

BALANCE SHEETS
As of December 31, 2015 and 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2015	December 31, 2014	December 31, 2015	December 31, 2014
ASSETS					
1.	Cash	28,470,316	22,188,565	28,771,635	22,469,167
2.	Placements with Bank Indonesia	95,641,785	99,316,979	99,752,721	101,758,775
3.	Placements with other banks	20,612,062	22,363,331	20,911,021	22,208,024
4.	Spot and derivative receivables	-	536	-	536
5.	Securities				
	a. Measured at fair value through profit and loss	273,714	58,009	929,334	128,342
	b. Available for sale	49,427,382	26,520,928	52,359,270	27,031,186
	c. Held to maturity	59,347,119	43,139,662	63,880,149	45,428,157
	d. Loans and receivables	7,280,883	10,527,985	7,280,883	10,527,985
6.	Securities sold under repurchase agreement (repo)	11,538,498	15,884,371	11,538,498	15,884,371
7.	Securities purchased with agreement to resell (reverse repo)	845,125	39,003,595	845,125	39,003,595
8.	Acceptances receivables	5,138,671	6,503,269	5,163,471	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	558,446,721	490,410,064	564,491,243	495,104,644
10.	Sharia financing	-	-	16,261,754	15,322,903
11.	Investments in shares	4,949,988	2,407,978	269,130	251,573
12.	Impairment on financial assets -/-				
	a. Securities	-	-	(17,746)	-
	b. Loans	(17,030,352)	(15,785,241)	(17,162,183)	(15,886,145)
	c. Others	-	-	-	-
13.	Intangible assets	-	-	394,868	86,322
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	13,982,469	11,085,865	14,687,468	11,583,301
	Accumulated depreciation on premises and equipment -/-	(6,231,273)	(5,369,443)	(6,648,188)	(5,665,831)
15.	Aset non produktif				
	a. Abandoned properties	9,191	10,096	9,191	10,096
	b. Foreclosed assets	29,780	27,214	84,191	27,553
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	393	442	393	442
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,806,780	1,663,539	1,983,774	1,688,872
19.	Other assets	11,459,127	8,088,341	12,662,052	8,516,376
	TOTAL ASSETS	845,998,379	778,046,085	878,426,312	801,984,190

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As of December 31, 2015 and 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2015	December 31, 2014	December 31, 2015	December 31, 2014
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	112,988,721	89,075,577	113,429,343	89,430,267
2.	Savings deposits	267,607,038	232,413,723	268,058,865	232,722,519
3.	Time deposits	262,178,245	278,915,070	267,884,404	283,457,544
4.	Revenue sharing Investment	-	-	19,622,767	16,711,516
5.	Liabilities to Bank Indonesia	77,676	383,131	77,676	383,131
6.	Liabilities to other banks	11,335,746	8,657,773	12,125,636	9,365,037
7.	Spot and derivative payable	445,753	717,523	445,753	717,523
8.	Liabilities on securities sold under repurchase agreements	11,377,958	15,456,701	11,377,958	15,456,701
9.	Acceptances payable	5,138,671	6,503,269	5,163,471	6,525,688
10.	Securities issued	10,268,606	8,307,503	10,267,279	8,257,990
11.	Fund borrowings	35,420,946	24,948,581	35,520,946	25,048,581
12.	Margin deposits received	16,423	32,106	16,856	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	16,750,798	15,454,142	21,308,179	16,166,916
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	733,606,581	680,865,099	765,299,133	704,278,356
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 -/-	(2,286,375)	-	(2,286,375)	-
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	49,069	56,468	49,069	56,468
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(1,039,129)	(193,160)	(1,145,471)	(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	532,411	113,513	541,468	124,147
	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	3,022,684	3,022,685	3,022,684	3,022,685
	b. Appropriated reserves	15,093,057	12,426,475	15,093,057	12,426,475
24.	Retained Earning				
	a. Previous years	62,874,782	48,637,498	63,206,492	48,932,013
	b. Current year	25,204,150	24,176,358	25,410,788	24,226,601
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	112,391,798	97,180,986	112,832,861	97,530,650
25.	Minority interest			294,318	175,184
	TOTAL EQUITIES	112,391,798	97,180,986	113,127,179	97,705,834
	TOTAL LIABILITIES AND EQUITIES	845,998,379	778,046,085	878,426,312	801,984,190

