423	575,071
2.	Interest expenses				
	a. Rupiah	6,505,351	4,105,528	6,858,970	4,429,805
	b. Foreign currencies	499,054	267,161	500,016	268,441
	Net interest income (expenses)	13,078,658	12,083,410	13,497,335	12,413,082
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	2,807	-	6,763	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	148,766	-	148,766	-
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	43,198	24,660	46,612	22,920
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	11,263	-	15,802	-
	e. Gain from investment in shares with equity method	5,502	9,783	5,502	9,783
	f. Dividend	136	-	168	-
	g. Fees/commissions and administrative	1,744,144	1,242,665	1,752,324	1,248,914
	h. Correction on allowance for impairment	-	-	-	15,576
	i. Other income	771,231	539,915	801,446	553,562
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	13,244	-	10,924
	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	-	43,303
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	1,482,867	1,107,570	1,500,231	1,115,497
	iii. Sharia financing	-	-	64,626	-
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	8,566	10,410	8,566	10,410
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	549	-
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	3,700,480	3,057,930	3,850,539	3,200,571
	k. Promotion expenses	148,817	105,253	151,612	110,338
	l. Other expenses	3,174,266	2,626,366	3,358,275	2,793,443
	Other Operating Income (expenses)	(5,787,949)	(5,315,912)	(6,157,015)	(5,606,034)
	INCOME FROM OPERATIONS	7,290,709	6,767,498	7,340,320	6,807,048

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For the periods from January 1 to March 31, 2015 and 2014

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2015	March 31, 2014	March 31, 2015	March 31, 2014
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	5,147	1,827	5,164	2,394
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	283,489	602,420	285,447	603,080
	NON OPERATING PROFIT (LOSS)	288,636	604,247	290,611	605,474
	PROFIT (LOSS) BEFORE INCOME TAX	7,579,345	7,371,745	7,630,931	7,412,522
	Income tax expenses				
a.	Estimated current tax -/-	1,288,034	1,279,301	1,294,794	1,283,849
b.	Deffered tax income (expenses)	189,938	190,467	188,746	190,467
	PROFIT (LOSS) AFTER INCOME TAX - NET	6,101,373	5,901,977	6,147,391	5,938,206
OTHER COMPREHENSIVE INCOME					
1 . Items that will not be reclassified to profit or loss					
a.	Gain on fixed asset revaluation	-	-	-	-
b.	Gains (losses) on defined benefit actuarial of manfaat pasti program	(1,092,856)	85,179	(1,091,538)	93,231
c.	Parts of other comprehensive income of associates	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax related to items that will not be reclassified to profit or loss	-	-	-	-
2 . Items that will be reclassified to profit or loss					
a.	Adjustments due to the translation of financial statements in foreign currencies	15,690	(13,740)	15,690	(13,740)
b.	Gains (losses) from changes in the value of financial assets as available for sale	549,276	235,324	566,173	251,720
c.	The effective portion of cash flow hedges	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax related to items that will be reclassified to profit or loss	(137,319)	(58,831)	(141,543)	(62,930)
	Other comprehensive income of the current year - net of applicable income tax	(665,209)	247,932	(651,218)	268,281
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	5,436,164	6,149,909	5,496,173	6,206,487
Profit attributable to:					
	OWNER	6,101,373	5,901,977	6,143,390	5,935,165
	NON INTEREST CONTROL			4,001	3,041
	TOTAL INCOME OF CURRENT YEAR	6,101,373	5,901,977	6,147,391	5,938,206
Total comprehensive income attributable to:					
	OWNER	5,436,164	6,149,909	5,489,691	6,201,039
	NON INTEREST CONTROL			6,482	5,448
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	5,436,164	6,149,909	5,496,173	6,206,487
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	7,272,495	6,348,045	-	-
	EARNINGS PER SHARE	247.33	239.25	249.03	240.59

