

**PT BANK INTERNASIONAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
31 Desember 2012, 2011 dan 2010
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK INTERNASIONAL INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION
December 31, 2012, 2011 and 2010
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	2012	2011	2010	
ASET					ASSETS
Kas	2c,4	1.920.998	1.701.791	1.702.224	Cash
Giro pada Bank Indonesia	2c,2d,2e,2f,5	7.784.483	6.484.175	3.615.031	Current accounts with Bank Indonesia
Giro pada bank lain	2c,2d,2f,2o,6,53				Current accounts with other banks
Pihak berelasi	2ae,45	15.446	943	470	Related parties
Pihak ketiga		1.634.104	906.248	376.949	Third parties
		1.649.550	907.191	377.419	
Dikurangi: Penyisihan kerugian penurunan nilai		(165)	(219)	(368)	Less: Allowance for impairment losses
		1.649.385	906.972	377.051	Current accounts with other banks - net
Penempatan pada Bank Indonesia dan bank lain	2c,2d,2g,2o,7,53				Placements with Bank Indonesia and other banks
Pihak berelasi	2ae,45	-	90.675	-	Related parties
Pihak ketiga		9.049.010	7.538.017	5.619.810	Third parties
		9.049.010	7.628.692	5.619.810	
Dikurangi: Penyisihan kerugian penurunan nilai		(300)	-	-	Less: Allowance for impairment losses
		9.048.710	7.628.692	5.619.810	
Efek-efek yang diperdagangkan	2c,2d,2h,8	1.648.063	714.874	577.730	Trading securities
Investasi keuangan	2b,2c,2d,2i,2o,9,53	8.621.991	7.151.498	6.975.964	Financial investments
Dikurangi: Penyisihan kerugian penurunan nilai		(259.907)	(206.690)	(118.445)	Less: Allowance for impairment losses
		8.362.084	6.944.808	6.857.519	Financial investments - net
Efek-efek yang dibeli dengan janji dijual kembali	2d,2j,10	466.513	-	-	Securities purchased under resale agreement
Dikurangi: Pendapatan bunga yang belum diamortisasi		(58)	-	-	Less: Unamortised interest
		466.455	-	-	Securities purchased under resale agreement - net
Tagihan derivatif	2c,2d,2k,2ae, 11,45,53	235.948	112.424	12.142	Derivatives receivable
Kredit yang diberikan	2c,2d,2l,2o,12,53				Loans
Pihak berelasi	2ae,45	70.360	59.168	43.368	Related parties
Pihak ketiga		76.017.558	62.748.748	50.138.497	Third parties
		76.087.918	62.807.916	50.181.865	
Dikurangi:					Less:
Pendapatan biaya transaksi ditangguhkan		-	-	(174.375)	Unamortized transaction fees
Penyisihan kerugian penurunan nilai		(1.052.332)	(1.116.677)	(1.351.141)	Allowance for impairment losses
		75.035.586	61.691.239	48.656.349	Loans - net

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements.

**PT BANK INTERNASIONAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
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31 Desember 2012, 2011 dan 2010
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**PT BANK INTERNASIONAL INDONESIA Tbk
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December 31, 2012, 2011 and 2010
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	Catatan/ Notes	2012	2011	2010	
ASET (lanjutan)					ASSETS (continued)
Piutang pembiayaan konsumen	2d,2n,2o, 2ae, 13,45,53	6.993.438	6.538.409	5.670.148	Consumer financing receivables
Dikurangi:					Less:
Pendapatan pembiayaan konsumen yang belum diakui		(2.132.639)	(2.160.433)	(2.116.178)	Unearned consumer financing receivables
Penyisihan kerugian penurunan nilai		(68.997)	(73.793)	(64.345)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih		4.791.802	4.304.183	3.489.625	Consumer financing receivables - net
Tagihan akseptasi	2c,2d,2m,2o, 2ae,14	793.362	932.119	977.591	Acceptances receivable
Dikurangi: Penyisihan kerugian penurunan nilai		(7.383)	(9.353)	(2.144)	Less: Allowance for impairment losses
Tagihan akseptasi - bersih		785.979	922.766	975.447	Acceptances receivable - net
Aset pajak tangguhan	2aa,25c,53	249.314	382.671	362.149	Deferred tax assets
Aset tetap	2p,15	1.930.652	1.700.618	1.527.419	Fixed assets
Dikurangi: Akumulasi penyusutan		(912.218)	(777.735)	(710.680)	Less: Accumulated depreciation
Aset tetap - bersih		1.018.434	922.883	816.739	Fixed assets - net
Aset tidak berwujud	2b,2q,16	559.536	487.866	469.680	Intangible assets
Dikurangi: Akumulasi amortisasi		(445.446)	(419.997)	(406.149)	Less: Accumulated amortization
Aset tidak berwujud - bersih		114.090	67.869	63.531	Intangible assets - net
Beban dibayar dimuka dan aset lain-lain	2c,2d,2o,2r,2s, 2y,17,53				Prepayments and other assets
Pihak berelasi	2ae,45	23.772	18	-	Related parties
Pihak ketiga		2.675.468	2.189.145	2.048.525	Third parties
		2.699.240	2.189.163	2.048.525	
Dikurangi:					Less:
Penyisihan kerugian penurunan nilai		(15.829)	(19.190)	(11.973)	Allowance for impairment losses
Penyisihan kerugian		(21.834)	(36.209)	(31.466)	Allowance for possible losses
Beban dibayar dimuka dan aset lain-lain - bersih		2.661.577	2.133.764	2.005.086	Prepayments and other assets - net
JUMLAH ASET	51b	115.772.908	94.919.111	75.130.433	TOTAL ASSETS