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2015	December 31, 2014	December 31, 2015	December 31, 2014
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	78,565,649	70,479,149	81,770,076	73,173,564
	b. Foreign currencies	3,655,385	1,986,669	3,664,749	1,996,737
2.	Interest expenses				
	a. Rupiah	23,921,931	21,158,580	25,363,793	22,487,948
	b. Foreign currencies	1,789,216	1,187,954	1,792,251	1,192,562
	Net interest income (expenses)	56,509,887	50,119,284	58,278,781	51,489,791
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	2,059	-	6,399
	ii. Loans	-	-	-	-
	iii. Spot and derivative	49,404	138,394	49,404	138,394
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	63,257	112,499	86,485	121,575
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	408,534	95,994	417,761	99,012
	e. Gain from investment in shares with equity method	13,262	28,721	13,262	20,455
	f. Dividend	5,281	8,287	482	8,371
	g. Fees/commissions and administrative	7,351,714	6,068,243	7,363,682	6,107,105
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	4,332,304	2,723,674	4,477,964	2,797,944
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	6,879	-	10,945	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial assets (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	-	-	-	-
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	8,581,076	5,612,959	8,685,147	5,654,870
	iii. Sharia financing	-	-	206,159	64,489
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	348,809	39,448	348,809	39,448
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	308	2,255	2,346	4,177
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	15,343,158	12,943,918	15,970,288	13,484,381
	k. Promotion expenses	858,302	746,515	902,558	779,467
	l. Other expenses	13,331,254	11,722,919	14,050,111	12,452,761
	Other Operating Income (expenses)	(26,246,030)	(21,890,143)	(27,767,323)	(23,180,338)
	INCOME FROM OPERATIONS	30,263,857	28,229,141	30,511,458	28,309,453

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2015	December 31, 2014	December 31, 2015	December 31, 2014
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	24,654	13,185	24,886	14,157
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	1,922,927	2,481,386	1,957,674	2,480,502
	NON OPERATING PROFIT (LOSS)	1,947,581	2,494,571	1,982,560	2,494,659
	PROFIT (LOSS) BEFORE INCOME TAX	32,211,438	30,723,712	32,494,018	30,804,112
	Income tax expenses				
	a. Estimated current tax -/-	7,008,173	6,238,213	7,102,954	6,262,909
	b. Deferred tax income (expenses)	(885)	309,141	(19,724)	314,602
	PROFIT (LOSS) AFTER INCOME TAX - NET	25,204,150	24,176,358	25,410,788	24,226,601
	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	558,530	(335,171)	555,776	(334,977)
	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	(139,633)	83,793	(138,944)	83,742
	2 . Items that will be reclassified to profit or loss				
	a. Adjustments due to the translation of financial statements in foreign currencies	(7,399)	(25,615)	(7,399)	(25,615)
	b. Gains (losses) from changes in the value of financial assets as available for sale	(1,127,957)	688,506	(1,264,123)	709,619
	c. The effective portion of cash flow hedges	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax related to items that will be reclassified to profit or loss	281,989	(172,126)	316,032	(177,850)
	Other comprehensive income of the current year - net of applicable income tax	(434,470)	239,387	(538,658)	254,919
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	24,769,680	24,415,745	24,872,130	24,481,520
	Profit attributable to:				
	OWNER	25,204,150	24,176,358	25,397,742	24,214,911
	NON INTEREST CONTROL			13,046	11,690
	TOTAL INCOME OF CURRENT YEAR	25,204,150	24,176,358	25,410,788	24,226,601
	Total comprehensive income attributable to:				
	OWNER	(434,470)	239,387	(536,661)	251,943
	NON INTEREST CONTROL			(1,997)	2,976
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	(434,470)	239,387	(538,658)	254,919
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	7,272,495	6,348,045	-	-
	EARNINGS PER SHARE	1,022.57	980.02	1,030.43	981.59

