

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

(In Millions of Rupiah) **BANK** CONSOLIDATED No. **DESCRIPTION** December 31, 2014 December 31, 2014 March 31, 2015 March 31, 2015 ASSETS 17,102,558 22,188,565 17,396,568 22,469,167 Cash 1. 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 4,894 Spot and derivative receivables 4,894 4. 536 536 Securities 58,009 609,040 128,342 a. Measured at fair value through profit and loss 520.712 b. Available for sale 37,964,277 26,520,928 38,421,953 27,031,186 Held to maturity 58,289,240 43,139,662 60,431,348 45,428,157 d. Loans and receivables 10,527,985 13,698,690 10,527,985 13,698,690 Securities sold under repurchase agreement (repo) 18,681,409 15,884,371 18,681,409 15,884,371 18,460,690 39,003,595 18,460,690 39,003,595 Securities purchased with agreement to resell (reverse repo) 7. 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 Sharia financing 15,199,270 15,322,903 10. 2,407,978 11. Investments in shares 2,413,480 257,075 251,573 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)11,085,865 11,773,121 11,583,301 Premises and equipment 12,275,619 Accumulated depreciation on premises and equipment-/-(5,591,000) (5,369,443)(5,900,494) (5,665,831) Aset non produktif 15. 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 442 382 442 382 a. Operational activities conducted in Indonesia b. Operational activities conducted outside Indonesia 16. Impairment on non financial assets -/-17. Finance leased 1,308,013 1,635,270 1,333,780 1,659,705 18. Deferred tax assets 8,617,554 8,516,374 19. Other assets 8,185,974 8,088,340 TOTAL ASSETS 781,181,119 778,017,815 806,005,078 801,955,021



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

					(In Millions of Rupiah)
No.	DESCRIPTION		NK		LIDATED
	LITIES AND SHAREHOLDERS' EQUITY	March 31, 2015	December 31, 2014	March 31, 2015	December 31, 2014
	LIABILITIES				
	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 Invesment	-	-	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
	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 Fund borrowings	8,506,561	8,307,503	8,466,710	8,257,990
11. 12.	Margin deposits received	20,143,427 24,307	24,948,581 32,106	20,243,427 26,669	25,048,581 34,943
	Inter office liabilities	24,307	32,100	20,009	34,943
13.	a. Operational activities conducted in Indonesia	_	_		_
	b. Operational activities conducted in indonesia	_	-		_
14.	Deferred tax liabilities	-	-		_
15.	Other liabilities	24,809,660	15,454,141	25,555,286	16,164,330
	Profit sharing Invesment	-	-	-	-
	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	0.770.050	0.770.050	0.770.050	0.770.050
	a. Agio	2,773,858	2,773,858	2,773,858	2,773,858
	b. Disagio -/- c. Donated capital	-	-	<u> </u>	-
	d. Funds for paid up capital	-	-		-
	e. Others			<u>-</u>	
19.	Other comprehensive gain (loss)	_	_		-
	Translation adjusment from foreign currency	72,158	56,468	72,158	56,468
	b. Gain (loss) on value changes of financial assets	12,100	55,155	,	22,122
	categorized as available for sale	218,797	(193,160)	223,261	(198,888)
	c. Effective portion of cash flow	-	-	-	(100,000)
	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 commmon control	-	-		
	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	00.047.404	40.550.000	00.050.404	40.050.050
	a. Previous years	63,017,194	48,559,690	63,356,121	48,859,356
	b. Current year TOTAL EQUITIES ATRIBUTABBLE	6,101,373	24,197,254	6,147,391	24,241,328
	TO OWNERS	95,515,713	97,152,717	95,917,950	97,502,239
	I O OVVINLING	30,010, <i>1</i> 13	91,104,111	30,317,300	91,302,239
25.	Minority interest			181,043	177,012
_0.				101,040	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) BANK CONSOLIDATED No. **DESCRIPTION** 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 19,576,225 15,883,665 20,346,898 a. Rupiah 16,536,257 Foreign currencies 572,434 509,423 506,838 575,071 2. Interest expenses 6,505,351 4,105,528 6,858,970 4,429,805 Rupiah 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 Other Operating Income a. Increase in fair value of financial assets (mark to market) 2,807 i. Securities 6,763 ii. Loans 148,766 148,766 iii. Spot and derivative iv. Other financial assets Decrease in fair value of financial assets (mark to Gain from sale of financial assets Securities 43,198 46,612 22,920 24,660 Loans iii. Other financial assets Gain from spot and derivative transaction (realised) 11.263 15.802 Gain from investment in shares with equity method 5,502 9,783 5,502 9,783 Dividend 136 168 1,242,665 1,248,914 Fees/commissions and admnistrative 1,744,144 1,752,324 Correction on allowance for impairment 15,576 801,446 Other income 771,231 539,915 553,562 2. Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) Securities 13,244 10,924 ii. Loans 168.856 172.303 iii. Spot dan derivative iv. Other financial assets Increase in fair value of financial assets (mark to Losses from sale of financial assets Securities ii. Loans iii. Other financial assets Losses from spot and derivative transaction (realised) 43,306 43,303 d. Impairment e. 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 Losses related to operational risk 8,566 10,410 8.566 10,410 Losses from investment in shares under equity method Fees/commissions and admnistrative -549 Losses from decreses in value of non financial assets 3,700,480 3,057,930 3,850,539 Salaries and employee benefits 3,200,571 Promotion expenses 148,817 105,253 151,612 110,338 Other expenses 3,174,266 2,626,366 3,358,275 2,793,443 Other Operating Income (expenses) (5,787,949)(6,157,015) (5,606,034)(5,315,912)INCOME FROM OPERATIONS 7,290,709 6,767,498 7,340,320 6,807,048