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
 As of March 31, 2015 and December 31, 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2015	December 31, 2014	March 31, 2015	December 31, 2014
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	5,253,184	4,235,957	5,253,184	4,235,957
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	41,557,166	32,950,168	41,672,724	33,069,232
	- Foreign currencies	19,485,652	17,754,114	19,485,652	17,754,114
	b. Others				
	i. Committed	-	-	194,770	199,195
	ii. Uncommitted	48,097,346	43,346,031	49,042,123	44,335,830
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	1,350	1,850
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	10,062,385	8,108,905	10,065,222	8,127,779
	b. Local letters of credit	4,212,061	1,073,807	4,212,061	1,081,760
	4 Outstanding sales position on spot and derivative	5,749,059	4,760,224	5,749,059	4,760,224
	5 Others	-	-	117,418	74,780
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	5,783	6,210	33,211	35,817
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	5,196,929	5,795,203	5,261,286	5,903,240
	b. Foreign currencies	15,793,152	12,941,295	15,799,933	12,950,585
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of March 31, 2015

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	1,919,817	1,919,817	-	2,039	1,885
2.	Forward	1,155	1,155	-	3	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	1,032,846	1,032,846	-	2,846	2,114
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	5,102,750	5,102,750	-	6	904,122
	TOTAL	8,056,568	8,056,568	-	4,894	908,121

QUALITY OF ASSETS AND OTHER INFORMATION
As of March 31, 2015 and 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		March 31, 2015					March 31, 2014						
		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	2,952,100	-	-	-	-	2,952,100	1,956,516	-	-	-	-	1,956,516
b.	Foreign currencies	23,202,390	-	-	-	-	23,202,390	8,332,158	-	-	-	-	8,332,158
2.	Spot and derivative receivables												
a.	Rupiah	3,748	-	-	-	-	3,748	2,184	-	-	-	-	2,184
b.	Foreign currencies	1,146	-	-	-	-	1,146	-	-	-	-	-	-
3.	Securities												
a.	Rupiah	89,670,557	-	-	-	-	89,670,557	38,925,382	-	-	-	-	38,925,382
b.	Foreign currencies	20,802,362	-	-	-	-	20,802,362	12,566,637	-	-	-	-	12,566,637
4.	Securities sold with agreement to repurchase												
a.	Rupiah	2,620,000	-	-	-	-	2,620,000	-	-	-	-	-	-
b.	Foreign currencies	16,061,409	-	-	-	-	16,061,409	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	18,460,690	-	-	-	-	18,460,690	22,386,130	-	-	-	-	22,386,130
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	7,030,349	-	-	-	-	7,030,349	3,459,871	-	-	-	-	3,459,871
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	181,887,357	19,809,748	1,404,562	1,966,439	4,304,464	209,372,570	154,353,339	20,947,147	1,155,989	1,351,967	3,337,039	181,145,481
ii.	Foreign currencies	8,321,270	25,943	-	-	44,251	8,391,464	1,339,638	107,614	5,897	-	31,049	1,484,198
b.	Non UMKM												
i.	Rupiah	199,552,305	12,362,724	280,419	355,760	987,812	213,539,020	194,259,612	9,423,814	260,817	278,878	1,010,168	205,233,289
ii.	Foreign currencies	38,462,616	1,537,066	-	226,610	439,065	40,665,357	40,764,206	2,645,841	-	-	279,666	43,689,713
c.	Restructured loans												
i.	Rupiah	7,607,099	4,281,134	351,224	258,982	998,444	13,496,883	4,924,474	78,149	5,811	5,712	216,780	5,230,926
ii.	Foreign currencies	769,774	1,073,308	-	-	245,862	2,088,944	924,328	-	-	-	213,321	1,137,649
d.	Property loans	1,550,052	511,448	6,680	38,357	97,706	2,204,243	1,221,877	951,787	23,353	28,834	54,785	2,280,636
8.	Investments in shares	2,158,349	-	-	-	-	2,158,349	2,158,315	-	-	-	-	2,158,315
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
a.	Rupiah	81,236,059	892,641	14,927	153,555	-	82,297,182	67,576,692	1,092,398	6,061	4,245	-	68,679,396
b.	Foreign currencies	61,696,286	401,974	-	9,250	-	62,107,510	47,597,218	256,533	-	-	-	47,853,751
12.	Repossessed assets	437	-	4,443	10,327	9,897	25,104	-	-	16,747	4,551	10,976	32,274

