

BALANCE SHEETS
 As of June 30, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		June 30, 2015
ASSETS		
1.	Cash	18,819,152
2.	Placements with Bank Indonesia	79,253,524
3.	Placements with other banks	16,633,391
4.	Spot and derivative receivables	722
5.	Securities	
	a. Measured at fair value through profit and loss	131,547
	b. Available for sale	28,252,167
	c. Held to maturity	50,991,221
	d. Loans and receivables	13,229,860
6.	Securities sold under repurchase agreement (repo)	17,804,259
7.	Securities purchased with agreement to resell (reverse repo)	6,721,169
8.	Acceptances receivables	8,519,505
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	503,605,575
10.	Sharia financing	-
11.	Investments in shares	2,413,271
12.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(16,628,407)
	c. Others	-
13.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
14.	Premises and equipment	12,151,448
	Accumulated depreciation on premises and equipment -/-	(5,793,746)
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	1,048
	b. Operational activities conducted outside Indonesia	-
16.	Impairment on non financial assets -/-	-
17.	Finance leased	-
18.	Deferred tax assets	1,421,332
19.	Other assets	9,917,129
	TOTAL ASSETS	747,478,357

BALANCE SHEETS
As of June 30, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		June 30, 2015
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	88,803,154
2.	Savings deposits	221,411,339
3.	Time deposits	262,902,625
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	385,670
6.	Liabilities to other banks	15,216,860
7.	Spot and derivative payable	959,281
8.	Liabilities on securities sold under repurchase agreements	15,620,953
9.	Acceptances payable	8,519,505
10.	Securities issued	9,701,811
11.	Fund borrowings	8,278,568
12.	Margin deposits received	24,233
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	14,071,744
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	645,895,743
EQUITY		
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	51,292
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(467,304)
	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	11,861,191
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	101,582,614
25.	Minority interest	
	TOTAL EQUITIES	101,582,614
	TOTAL LIABILITIES AND EQUITIES	747,478,357

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to June 30, 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK June 30, 2015
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	38,631,029
	b. Foreign currencies	1,332,114
2.	Interest expenses	
	a. Rupiah	12,185,906
	b. Foreign currencies	888,365
	Net interest income (expenses)	26,888,872
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot and derivative	241,299
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	42,711
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	65,934
	e. Gain from investment in shares with equity method	5,310
	f. Dividend	5,023
	g. Fees/commissions and administrative	3,544,230
	h. Correction on allowance for impairment	-
	i. Other income	1,768,983
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	23,496
	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	3,867,708
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	36,938
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	87
	i. Losses from decreases in value of non financial assets	-
	j. Salaries and employee benefits	7,293,727
	k. Promotion expenses	358,621
	l. Other expenses	6,951,330
	Other Operating Income (expenses)	(12,858,417)
	INCOME FROM OPERATIONS	14,030,455

STATEMENTS OF PROFIT AND LOSS
 For the periods from January 1 to June 30, 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK June 30, 2015
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	8,185
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	633,477
	NON OPERATING PROFIT (LOSS)	641,662
	PROFIT (LOSS) BEFORE INCOME TAX	14,672,117
	Income tax expenses	
a.	Estimated current tax -/-	2,508,090
b.	Deffered tax income (expenses)	302,836
	PROFIT (LOSS) AFTER INCOME TAX - NET	11,861,191
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	123,002
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	(30,750)
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(5,176)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(365,524)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	91,380
	Other comprehensive income of the current year - net of applicable income tax	(187,068)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	11,674,123
	Profit attributable to:	
	OWNER	11,861,191
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	11,861,191
	Total comprehensive income attributable to:	
	OWNER	(187,068)
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	(187,068)
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	7,272,495
	EARNINGS PER SHARE	480.81

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of June 30, 2015

No.	DESCRIPTION	(In Millions of Rupiah)	
		BANK	
		June 30, 2015	
I	COMMITMENT RECEIVABLES		
	1 Unused fund borrowings facilities		
	a. Rupiah		-
	b. Foreign currencies		-
	2 Outstanding sales position on spot and derivative		6,603,183
	3 Others		-
II	COMMITMENT PAYABLES		
	1 Unused loan facilities granted to customer		
	a. State-owned enterprises		
	i. Committed		
	- Rupiah		-
	- Foreign currencies		-
	ii. Uncommitted		
	- Rupiah		34,706,511
	- Foreign currencies		19,857,626
	b. Others		
	i. Committed		-
	ii. Uncommitted		48,480,442
	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		6,503,855
	b. Local letters of credit		2,728,871
	4 Outstanding sales position on spot and derivative		6,143,825
	5 Others		-
III.	CONTINGENT RECEIVABLES		
	1 Guarantees received		
	a. Rupiah		-
	b. Foreign currencies		-
	2 Unrecognized interest income		
	a. Interest loans		5,167
	b. Other interest		-
	3 Others		-
IV.	CONTINGENT PAYABLES		
	1 Guarantees issued		
	a. Rupiah		5,832,814
	b. Foreign currencies		14,890,671
	2 Others		-