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

				(In Millions of Rupiah, unless otherwise state				
No.	DESCRIPTION	BA		CONSOL				
LON.	DEED ATING INCOME, AND EVERNOES	March 31, 2015	March 31, 2014	March 31, 2015	March 31, 2014			
NON (	DPERATING INCOME AND EXPENSES  Gain (losses) from sale of premises and equipment	E 1.17	1 007	E 161	2,394			
1. 2.	Gain (losses) from sale of premises and equipment Gain (Losses) from foreign currencies translation	5,147	1,827	5,164	2,394			
<u>2.</u> 3.	Other non operating income (expenses)	283,489	602,420	285,447	603.080			
J	Other from operating income (expenses)	200,409	002,420	200,447	000,000			
	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			
	THOTH (2000) BEI ONE INCOME 1750	7,070,010	7,071,710	7,000,001	7,112,022			
	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			
		2,121,212	-,,	2, 7, 7, 7, 2, 2, 3	-,,,,,,,,,			
	OTHER COMPREHENSIVE INCOME							
	Items that will not be reclassified to profit or loss     Coin on fived agest reveluation							
	a. Gain on fixed asset revaluation	-	-	-	-			
	b. Gains (losses) on defined benefit actuarial of manfaat	(4,000,050)	05 470	(4.004.520)	02.224			
	pasti program c. Parts of other comprehensive income of associates	(1,092,856)	85,179	(1,091,538)	93,231			
	c. Parts of other comprehensive income of associates d. Others	-	-	-	<u> </u>			
	e. Income tax related to items that will not be	-	-	-				
	reclassified to profit or loss	_	_	_				
	Items that will be reclassified to profit or loss	-	-	-				
	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	10,000	(10,7 10)	10,000	(10,110)			
	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	(407.040)	(50.004)	(4.44.5.40)	(00,000)			
	profit or loss Other comprehensive income of the current year -	(137,319)	(58,831)	(141,543)	(62,930)			
	net of applicable income tax	(665,209)	247,932	(651,218)	268,281			
	net of applicable income tax	(000,200)	217,002	(001,210)	200,201			
	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	-, -,-	2,22,72	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:	5 400 101	0.440.000	F 400 004	0.001.000			
	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	F 400 404	6.149.909	F 400 470	0.000.407			
	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 Rupial							
No.	DESCRIPTION	BA	NK	CONSO	LIDATED				
NO.	DESCRIPTION	March 31, 2015	December 31, 2014	March 31, 2015	December 31, 2014				
ı	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	-	-	-	-				
Ш	COMMITMENT PAYABLES								
	Unused loan facilities granted to customer								
	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	10,001,010	10,010,001	,,	,,				
	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		- 1,7 00,22 1	117,418	74,780				
	o outlots			111,110	7 1,7 00				
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	_	-						
	o outrois								
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	10,7 30,132	12,071,290	10,799,900	12,330,303				
	2 Ottloid	_	-						
		1							



## FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS As of March 31, 2015

			BANK									
NO.	TRANSACTION	Notional Amount	Purp	ose	Derivative Receival	bles & Payables						
		Notional Amount	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	-	-	-	-	-						
В.	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

	BANK							(	(III WIIIIONS OF Ruplan)				
No.	DESCRIPTION			March 3	31, 2015					March 3	1, 2014		
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I.	RELATED PARTIES												
1.	Placements with other banks												
	a. Rupiah	400,000	-	-	-	-	400,000	570,000	-	-	-	-	570,000
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	178	-	-	-	-	178	159	-	-	-	-	159
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	631,059	-	-	259,467	-	890,526	849,778	-	-	-	-	849,778
	ii. Foreign currencies	64,538	-	-	-	-	64,538	38,108	-	-	-	-	38,108
	c. Restructured loans												
	i. Rupiah	212,561	-	-	177,661	-	390,222	394,862	-	-	-	-	394,862
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Property loans	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	255,131	-	-	-	-	255,131	230,691	-	-	-	-	230,691
9.	Temporary invesment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	30,000	-	-	-	-	30,000	30,000	-	-	-	-	30,000
11.	Commitments and contingencies	,					,	,					,
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12.	Repossessed assets	-	-	-	-	-	-	-	-	-	-	-	-



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

							BAI	NK					ns of Kupian)
No.	DESCRIPTION			March 3	31, 2015					March 3	1, 2014		
NO.	DESCRIPTION	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 invesment	-	-	-	-	-	-	-	-	-	-	-	-
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)

							BAN	NK					or region)
No.	DESCRIPTION			March 3	31, 2015					March 3	1, 2014		
NO.	DESCRIPTION	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						16,013,331						15,432,058
3.	Total required allowance for possible losses on												
	earning assets						14,401,610						11,814,685
4.	Percentage of UMKM loans to total loans						46.05%						42.23%
5.	Percentage of UMK loans to total loans						37.44%						40.06%
6.	Percentage of UMKM debtors to total debtors						74.82%						71.56%
7.	Percentage of UMK debtors to total debtors						68.06%						70.81%
8.	Others												
	a. Chanelling of loans						22,913,304						22,944,352
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						1,373,138						1,060,164
	d. Recovery of written off on earning assets						453,307						395,664
	e. Written off on earning assets with elimination												
	of right to collect						-						-

#### **ALLOWANCES FOR POSSIBLE LOSSES**

			March 31	, 2015		March 31, 2014				
No.	DESCRIPTION	Allowance for Impairment		Required Allowancefor Possible Losses on Earning		Allowance	for Impairment	Required Allowancefor 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								ı	
	(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 invesment	-	-	-	-	-	-	-	-	
10.	Other receivables	-	-	300	-	-	-	300	_	
11.	Administrative account transactions	-	-	352,645	-	-	-	297,609	-	
									1	



