

# Financial Highlights<sup>1</sup>

Key Financial Highlights in the last 5 years (Audited, Consolidated, as at or for the year ended December 31)

(in billion Rupiah)	2013	2012	2011	2010	2009
<b>Balance Sheets</b>					
<b>Total Assets</b>	<b>496,305</b>	<b>442,994</b>	<b>381,908</b>	<b>324,419</b>	<b>282,392</b>
Total Earning Assets	435,309	389,093	334,956	290,627	259,920
Loans - gross	312,290	256,778	202,255	153,923	123,901
Loans - net	306,679	252,761	198,440	150,017	119,596
Securities (including Securities Purchased Under Agreements to Resell)	90,211	82,388	73,773	63,306	66,716
Placements with Bank Indonesia and Other Banks	12,254	28,802	43,010	61,327	5,300
<b>Total Liabilities<sup>2</sup></b>	<b>432,338</b>	<b>391,096</b>	<b>339,881</b>	<b>290,311</b>	<b>254,536</b>
Third Party Funds <sup>3</sup>	409,486	370,274	323,428	277,531	245,140
Current Accounts	103,157	96,456	76,020	63,991	51,641
Savings Accounts	219,738	200,802	172,990	145,553	128,137
Time Deposits	86,591	73,016	74,418	67,987	65,362
Fund Borrowings <sup>4</sup>	3,802	2,458	3,916	3,345	3,219
Debt Securities Issued <sup>5</sup>	3,133	2,522	1,481	1,120	399
<b>Total Equity</b>	<b>63,967</b>	<b>51,898</b>	<b>42,027</b>	<b>34,108</b>	<b>27,857</b>
<b>Total Liabilities &amp; Equity</b>	<b>496,305</b>	<b>442,994</b>	<b>381,908</b>	<b>324,419</b>	<b>282,392</b>
<b>Comprehensive Income</b>					
Operating Income	33,726	27,614	24,049	20,282	19,346
Net Interest Income	26,425	21,238	18,054	13,921	14,009
Operating Income other than Interest	7,301	6,376	5,995	6,361	5,337
Impairment Losses on Financial Assets <sup>6</sup>	(2,016)	(499)	161	(324)	(2,258)
Operating Expense	(14,631)	(12,859)	(10,913)	(9,558)	(8,433)
Net Operating Income	17,079	14,256	13,297	10,400	8,655
Non Operating Income	737	430	322	253	290
Income Before Tax	17,816	14,686	13,619	10,653	8,945
<b>Net Income</b>	<b>14,256</b>	<b>11,718</b>	<b>10,818</b>	<b>8,479</b>	<b>6,807</b>
Other Comprehensive Income (Expense)	(1,252)	180	(48)	311	329
<b>Total Comprehensive Income</b>	<b>13,004</b>	<b>11,898</b>	<b>10,770</b>	<b>8,790</b>	<b>7,136</b>
<b>Net Income Attributable to:</b>					
<b>Equity Holders of Parent Entity</b>	<b>14,254</b>	<b>11,721</b>	<b>10,820</b>	<b>8,479</b>	<b>6,807</b>
Non-Controlling Interest	2	(3)	(2)	-	-
<b>Comprehensive Income Attributable to:</b>					
Equity Holders of Parent Entity	13,002	11,901	10,772	8,790	7,136
Non-Controlling Interest	2	(3)	(2)	-	-
<b>Earnings per Share (in Rupiah)</b>	<b>579</b>	<b>480</b>	<b>444</b>	<b>348</b>	<b>279</b>

All numbers in this document use English notation.

- Starting 1 January 2010, BCA adopted the Statement of Financial Accounting Standards (SFAS) No. 50 (Revised 2006) on "Financial Instruments: Presentation and Disclosure", and SFAS No. 55 (Revised 2006) on "Financial Instruments: Recognition and Measurement". For earlier periods, the accounting standard used was the Statement of Financial Accounting Standards (SFAS) No. 31 (Revised 2000) on "Accounting for the Banking Industry".
- Including temporary syirkah deposits.
- Third party funds do not include deposits from other banks.
- Fund borrowings include deposits from other banks
- The issued debt securities represent bonds issued by BCA Finance, a subsidiary of the Bank that is engaged in vehicle financing.
- For the 2011 period and prior years, including provision/reversal for impairment losses on non financial assets and provision for estimated losses on administrative account transactions.