QUALITY OF ASSETS AND OTHER INFORMATION
As of March 31, 2015 and 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		March 31, 2015					March 31, 2014						
		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	March 31, 2015				March 31, 2014			
		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	-	-	265,545	-	-	-	108,587	-
2.	Spot and derivative receivables	-	-	49	-	-	-	22	-
3.	Securities	-	-	301,753	-	-	-	112,226	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	70,303	-	-	-	34,599	-
7.	Loans	3,212,174	12,801,157	4,289,193	9,119,252	1,080,117	14,351,941	3,916,048	7,342,971
8.	Investments in shares	-	-	2,570	-	-	-	2,323	-
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	300	-	-	-	300	-
11.	Administrative account transactions	-	-	352,645	-	-	-	297,609	-

CALCULATION OF CAPITAL ADEQUACY RATIO
As of March 31, 2015 and 2014

(In Millions of Rupiah)

POS-POS	March 31, 2015		March 31, 2014	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
COMPONENTS				
I. Core Capital	77,416,274	80,242,913	72,551,403	73,744,670
1. Common Equity Tier 1	77,416,274	80,242,913	-	-
1.1. Paid in Capital (after deducting Treasury Stock)	6,167,291	6,167,291	-	-
1.2. Disclosed Reserves	74,968,830	75,292,939	-	-
1.2.1. Additional paid-in capital	2,773,858	2,773,858	-	-
1.2.2. Contributed capital	-	-	-	-
1.2.3. General reserves	3,022,684	3,022,684	-	-
1.2.4. Previous years profit/loss which can be calculated into capital	63,017,194	63,356,121	-	-
1.2.5. Current year profit/loss which can be calculated into capital	6,101,373	6,147,391	-	-
1.2.6. Excess translation adjustment of financial statement	72,158	72,158	-	-
1.2.7. Fund for paid-in capital	-	-	-	-
1.2.8. Warrant (50%)	-	-	-	-
1.2.9. Stock option issued related to stock compensation program	-	-	-	-
1.2.10. Other comprehensive income	-	-	-	-
1.2.11. Fixed asset revaluation surplus	-	-	-	-
1.2.12. Negative differences between regulatory provision and impairment of productive asset	-	(60,223)	-	-
1.2.13. Required regulatory provision on non productive asset	(18,437)	(19,050)	-	-
1.2.14. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.3. Non controlling interest	-	181,043	-	-
1.4. Deduction factor of Common Equity Tier 1	3,719,847	1,398,360	-	-
1.4.1. Deferred tax	1,308,013	1,333,780	-	-
1.4.2. Goodwill	-	64,580	-	-
1.4.3. Other intangible assets	-	-	-	-
1.4.4. Equity investment which can be calculated as deduction factor	2,411,834	-	-	-
1.4.5. Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6. Securitisation exposure	-	-	-	-
1.4.7. Other deduction factor of Tier 1	-	-	-	-
1.4.8. Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
2. Additional Tier 1	-	-	-	-
2.1. Capital instrument which can be calculated as AT-1	-	-	-	-
2.2. Additional paid-in capital	-	-	-	-
2.3. Deduction factor: Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
II. Supplementary Capital (Tier 2)	19,915,343	20,064,393	3,362,686	4,683,845
1. Capital instrument which can be calculated as Tier 2	37,341	37,341	-	-
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RW)	4,784,945	4,933,995	-	-
4. Specific reserves	15,093,057	15,093,057	-	-
5. Tier 2 deduction factor	-	-	-	-
5.1. Sinking Fund	-	-	-	-
5.2. Investment in Tier 2 instruments in other bank	-	-	-	-
Total Capital	97,331,617	100,307,306	75,914,089	78,428,515
RISK WEIGHTED ASSET (RWA)				
RWA FOR CREDIT RISK	382,795,610	400,491,671	329,911,576	345,453,626
RWA FOR MARKET RISK	5,660,335	5,799,029	3,760,398	3,898,678
RWA FOR OPERATIONAL RISK	96,206,873	96,658,191	83,790,585	84,169,035
TOTAL RWA	484,662,818	502,948,891	417,462,559	433,521,339
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	9.34%	9.36%	9.40%	9.40%
CAR				
CET1 Ratio	15.97%	15.95%	0.00%	0.00%
Tier 1 Ratio	15.97%	15.95%	17.38%	17.01%
Tier 2 Ratio	4.11%	3.99%	0.81%	1.08%
Total Ratio	20.08%	19.94%	18.18%	18.09%