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

					ons of Rupiah)
	POS-POS	March:	31, 2015	March :	31, 2014
	1 00 1 00	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
OM	PONENTS				
Co	ore Capital	77,416,274	80,242,913	72,551,403	73,744,670
	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		(00,220)		
	1.2.13. Required regulatory provision on non-productive asset	(40.407)	(40.050)		
		(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	- 1,000,010	64,580	_	
		-	04,500		
	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	_	_	-	-
	The investment in the Emergine in Street Bank				
2	Additional Tier 1		_		
۷.		-	-	-	-
	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	-	-	-	-
Su	iplementary Capital (Tier 2)	19.915.343	20.064.393	3.362.686	4.683.845
	plementary Capital (Tier 2)	19,915,343 37 341	<b>20,064,393</b>	3,362,686	4,683,845
1.	Capital instrument which can be calculated as Tier 2	37,341	37,341	-	-
1. 2.	Capital instrument which can be calculated as Tier 2 Additional paid-in capital	37,341	, ,	3,362,686	4,683,845 - -
1. 2.	Capital instrument which can be calculated as Tier 2	37,341	37,341	-	-
1. 2. 3.	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW.	37,341 - 4,784,945	37,341 - 4,933,995	-	-
1. 2. 3.	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW.) Specific reserves	37,341	37,341	-	-
1. 2. 3.	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW.	37,341 - 4,784,945	37,341 - 4,933,995	-	-
1. 2. 3.	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor	37,341 - 4,784,945 15,093,057	37,341 - 4,933,995 15,093,057	-	-
1. 2. 3.	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW.) Specific reserves	37,341 - 4,784,945 15,093,057 -	37,341 - 4,933,995 15,093,057 -	-	- -
1. 2. 3.	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund	37,341 - 4,784,945 15,093,057 -	37,341 - 4,933,995 15,093,057 -	-	- - -
1. 2. 3. 4. <b>5.</b>	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank	37,341  4,784,945 15,093,057  	37,341 - 4,933,995 15,093,057 - -		
1. 2. 3. 4. <b>5.</b>	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  Capital	37,341 - 4,784,945 15,093,057 -	37,341 - 4,933,995 15,093,057 -	-	- -
1. 2. 3. 4. 5.	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  Capital WEIGHTED ASSET (RWA)	37,341 - 4,784,945 15,093,057 - - - 97,331,617	37,341 - 4,933,995 15,093,057 - - - 100,307,306	75,914,089	78,428,515
1. 2. 3. 4. <b>5.</b> otal	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  Capital WEIGHTED ASSET (RWA) WA FOR CREDIT RISK	37,341 - 4,784,945 15,093,057 - - - 97,331,617 382,795,610	37,341 - 4,933,995 15,093,057 - - - 100,307,306 400,491,671	- - - - - - - - 75,914,089	- - - - - - 78,428,515
1. 2. 3. 4. <b>5.</b> otal ISK	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  Capital WEIGHTED ASSET (RWA) WA FOR CREDIT RISK WA FOR MARKET RISK	37,341 - 4,784,945 15,093,057 - - - 97,331,617 382,795,610 5,660,335	37,341 - 4,933,995 15,093,057 - - - 100,307,306 400,491,671 5,799,029	- - - - - - - - - - - - - - - - - - -	78,428,515 345,453,626 3,898,678
1. 2. 3. 4. <b>5.</b> otal ISK	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  Capital WEIGHTED ASSET (RWA) WA FOR CREDIT RISK	37,341 - 4,784,945 15,093,057 - - - 97,331,617 382,795,610	37,341 - 4,933,995 15,093,057 - - - 100,307,306 400,491,671	- - - - - - - - 75,914,089	78,428,515 345,453,626 3,898,678
1. 2. 3. 4. <b>5. S S S S S S S S S S</b>	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  Capital WEIGHTED ASSET (RWA) WA FOR CREDIT RISK WA FOR MARKET RISK WA FOR OPERATIONAL RISK	37,341 - 4,784,945 15,093,057 - - - 97,331,617 382,795,610 5,660,335 96,206,873	37,341 - 4,933,995 15,093,057 - - - 100,307,306 400,491,671 5,799,029 96,658,191	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -