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CONSOLIDATED STATEMENTS OF
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December 31, 2012, 2011 and 2010
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	Catatan/ Notes	2012	2011	2010	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Liabilitas segera	2c,2d,2t,2ae,18,45	1.237.689	930.766	779.618	Obligations due immediately
Simpanan nasabah	2c,2d,2u,19				Deposits from customers
Pihak berelasi	2ae,45	59.565	62.369	43.625	Related parties
Pihak ketiga		85.887.082	70.260.548	59.858.335	Third parties
		85.946.647	70.322.917	59.901.960	
Simpanan dari bank lain	2c,2d,2v,20				Deposits from other banks
Pihak berelasi	2ae,45	379.570	632.562	26.771	Related parties
Pihak ketiga		1.344.525	773.079	861.022	Third parties
		1.724.095	1.405.641	887.793	
Efek-efek yang dijual dengan janji dibeli kembali	2d,2j,21				Securities sold under repurchased agreement
Dikurangi: Beban bunga yang belum diamortisasi		-	-	351.624	Less: Unamortized interest
		-	-	(2.458)	
Efek-efek yang dijual dengan janji dibeli kembali - bersih		-	-	349.166	Securities sold under repurchased agreement - net
Liabilitas derivatif	2c,2d,2k,11				Derivatives payable
Pihak berelasi	2ae,45	38.786	1.806	-	Related parties
Pihak ketiga		99.101	84.695	9.705	Third parties
		137.887	86.501	9.705	
Liabilitas akseptasi	2c,2d,2m,14				Acceptances payable
Pihak berelasi	2ae,45	20.801	33.424	107.293	Related parties
Pihak ketiga		772.561	898.695	870.298	Third parties
		793.362	932.119	977.591	
Surat berharga yang diterbitkan	2c,2d,2w,22				Securities issued
Pihak berelasi	2ae,45	1.872.529	1.833.411	-	Related parties
Pihak ketiga		5.114.471	4.466.167	1.346.159	Third parties
		6.987.000	6.299.578	1.346.159	
Pinjaman diterima	2c,2d,2x,23				Borrowings
Pihak berelasi	2ae,45	73.017	-	-	Related parties
Pihak ketiga		2.346.604	2.304.429	859.837	Third parties
		2.419.621	2.304.429	859.837	
Estimasi kerugian komitmen dan kontinjensi	2c,2o,24	-	-	32.292	Estimated losses on commitments and contingencies
Utang pajak	2c,2aa,25a	207.132	105.675	72.833	Taxes payable
Liabilitas pajak tangguhan	2aa,25c	80.119	69.032	58.653	Deferred tax liabilities
Beban yang masih harus dibayar dan liabilitas lain-lain	2c,2d,2y,2ac,26				Accrued expenses and other liabilities
Pihak berelasi	2ae,45	32.055	5.895	-	Related parties
Pihak ketiga		3.552.123	2.512.225	2.395.630	Third parties
		3.584.178	2.518.120	2.395.630	
Obligasi subordinasi	2d,2w,27				Subordinated bonds
Pihak berelasi	2ae,45	310.713	355.336	-	Related parties
Pihak ketiga		2.676.972	1.634.994	-	Third parties
		2.987.685	1.990.330	-	
JUMLAH LIABILITAS	51b	106.105.415	86.965.108	67.671.237	TOTAL LIABILITIES