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2015	December 31, 2014	December 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	14,413,514	4,235,957	14,413,514	4,235,957
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	243,899	71,839
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	42,556,137	32,950,168	42,556,137	33,069,232
	- Foreign currencies	20,332,196	17,754,114	20,332,196	17,754,114
	b. Others				
	i. Committed	-	-	576,975	127,356
	ii. Uncommitted	47,863,146	43,346,031	47,863,146	44,335,830
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	28,068	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	1,850
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	13,177,986	8,108,905	13,205,219	8,127,779
	b. Local letters of credit	2,185,018	1,073,807	2,201,572	1,081,760
	4 Outstanding sales position on spot and derivative	10,617,027	4,760,224	10,617,027	4,760,224
	5 Others	-	-	155,372	74,780
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	4,812	6,210	47,497	35,817
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	7,851,216	5,795,203	7,910,144	5,903,240
	b. Foreign currencies	15,758,764	12,941,295	15,758,764	12,950,585
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of December 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	2,991,345	2,991,345	-	-	412
2.	Forward	546,560	546,560	-	-	4,205
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	5,003,955	5,003,955	-	-	82,819
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	700,000	700,000	-	-	2,128
5.	Others	-	-	-	-	-
C.	Others	9,108,191	9,108,191	-	-	356,189
	TOTAL	18,350,051	18,350,051	-	-	445,753

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		December 31, 2015					December 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	4,991,742	-	-	-	-	4,991,742	2,208,088	-	-	-	-	2,208,088
b.	Foreign currencies	15,178,965	-	-	-	-	15,178,965	19,545,243	-	-	-	-	19,545,243
2.	Spot and derivative receivables												
a.	Rupiah	-	-	-	-	-	-	229	-	-	-	-	229
b.	Foreign currencies	-	-	-	-	-	-	307	-	-	-	-	307
3.	Securities												
a.	Rupiah	77,266,663	-	-	-	-	77,266,663	61,836,489	-	-	-	-	61,836,489
b.	Foreign currencies	39,062,435	-	-	-	-	39,062,435	18,410,095	-	-	-	-	18,410,095
4.	Securities sold with agreement to repurchase												
a.	Rupiah	7,675,837	-	-	-	-	7,675,837	11,575,701	-	-	-	-	11,575,701
b.	Foreign currencies	3,862,661	-	-	-	-	3,862,661	4,308,670	-	-	-	-	4,308,670
5.	Securities purchased with agreement to resell (reverse repo)												
a.	Rupiah	845,125	-	-	-	-	845,125	39,003,595	-	-	-	-	39,003,595
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,138,671	-	-	-	-	5,138,671	6,503,269	-	-	-	-	6,503,269
7.	Loans												
a.	Micro, small and medium loans (UMKM)												
i.	Rupiah	221,637,431	17,499,179	953,104	1,021,740	4,247,685	245,359,139	183,688,299	17,627,633	854,738	1,033,807	4,134,434	207,338,911
ii.	Foreign currencies	2,030,330	43,281	-	15,647	34,332	2,123,590	7,156,679	38,184	-	5,565	37,888	7,238,316
b.	Non UMKM												
i.	Rupiah	241,957,080	8,279,236	1,459,337	259,258	2,012,272	253,967,183	214,872,032	11,075,482	193,716	246,259	891,395	227,278,884
ii.	Foreign currencies	54,560,185	490,774	-	-	1,021,865	56,072,824	44,849,227	2,164,784	-	248,653	381,262	47,643,926
c.	Restructured loans												
i.	Rupiah	8,997,230	5,885,302	715,305	182,545	1,050,757	16,831,139	8,356,125	4,494,494	219,581	172,143	941,039	14,183,382
ii.	Foreign currencies	2,551,712	267,578	-	3,817	300,662	3,123,769	608,563	1,024,816	-	-	232,584	1,865,963
d.	Property loans	1,689,846	129,948	663,279	-	75,711	2,558,784	1,972,741	123,691	2,319	4,878	93,984	2,197,613
8.	Investments in shares	4,687,097	-	-	-	-	4,687,097	2,158,349	-	-	-	-	2,158,349
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
a.	Rupiah	86,769,404	872,643	180,150	11,553	-	87,833,750	69,043,941	1,245,684	10,826	166,184	-	70,466,635
b.	Foreign currencies	61,859,607	20,675	-	10,431	-	61,890,713	50,571,583	922,542	-	8,762	-	51,502,887
12.	Repossessed assets	7,389	-	1,095	12,569	8,727	29,780	1,475	-	7,393	8,513	9,833	27,214