1. 2. 3. 4. 5. 5. EV RV RV TO	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  I Capital WEIGHTED ASSET (RWA) NA FOR CREDIT RISK WA FOR MARKET RISK WA FOR OPERATIONAL RISK DTAL RWA	37,341 - 4,784,945 15,093,057 - - - 97,331,617 382,795,610 5,660,335 96,206,873 484,662,818	37,341 - 4,933,995 15,093,057 - - 100,307,306 400,491,671 5,799,029 96,658,191 502,948,891	- - - - - - - - - - - - - - - - - - -	78,428,515 345,453,626 3,898,678 84,169,035 433,521,339
1. 2. 3. 4. 5. 5. EV RV RV RV TO API	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  Capital WEIGHTED ASSET (RWA) WA FOR CREDIT RISK WA FOR MARKET RISK WA FOR OPERATIONAL RISK	37,341 - 4,784,945 15,093,057 - - - 97,331,617 382,795,610 5,660,335 96,206,873	37,341 - 4,933,995 15,093,057 - - - 100,307,306 400,491,671 5,799,029 96,658,191	- - - - - - - - - - - - - - - - - - -	78,428,515 345,453,626 3,898,678 84,169,035 433,521,339
1. 2. 3. 4. 5. State of the sta	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  I Capital WEIGHTED ASSET (RWA) WA FOR CREDIT RISK WA FOR MARKET RISK WA FOR OPERATIONAL RISK DTAL RWA TAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	37,341 - 4,784,945 15,093,057 - - 97,331,617 382,795,610 5,660,335 96,206,873 484,662,818 9.34%	37,341 - 4,933,995 15,093,057 - - 100,307,306 400,491,671 5,799,029 96,658,191 502,948,891 9.36%	75,914,089 329,911,576 3,760,398 83,790,585 417,462,559 9.40%	78,428,515 345,453,626 3,898,678 84,169,035 433,521,339 9.40%
1. 2. 3. 4. 5. State RV RV RV API AR CE	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  I Capital WEIGHTED ASSET (RWA) WA FOR CREDIT RISK WA FOR MARKET RISK WA FOR MARKET RISK WA FOR OPERATIONAL RISK DTAL RWA TAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE  ET1 Ratio	37,341 - 4,784,945 15,093,057 - - 97,331,617 382,795,610 5,660,335 96,206,873 484,662,818 9.34% 15,97%	37,341 - 4,933,995 15,093,057 - - 100,307,306 400,491,671 5,799,029 96,658,191 502,948,891 9.36% 15.95%	75,914,089  329,911,576 3,760,398 83,790,585 417,462,559 9.40%	78,428,515 78,428,515 345,453,626 3,898,678 84,169,035 433,521,339 9.40% 0.00%
1. 2. 3. 4. 5. 5. EVAPITATE	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  Capital WEIGHTED ASSET (RWA) WA FOR CREDIT RISK WA FOR MARKET RISK WA FOR OPERATIONAL RISK DTAL RWA TAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE  ET1 Ratio er 1 Ratio	37,341 - 4,784,945 15,093,057 - - - - - 97,331,617 382,795,610 5,660,335 96,206,873 484,662,818 9.34%	37,341 - 4,933,995 15,093,057 - - - - 100,307,306 400,491,671 5,799,029 96,658,191 502,948,891 9.36% 15.95% 15.95%	75,914,089  75,914,089  329,911,576 3,760,398 83,790,585 417,462,559 9.40%  0.00% 17.38%	78,428,515 78,428,515 345,453,626 3,898,678 84,169,035 433,521,339 9,40% 0.00% 17.01%
1. 2. 3. 4. 5. 5. EVAN RV RV RV API AR CE Tie	Capital instrument which can be calculated as Tier 2 Additional paid-in capital General reserves of required regulatory provision on productive asset (max. 1,25% of RW. Specific reserves Tier 2 deduction factor 5.1. Sinking Fund 5.2. Investment in Tier 2 instruments in other bank  I Capital WEIGHTED ASSET (RWA) WA FOR CREDIT RISK WA FOR MARKET RISK WA FOR MARKET RISK WA FOR OPERATIONAL RISK DTAL RWA TAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE  ET1 Ratio	37,341 - 4,784,945 15,093,057 - - 97,331,617 382,795,610 5,660,335 96,206,873 484,662,818 9.34% 15,97%	37,341 - 4,933,995 15,093,057 - - 100,307,306 400,491,671 5,799,029 96,658,191 502,948,891 9.36% 15.95%	75,914,089  329,911,576 3,760,398 83,790,585 417,462,559 9.40%	