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LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
31 Desember 2012, 2011 dan 2010
(Disajikan dalam jutaan Rupiah,
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**PT BANK INTERNASIONAL INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF
FINANCIAL POSITION (continued)
December 31, 2012, 2011 and 2010
(Expressed in millions of Rupiah,
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	Catatan/ Notes	2012	2011	2010	
EKUITAS					EQUITY
Ekuitas teratribusi kepada pemilik entitas induk					Equity attributable to equity holders of the parent company
Modal Saham					Share Capital
Modal Dasar -					Authorized Capital -
476.608.857.231 saham per 31 Desember 2012, 2011 dan 2010 terdiri dari:					476,608,857,231 shares as of December 31, 2012, 2011 and 2010 consisting of:
388.146.231 saham Seri A dengan nilai nominal Rp900 (nilai penuh) per saham;					388,146,231 Series A shares with a par value of Rp900 (full amount) per share;
8.891.200.000 saham Seri B dengan nilai nominal Rp225 (nilai penuh) per saham; dan					8,891,200,000 Series B shares with a par value of Rp225 (full amount) per share; and
467.329.511.000 saham Seri D dengan nilai nominal Rp22,50 (nilai penuh) per saham					467,329,511,000 Series D shares with a par value of Rp22.50 (full amount) per share
Modal ditempatkan dan disetor penuh 388.146.231 saham Seri A, 8.891.200.000 saham Seri B dan 47.002.644.529 saham Seri D per 31 Desember 2012, 2011 and 2010	28	3.407.411	3.407.411	3.407.411	Issued and paid-up capital 388,146,231 Series A shares, 8,891,200,000 Series B shares and 47,002,644,529 Series D shares as of December 31, 2012, 2011 and 2010
Tambahan modal disetor	29	1.828.428	1.828.428	1.828.428	Additional paid-in capital
Selisih kurs penjabaran laporan keuangan	2c,32	(5.897)	(10.487)	(18.550)	Differences arising from the translation of foreign currency financial statements
Selisih transaksi antara pemegang saham entitas anak	1b	(73.681)	(73.681)	-	Differences in transaction between shareholders of a subsidiary
Keuntungan/(kerugian) yang belum direalisasi atas perubahan nilai wajar investasi keuangan yang tersedia untuk dijual - setelah pajak tangguhan	2i,9	254.646	(243.133)	(198.158)	Unrealized gains/(losses) on changes in fair value of available-for-sale financial investments - net of deferred tax
Cadangan umum	31	143.653	76.757	30.658	General reserve
Saldo laba (Saldo rugi sebesar Rp15.847.851 telah dieliminasi melalui kuasi-reorganisasi tanggal 31 Desember 2003)	2ag,53,58	3.944.106	2.802.779	2.179.915	Retained earnings (Deficit of Rp15,847,851 was eliminated as a result of the quasi-reorganization as of December 31, 2003)
Jumlah ekuitas teratribusi kepada pemilik entitas induk		9.498.666	7.788.074	7.229.704	Total attributable to equity holders of the parent company
Kepentingan non-pengendali	47,53	168.827	165.929	229.492	Non-controlling interest
JUMLAH EKUITAS		9.667.493	7.954.003	7.459.196	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		115.772.908	94.919.111	75.130.433	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

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**PT BANK INTERNASIONAL INDONESIA Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI KOMPREHENSIF
KONSOLIDASIAN**

**Tahun yang Berakhir pada Tanggal-tanggal
31 Desember 2012, 2011 dan 2010
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK INTERNASIONAL INDONESIA Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE
INCOME**