CALCULATION OF FINANCIAL RATIOS
 As of March 31, 2015 and 2014

(In %)

Rasio		March 31, 2015	March 31, 2014
Performance Ratios			
1.	Capital Adequacy Ratio	20.08	18.18
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.31	1.21
3.	Non performing earning assets to total earning assets	1.56	1.47
4.	Allowance for impairment of financial assets to earning assets	2.44	2.95
5.	NPL <i>gross</i>	2.17	1.78
6.	NPL <i>net</i>	0.60	0.47
7.	Return on Asset (ROA)	3.99	5.02
8.	Return on Equity (ROE)	29.84	30.97
9.	Net Interest Margin (NIM)	7.57	9.06
10.	Operating Expenses to Operating Income (BOPO)	68.04	62.96
11.	Loan to Deposit Ratio (LDR)	80.47	92.01
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	8.03	8.02
	b. Reserve requirement - Foreign currencies	8.05	8.00
3.	Net Open Position (overall)	5.48	4.46

CONSOLIDATED STATEMENTS OF CASH FLOWS
 For the periods from January 1 to March 31, 2015 and 2014

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2015	March 31, 2014
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest, investment, fees and commissions and sharia income	20,725,012	17,087,081
Payments of interest, sharia expenses and other charges	(7,391,181)	(4,583,765)
Recoveries of written off loans	455,484	398,130
Other operating income	2,658,120	1,018,274
Other operating expenses	(5,428,099)	(6,556,994)
Non-operating income - net	287,577	603,733
Cash flows before changes in operating assets and liabilities	11,306,913	7,966,459
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	-	2,796
Securities and Government Recapitalization Bonds at fair value through profit or loss	(480,697)	335,122
Export bills	(3,170,705)	1,797,789
Derivatives receivable	(4,358)	2,797
Loans	15,956,551	(2,735,740)
Sharia receivables and financing	58,484	145,336
Other assets	(392,388)	(4,881,057)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	(1,053,511)	703,353
Deposits:		
Demand deposits	(3,902,375)	(7,242,116)
Wadiah demand deposits	485,756	(121,803)
Savings deposits	(13,218,420)	(10,068,774)
Wadiah savings deposits	(470)	119,377
Mudharabah savings deposits	91,274	15,276
Time deposits	4,923,355	868,204
Mudharabah time deposits	235,911	(182,882)
Deposits from other banks and financial institutions	10,566,807	(605,074)
Derivatives payable	190,598	(389,677)
Other liabilities	(299,380)	(2,514)
Net cash obtained from operating activities	21,293,345	(14,273,128)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	4,769	2,312
Acceptance of dividends	168	-
Increase in securities purchased under resale agreements	20,542,905	(7,946,067)
Acquisition of premises and equipment	(730,888)	(89,968)
Increase in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(26,864,326)	1,046,085
Net cash used for investing activities	(7,047,372)	(6,987,638)
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (Payment) of fund borrowings	(4,804,897)	481,496
Increase in securities sold under agreements to repurchase	1,021,361	-
Appropriation for dividends	(306)	(232)
Payments of subordinated loans	(165,000)	-
Acceptance of securities issued	-	-
Net cash used for financing activities	(3,948,842)	481,264

CONSOLIDATED STATEMENTS OF CASH FLOWS
 For the periods from January 1 to March 31, 2015 and 2014

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2015	March 31, 2014
NET INCREASE IN CASH AND CASH EQUIVALENTS	10,297,131	(20,779,502)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	846	(24,784)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	172,731,255	112,050,809
CASH AND CASH EQUIVALENTS AT END OF YEAR	183,029,232	91,246,523
Cash and cash equivalents at end of year consist of:		
Cash	17,396,568	13,173,446
Current accounts with Bank Indonesia	51,681,681	40,855,611
Current accounts with other banks	14,746,598	7,820,700
Placements with other banks – maturing within three months or less since the acquisition date	70,975,403	22,776,821
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	28,228,982	6,619,945
Total Cash and Cash Equivalents	183,029,232	91,246,523