	CALCULATION OF FINANCIAL RATIOS As of March 31, 2015 and 2014		
	Rasio	March 31, 2015	(ln %) March 31, 2014
Perfo	rmance 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 gross	2.17	1.78
6.	NPL net	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
Comp	bliance		
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		LIDATED
DECORAL FIGH	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)
Outer assets	(392,300)	(4,001,007)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	(1,053,511)	703,353
Deposits:	(1,000,011)	7 00,000
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 Other liabilities	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	(100,000)	(00,000)
Bonds	(26,864,326)	1,046,085
Net cash used for investing activities	(7,047,372)	(6,987,638)
CASH FLOWS FROM FINANCING ACTIVITIES	(4.004.00=)	101 100
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
	(0,0.0,012)	.5.,201



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

		(III MIIIIOIIS OI ITUPIAII)
DESCRIPTION	CONSOL	IDATED
DESCRIPTION	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



MANAGEMENT OF THE BANK			SHAREHOLDER	
BOARD OF COMMISSIONERS				
<ul> <li>President Commissioner</li> </ul>	:	Mustafa Abubakar	Ultimate shareholder :	
(Concurrently Independent Commissioner)			- Negara Republik Indonesia : 56,75%	
<ul> <li>Vice President Commissioner</li> </ul>	:	Gatot Trihargo *)		
<ul> <li>Independent Commissioner</li> </ul>	:	Adhyaksa Dault	Non ultimate shareholder through ca	apital market (≥ 5%) :
<ul> <li>Independent Commissioner</li> </ul>	:	Ahmad Fuad	- No	
Independent Commissioner : Fuad Rahmany *)		Non ultimate shareholder not through capital market (≥ 5%) :		
<ul> <li>Independent Commissioner</li> </ul>	:	Sony Keraf *)	- No	
- Commissioner	:	Vincentius Sonny Loho		
- Commissioner	:	Gatot M. Suwondo *)		
- Commissioner	:	Jeffry W. Wurangian *)		
BOARD OF DIRECTORS				
- President Director	:	Asmawi Syam **)		
<ul> <li>Vice President Director</li> </ul>	:	Sunarso **)		
- Director	:	Djarot Kusumayakti	Jakarta, April 30, 2015	
- Director	:	Gatot Mardiwasisto	Board of Directors	
- Director	:	Agus Toni Soetirto	PT Bank Rakyat Indonesia (Persero) Tbk	
<ul> <li>Compliance Director</li> </ul>	:	Randi Anto		
- Director	:	Susy Liestiowaty *)		
- Director	:	Zulhelfi Abidin *)		
- Director	:	Donsuwan Simatupang *)		
- Director			A d O	D! I/
- Director	:	Haru Koesmahargyo *)	Asmawi Syam	Djarot Kusumayakti

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

#### Notes:

- 1. The above financial information as of the dates on December 31, 2014 and 2013 for the year ended on that date mostly acquired from the Consolidated Financial Statements that had been audited by the Public Accounting Firm Purwantono, Suherman & Surja, a member of Ernst & Young Global (Partner Responsible is Sinarta), dated January 16, 2014 and 2013, with a proper judgment with no exception. Because the above financial information was captured from the Consolidated Financial Statements, Therefore the stated information is not a completed presentation of the Consolidated Financial Statements.
- 2. The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
  - a. Financial Services Authority Regulation No. 6 / POJK.03 / 2015 dated March 31, 2015 on "Transparency and publication of the Bank Reports".
  - b. 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".
  - c. The Regulation No. VIII.G.7 Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-347/BL/2012 datrd June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies".
- 3. The Bank has adopted PSAK No. 24 ( Revised 2013 ), "Employee Benefits", the adoption of IAS 19, which remove the corridor mechanism and the disclosure of contingent liabilities to simplify the information and disclosure clarification, and has adjusted the impact of the application of PSAK No. 24 ( Revised 2013 ) referred to in the financial statements 2014.
- 4. The Foreign currency exchange rate for 1 USD as of March 31, 2015, December 31, 2014, and March 2014 are respective Rp13,074.00, Rp12.385,00 and
- 5. 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.

<sup>\*\*)</sup> Has passed the Fit and Proper Test in accordance with the Financial Services Authority (FSA) No. SR-61/D.03/2015 and SR-62/D.03/2015 dated April 16, 2015