**Years Ended December 31, 2012, 2011 and 2010
(Expressed in millions of Rupiah,
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	Catatan/ Notes	2012	2011	2010	
PENDAPATAN DAN BEBAN OPERASIONAL					OPERATING INCOME AND EXPENSES
Pendapatan dan beban bunga					Interest income and expenses
Pendapatan bunga	2y,34	9.482.583	8.135.520	6.653.011	Interest income
Beban bunga	2y,35	4.168.848	3.919.972	2.924.809	Interest expenses
Pendapatan bunga bersih		5.313.735	4.215.548	3.728.202	Net interest income
Pendapatan/(beban) operasional lainnya					Other operating income/ (expenses)
Pendapatan operasional lainnya:					Other operating income:
Provisi dan komisi selain dari kredit yang diberikan	2z	306.469	311.055	267.823	Fees and commissions other than from loans
Keuntungan transaksi mata uang asing - bersih	2c	249.511	171.606	85.285	Gains on foreign exchange transactions - net
Keuntungan penjualan efek-efek yang diperdagangkan dan investasi keuangan - bersih	2h,2i,36	67.528	15.466	76.786	Gains on sale of trading securities and financial investment - net
Pendapatan lainnya	37	1.470.401	1.525.838	1.412.396	Other fee income
Jumlah pendapatan operasional lainnya		2.093.909	2.023.965	1.842.290	Total other operating income
Beban operasional lainnya:					Other operating expenses:
Penyisihan kerugian penurunan nilai atas instrumen keuangan - bersih	2o,38	1.160.332	1.172.670	1.232.458	Provision for impairment losses on financial instruments - net
(Pemulihan)/penyisihan kerugian atas aset non-produktif	2o,39	(13.069)	8.719	5.444	(Reversal)/provision for possible losses on non-earning assets
Estimasi kerugian komitmen dan kontinjensi	2o,24,37	-	-	644	Estimated losses on commitments and contingencies
Umum dan administrasi	40	2.348.677	2.186.929	1.984.819	General and administrative
Penurunan/(kenaikan) nilai efek-efek yang diperdagangkan - bersih	2h,41	242	(10.619)	8.776	Decrease/(increase) in value of trading securities - net
Tenaga kerja	42,49	2.244.098	1.919.220	1.571.253	Personnel
Jumlah beban operasional lainnya		5.740.280	5.276.919	4.803.394	Total other operating expenses
Beban operasional lainnya - bersih		(3.646.371)	(3.252.954)	(2.961.104)	Other operating expenses - net
PENDAPATAN OPERASIONAL - BERSIH		1.667.364	962.594	767.098	OPERATING INCOME - NET
PENDAPATAN NON-OPERASIONAL - BERSIH	43	28.505	22.712	22.638	NON-OPERATING INCOME - NET
LABA SEBELUM BEBAN PAJAK		1.695.869	985.306	789.736	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - BERSIH	2aa,25b	(484.748)	(314.210)	(258.610)	TAX EXPENSE - NET
LABA TAHUN BERJALAN	51b	1.211.121	671.096	531.126	INCOME FOR THE YEAR

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

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The original consolidated financial statements included herein are in the Indonesian language.

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LAPORAN LABA RUGI KOMPREHENSIF
KONSOLIDASIAN (lanjutan)
Tahun yang Berakhir pada Tanggal-tanggal
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AND SUBSIDIARIES
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INCOME (continued)
Years Ended December 31, 2012, 2011 and 2010
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	Catatan/ Notes	2012	2011	2010	
Pendapatan komprehensif lainnya:					Other comprehensive income:
Selisih kurs penjabaran laporan keuangan		4.590	8.063	(2.599)	Differences arising from the translation of foreign currency financial statements
Keuntungan/(kerugian) yang belum direalisasi atas perubahan nilai wajar investasi keuangan yang tersedia untuk dijual		679.987	(65.623)	166.478	Unrealized gains/(losses) on changes in fair value of available-for-sale financial investments
Jumlah yang ditransfer ke laba rugi sehubungan dengan perubahan nilai wajar investasi keuangan yang tersedia untuk dijual		(13.201)	5.656	44.727	Amounts transferred to profit and loss in respect of fair value change of available-for-sale financial investments
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lainnya	25c	(169.007)	14.992	(52.801)	Income tax relating to components of other comprehensive income
Laba/(rugi) komprehensif lainnya - bersih setelah pajak		502.369	(36.912)	155.805	Other comprehensive income/(loss) - net of tax
Jumlah laba komprehensif selama tahun berjalan - bersih setelah pajak		1.713.490	634.184	686.931	Total comprehensive income for the year - net of tax
Laba tahun berjalan yang dapat diatribusikan kepada:					Income for the year attributable to:
Pemilik entitas induk		1.208.223	668.963	460.989	Equity holders of the parent company
Kepentingan non-pengendali	47	2.898	2.133	70.137	Non-controlling interest
		1.211.121	671.096	531.126	
Jumlah laba komprehensif selama tahun berjalan yang dapat diatribusikan kepada:					Total comprehensive income for the year attributable to:
Pemilik entitas induk		1.710.592	632.051	616.794	Equity holders of the parent company
Kepentingan non-pengendali	47	2.898	2.133	70.137	Non-controlling interest
		1.713.490	634.184	686.931	
LABA PER SAHAM DASAR (nilai penuh)	2ab,44	21	12	8	BASIC EARNINGS PER SHARE (full amount)

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