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		December 31, 2015					December 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	December 31, 2015				December 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	-	-	206,121	-	-	-	-	223,633	-
2.	Spot and derivative receivables	-	-	-	-	-	-	-	5	-
3.	Securities	-	-	177,028	-	-	-	-	154,890	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	51,387	-	-	-	-	65,033	-
7.	Loans	4,074,445	12,955,907	5,203,330	9,705,009	2,355,974	13,429,267	4,512,329	8,036,398	-
8.	Investments in shares	-	-	2,645	-	-	-	-	2,513	-
9.	Temporary investment	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	460	-	-	-	-	300	-
11.	Administrative account transactions	-	-	389,730	-	-	-	-	279,192	-

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

(In Millions of Rupiah)

POS-POS	December 31, 2015		December 31, 2014	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
COMPONENTS				
I. Core Capital	89,992,393	93,436,842	82,108,763	83,344,169
1. Common Equity Tier 1	89,992,393	93,436,842	-	-
1.1. Paid in Capital (after deducting Treasury Stock)	6,114,761	6,114,761	-	-
1.2. Disclosed Reserves	90,632,754	91,087,245	-	-
1.2.1. Additional paid-in capital	540,013	540,013	-	-
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	62,874,782	63,206,492	-	-
1.2.5. Current year profit/loss which can be calculated into capital	25,204,150	25,410,788	-	-
1.2.6. Excess translation adjustment of financial statement	49,069	49,069	-	-
1.2.7. Fund for paid-in capital	-	-	-	-
1.2.8. Warrant	-	-	-	-
1.2.9. Stock option issued related to stock compensation program	-	-	-	-
1.2.10. Other comprehensive income	(1,039,129)	(1,061,856)	-	-
1.2.11. Fixed asset revaluation surplus	-	-	-	-
1.2.12. Negative differences between regulatory provision and impairment of productive asset	-	(47,397)	-	-
1.2.13. Required regulatory provision on non productive asset	(18,815)	(32,548)	-	-
1.2.14. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.3. Non controlling interest	-	172,724	-	-
1.4. Deduction factor of Common Equity Tier 1	6,755,122	3,937,888	-	-
1.4.1. Deferred tax	1,806,780	1,983,774	-	-
1.4.2. Goodwill	-	64,580	-	-
1.4.3. Other intangible assets	-	-	-	-
1.4.4. Equity investment which can be calculated as deduction factor	4,948,342	1,889,534	-	-
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)	20,588,224	20,763,556	3,597,794	4,960,213
1. Capital instrument which can be calculated as Tier 2	16,468	16,468	-	-
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)	5,478,699	5,654,031	-	-
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	110,580,617	114,200,398	85,706,557	88,304,382
RISK WEIGHTED ASSET (RWA)				
RWA FOR CREDIT RISK	438,295,934	458,538,460	381,065,044	399,129,264
RWA FOR MARKET RISK	2,572,131	2,884,354	3,326,447	3,381,804
RWA FOR OPERATIONAL RISK	96,206,873	98,655,847	83,790,585	84,169,035
TOTAL RWA	537,074,938	560,078,661	468,182,076	486,680,103
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	9.41%	9.42%	9.37%	9.39%
CAR				
CET1 Ratio	16.76%	16.68%	0.00%	0.00%
Tier 1 Ratio	16.76%	16.68%	17.54%	17.13%
Tier 2 Ratio	3.83%	3.71%	0.77%	1.02%
Total Ratio	20.59%	20.39%	18.31%	18.14%

