

**BALANCE SHEETS**  
As of July 31, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		July 31, 2015
<b>ASSETS</b>		
1.	Cash	26,563,371
2.	Placements with Bank Indonesia	81,007,594
3.	Placements with other banks	26,834,416
4.	Spot and derivative receivables	15,354
5.	Securities	
	a. Measured at fair value through profit and loss	208,325
	b. Available for sale	29,126,586
	c. Held to maturity	49,584,932
	d. Loans and receivables	12,812,870
6.	Securities sold under repurchase agreement (repo)	17,924,134
7.	Securities purchased with agreement to resell (reverse repo)	8,185,314
8.	Acceptances receivables	8,476,640
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	504,228,724
10.	Sharia financing	-
11.	Investments in shares	3,315,393
12.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(17,059,877)
	c. Others	-
13.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
14.	Premises and equipment	12,196,747
	Accumulated depreciation on premises and equipment -/-	(5,874,244)
15.	Aset non produktif	
	a. Abandoned properties	10,221
	b. Foreclosed assets	23,969
	c. Suspense account	-
	d. Inter office assets	
	a. Operational activities conducted in Indonesia	1,059
	b. Operational activities conducted outside Indonesia	-
16.	Impairment on non financial assets -/-	-
17.	Finance leased	-
18.	Deferred tax assets	1,487,556
19.	Other assets	10,991,953
	<b>TOTAL ASSETS</b>	<b>770,061,037</b>

**BALANCE SHEETS**  
As of July 31, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		July 31, 2015
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	89,976,603
2.	Savings deposits	230,412,459
3.	Time deposits	274,331,917
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	402,980
6.	Liabilities to other banks	11,319,143
7.	Spot and derivative payable	1,071,479
8.	Liabilities on securities sold under repurchase agreements	14,695,505
9.	Acceptances payable	8,476,640
10.	Securities issued	12,215,814
11.	Fund borrowings	10,125,174
12.	Margin deposits received	23,596
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	14,072,644
16.	Profit sharing Investment	-
	<b>TOTAL LIABILITIES</b>	<b>667,123,954</b>
<b>EQUITY</b>		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	-
18.	Additional Paid-in Capital	
	a. Agio	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	53,442
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(996,316)
	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	205,765
	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
	b. Appropriated reserves	15,093,057
24.	Retained Earning	
	a. Previous years	62,874,780
	b. Current year	13,742,522
	<b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b>	<b>102,937,083</b>
25.	Minority interest	
	<b>TOTAL EQUITIES</b>	<b>102,937,083</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>770,061,037</b>

**STATEMENTS OF PROFIT AND LOSS**  
 For the periods from January 1 to July 31, 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK July 31, 2015
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
<b>1.</b>	<b>Interest income</b>	
	a. Rupiah	45,399,410
	b. Foreign currencies	1,784,540
<b>2.</b>	<b>Interest expenses</b>	
	a. Rupiah	14,135,567
	b. Foreign currencies	1,075,607
	<b>Net interest income (expenses)</b>	<b>31,972,776</b>
<b>B. Other Operating Income and Expenses</b>		
<b>1.</b>	<b>Other Operating Income</b>	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	291
	ii. Loans	-
	iii. Spot and derivative	45,407
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	47,308
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	71,400
	e. Gain from investment in shares with equity method	5,310
	f. Dividend	5,023
	g. Fees/commissions and administrative	4,200,078
	h. Correction on allowance for impairment	-
	i. Other income	1,946,081
<b>2.</b>	<b>Other Operating Expenses</b>	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	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	4,963,836
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	43,266
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	116
	i. Losses from decreases in value of non financial assets	-
	j. Salaries and employee benefits	8,547,028
	k. Promotion expenses	422,272
	l. Other expenses	8,033,607
	<b>Other Operating Income (expenses)</b>	<b>(15,689,227)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>16,283,549</b>

**STATEMENTS OF PROFIT AND LOSS**  
 For the periods from January 1 to July 31, 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK July 31, 2015
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain (losses) from sale of premises and equipment	8,880
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	736,373
	<b>NON OPERATING PROFIT (LOSS)</b>	745,253
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	17,028,802
	Income tax expenses	
a.	Estimated current tax -/-	3,049,668
b.	Deffered tax income (expenses)	236,612
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	13,742,522
<b>OTHER COMPREHENSIVE INCOME</b>		
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	123,003
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	(30,751)
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(3,026)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(1,070,875)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	267,719
	Other comprehensive income of the current year - net of applicable income tax	(713,930)
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	13,028,592
	<b>Profit attributable to:</b>	
	OWNER	13,742,522
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	13,742,522
	<b>Total comprehensive income attributable to:</b>	
	OWNER	(713,930)
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	(713,930)
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	<b>DIVIDEND</b>	7,272,495
	<b>EARNINGS PER SHARE</b>	557.07

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
As of July 31, 2015

No.	DESCRIPTION	(In Millions of Rupiah)
		BANK July 31, 2015
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	9,396,824
	3 Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	28,278,468
	- Foreign currencies	20,251,357
	b. Others	
	i. Committed	-
	ii. Uncommitted	50,898,046
	2 Unused loan facilities granted to other banks	
	a. Committed	
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	
	i. Rupiah	-
	ii. Foreign currencies	-
	3 Outstanding irrevocable letters of credit	
	a. Foreign letters of credit	7,187,765
	b. Local letters of credit	3,330,596
	4 Outstanding sales position on spot and derivative	9,277,221
	5 Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	5,163
	b. Other interest	-
	3 Others	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
	1 Guarantees issued	
	a. Rupiah	6,171,319
	b. Foreign currencies	17,625,087
	2 Others	-