Key Financial Highlights in the last 5 years (Audited, Consolidated, as at or for the year ended December 31)

	2013	2012	2011	2010	2009
<b>Financial Ratios<sup>7</sup></b>					
<b>Capital</b>					
Capital Adequacy Ratio (CAR) <sup>8</sup>	15.7%	14.2%	12.7%	13.5%	15.3%
CAR Tier 1	14.8%	13.3%	11.6%	12.6%	14.5%
CAR Tier 2	0.9%	0.9%	1.1%	0.9%	0.8%
Fixed Assets to Capital	21.8%	24.0%	22.1%	24.4%	25.7%
<b>Earning Assets</b>					
Non performing earning assets and non earning assets to total earning assets and non earning assets	0.4%	0.3%	0.3%	0.4%	N.A
Non performing earning assets to total earning assets	0.5%	0.4%	0.4%	0.5%	0.4%
Allowance provision on earning assets to total earning assets	1.5%	1.2%	1.4%	1.9%	N.A
Non Performing Loans (NPL) - gross <sup>9</sup>	0.4%	0.4%	0.5%	0.6%	0.7%
Non Performing Loans (NPL) - net	0.2%	0.2%	0.2%	0.2%	0.1%
<b>Rentability</b>					
Return on Assets (ROA) <sup>10</sup>	3.8%	3.6%	3.8%	3.5%	3.4%
Return on Equity (ROE) <sup>11</sup>	28.2%	30.4%	33.5%	33.3%	31.8%
Net Interest Margin (NIM) <sup>12</sup>	6.2%	5.6%	5.7%	5.3%	6.4%
Cost Efficiency Ratio	42.9%	46.4%	47.2%	48.1%	44.9%
Operating Expenses to Operating Revenues (BOPO)	61.5%	62.4%	60.9%	65.1%	69.7%
<b>Liquidity</b>					
Loan to Deposit Ratio (LDR) <sup>13</sup>	75.4%	68.6%	61.7%	55.2%	50.3%
CASA (Current Accounts & Savings Accounts) Ratio	78.9%	80.3%	77.0%	75.5%	73.3%
Liabilities to Equity Ratio	679.5%	763.9%	831.7%	879.8%	907.9%
Liabilities to Assets Ratio	87.2%	88.4%	89.3%	89.8%	90.1%
<b>Compliance</b>					
Percentage of Violation of Legal Lending Limit					
a. Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
b. Non Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
Percentage Lending in Excess of Legal Lending Limit					
a. Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
b. Non Related Parties	0.0%	0.0%	0.0%	0.0%	0.0%
Minimum Reserve Requirement					
a. Primary Reserve Requirement - Rupiah	8.3%	9.0%	9.9%	8.2%	5.2%
b. Reserve Requirement - Foreign Currency	8.5%	8.3%	8.5%	1.2%	N.A
Net Open Position (NOP)	0.2%	0.9%	0.5%	1.0%	0.3%
<b>Other Key Indicators</b>					
Number of Accounts (in thousands)	12,486	11,447	10,233	9,292	8,574
Number of Branches <sup>14</sup>	1,062	1,011	942	930	902
Number of ATMs	14,048	12,026	8,578	7,459	6,611
Number of ATM Cards (in thousands)	11,639	10,674	9,620	8,691	7,990
Number of Credit Cards (in thousands)	2,458	2,357	2,062	2,162	2,004

7. Parent company only, financial ratios have been presented based on Circular Letter of Bank Indonesia No. 13/30/DPNP dated December 16, 2011 concerning Third Changes on Circular Letter of Bank Indonesia No. 3/30/DPNP dated December 14, 2001 regarding Quarterly and Monthly Published Financial Statements of Commercial Banks and Certain Reports to Bank Indonesia, with the exception of 2009, in which were calculated based on Circular Letter of Bank Indonesia No. 7/10/DPNP dated March 31, 2005 regarding Changes on Circular Letters of Bank Indonesia No. 3/30/DPNP dated December 14, 2001, about Quarterly and Monthly Published Financial Statements of Commercial Banks and Certain Reports to Bank Indonesia.

8. CAR is calculated with credit risk, operational risk and market risk based on Circular Letter of Bank Indonesia No. 11/3/DPNP dated January 27, 2009, regarding the Risk Weighted Assets Calculation for Operational Risk using the Basic Indicator Approach; with the exception of 2009 in which CAR was only calculated credit risk and market risk based on Bank Indonesia Regulation No. 9/13/PBI/2007 dated November 1, 2007, regarding Capital Adequacy Ratio for Commercial Banks using Market Risk.

9. Calculated from total non performing loans (substandard, doubtful, loss) divided by total loans.

10. Calculated from income (loss) before tax divided by average total assets.

11. Calculated from net income (loss) divided by average of total equity (Tier 1 Capital).

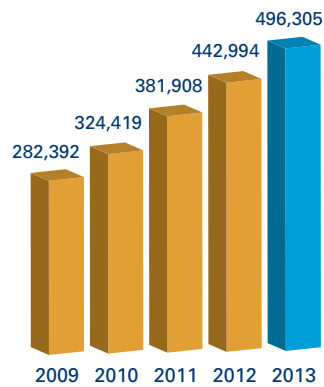
12. Calculated from net interest income (expense) divided by average of earning assets.