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

(In %)

Rasio		December 31, 2015	December 31, 2014
Performance Ratios			
1.	Capital Adequacy Ratio	20.59	18.31
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.33	1.09
3.	Non performing earning assets to total earning assets	1.57	1.26
4.	Allowance for impairment of financial assets to earning assets	2.37	2.40
5.	NPL <i>gross</i>	2.02	1.69
6.	NPL <i>net</i>	0.52	0.36
7.	Return on Asset (ROA)	4.19	4.73
8.	Return on Equity (ROE)	29.89	31.19
9.	Net Interest Margin (NIM)	8.13	8.51
10.	Operating Expenses to Operating Income (BOPO)	67.96	65.42
11.	Loan to Deposit Ratio (LDR)	86.88	81.68
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	9.31	8.07
	b. Reserve requirement - Foreign currencies	8.43	8.00
3.	Net Open Position (overall)	2.33	3.86

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2015	December 31, 2014
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	82,595,882	73,056,125
Sharia income	2,426,292	2,056,436
Expenses paid		
Interest expense	(26,101,932)	(22,191,220)
Sharia expenses	(1,013,170)	(994,824)
Recoveries of written off loans	2,353,612	2,112,320
Other operating income	9,533,063	6,281,355
Other operating expenses	(25,782,430)	(23,967,573)
Non-operating income - net	1,959,483	2,483,137
Payment of income tax and tax bill	(7,000,011)	(7,605,809)
Cash flows before changes in operating assets and liabilities	38,970,789	31,229,947
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(100,000)	2,796
Securities and Government Recapitalization Bonds at fair value through profit or loss	(800,992)	882,059
Export bills	3,247,102	(1,601,913)
Securities purchased under resale agreements	38,158,470	(24,563,532)
Loans	(77,198,420)	(66,400,256)
Sharia receivables and financing	(1,156,677)	(1,616,217)
Other assets	(2,388,153)	(1,127,506)
(Decrease) Increase in operating liabilities:		
Liabilities due immediately	(1,899,903)	1,928,408
Deposits:		
Demand deposits	23,999,076	10,764,203
<i>Wadiah</i> demand deposits	315,832	(48,974)
Savings deposits	35,336,346	22,487,836
<i>Wadiah</i> savings deposits	417,270	818,105
<i>Mudharabah</i> savings deposits	322,382	92,428
Time deposits	(15,573,140)	81,871,778
<i>Mudharabah</i> time deposits	1,855,767	2,055,088
Deposits from other banks and financial institutions	2,509,681	4,964,172
Securities sold under agreements to repurchase	(4,434,003)	15,456,092
Other liabilities	3,963,481	(1,371,878)
Net cash obtained from operating activities	45,544,908	75,822,636
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	21,628	14,059
Acceptance of dividends	394	21
Acquisition of premises and equipment	(3,285,398)	(3,064,718)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(53,441,154)	(21,598,976)
Net cash used for investing activities	(56,704,530)	(24,649,614)
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (Payment) of fund borrowings	9,930,290	15,767,824
Treasury stock	(2,286,375)	-
Appropriation for dividends	(7,273,684)	(6,350,262)
Payments of subordinated loans	(21,114)	(2,019,442)
Acceptance of securities issued	1,455,207	2,106,529
Net cash used for financing activities	1,804,324	9,504,649

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2015	December 31, 2014
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(9,355,298)	60,677,671
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	12,800	2,775
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	172,731,255	112,050,809
CASH AND CASH EQUIVALENTS AT END OF YEAR	163,388,757	172,731,255
Cash and cash equivalents at end of year consist of:		
Cash	28,771,635	22,469,167
Current accounts with Bank Indonesia	61,717,798	51,184,429
Current accounts with other banks	8,736,092	10,580,440
Placements with other banks – maturing within three months or less since the acquisition date	49,734,664	62,035,442
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	14,428,568	26,461,777
Total Cash and Cash Equivalents	163,388,757	172,731,255