13. Calculated from total loan portfolio divided by total third party funds.

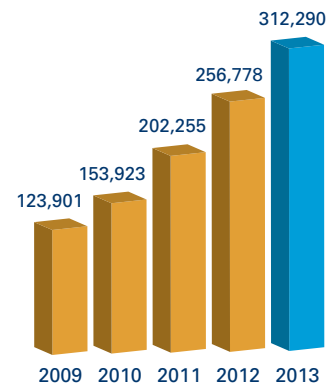
14. Including cash offices.

**Total Assets**

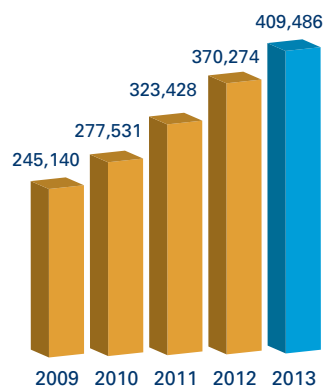
(in billion Rupiah)

**Loans - gross**

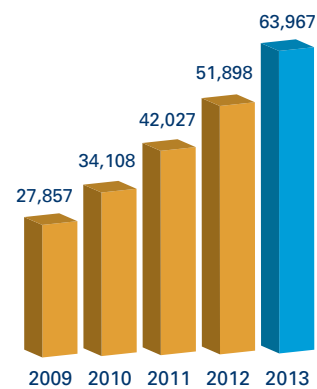
(in billion Rupiah)

**Third Party Funds**

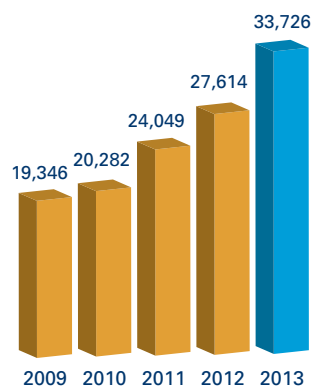
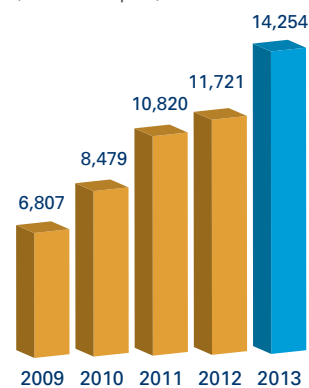
(in billion Rupiah)

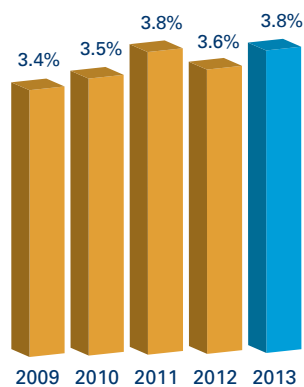
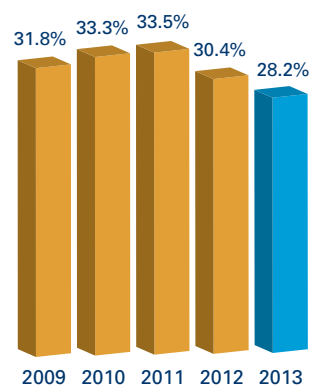
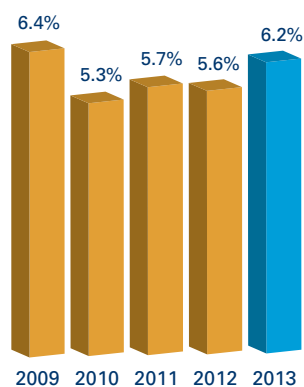
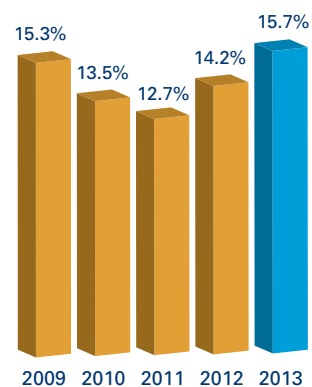
**Total Equity**

(in billion Rupiah)

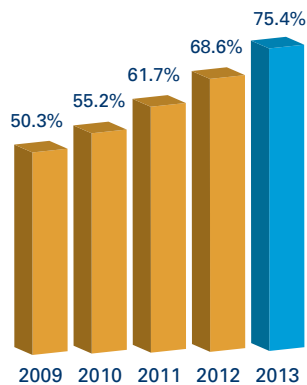
**Operating Income**

(in billion Rupiah)

**Net Income**Attributable to Equity Holders of Parent Entity  
(in billion Rupiah)

**Return on Assets (ROA)****Return on Equity (ROE)****Net Interest Margin (NIM)****Capital Adequacy Ratio (CAR)\***

\* CAR was calculated with credit, market and operational risk, with the exception of 2009, in which it was calculated only with credit and market risk

**Loan to Deposit Ratio (LDR)****Non Performing Loans (NPL) - Gross**