

BALANCE SHEETS
As of June 30, 2015 and December 31, 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2015	December 31, 2014	June 30, 2015	December 31, 2014
ASSETS					
1.	Cash	18,819,152	22,188,565	19,140,980	22,469,167
2.	Placements with Bank Indonesia	79,253,524	99,316,979	81,661,566	101,758,775
3.	Placements with other banks	16,633,391	22,363,331	16,484,434	22,208,024
4.	Spot and derivative receivables	722	536	722	536
5.	Securities				
	a. Measured at fair value through profit and loss	131,547	58,009	201,223	128,342
	b. Available for sale	28,252,167	26,520,928	28,738,624	27,031,186
	c. Held to maturity	50,991,221	43,139,662	53,940,107	45,428,157
	d. Loans and receivables	13,229,860	10,527,985	13,229,860	10,527,985
6.	Securities sold under repurchase agreement (repo)	17,804,259	15,884,371	17,804,259	15,884,371
7.	Securities purchased with agreement to resell (reverse repo)	6,721,169	39,003,595	6,721,169	39,003,595
8.	Acceptances receivables	8,519,505	6,503,269	8,552,856	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	503,605,575	490,410,064	508,972,365	495,104,644
10.	Sharia financing	-	-	15,695,769	15,322,903
11.	Investments in shares	2,413,271	2,407,978	256,883	251,573
12.	Impairment on financial assets -/-				
	a. Securities	-	-	-	-
	b. Loans	(16,628,407)	(15,785,241)	(16,745,491)	(15,886,145)
	c. Others	-	-	-	-
13.	Intangible assets	-	-	85,968	86,322
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	12,151,448	11,085,865	12,821,761	11,583,301
	Accumulated depreciation on premises and equipment -/-	(5,793,746)	(5,369,443)	(6,116,857)	(5,665,831)
15.	Aset non produktif				
	a. Abandoned properties	10,221	10,096	10,221	10,096
	b. Foreclosed assets	23,969	27,214	24,308	27,553
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	1,048	442	1,048	442
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,421,332	1,663,539	1,448,101	1,688,872
19.	Other assets	9,917,129	8,088,341	10,405,801	8,516,376
	TOTAL ASSETS	747,478,357	778,046,085	773,313,935	801,984,190

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As of June 30, 2015 and December 31, 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2015	December 31, 2014	June 30, 2015	December 31, 2014
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	88,803,154	89,075,577	89,677,078	89,430,267
2.	Savings deposits	221,411,339	232,413,723	221,747,593	232,722,519
3.	Time deposits	262,902,625	278,915,070	267,568,724	283,457,544
4.	Revenue sharing Investment	-	-	17,310,457	16,711,516
5.	Liabilities to Bank Indonesia	385,670	383,131	385,670	383,131
6.	Liabilities to other banks	15,216,860	8,657,773	16,317,139	9,365,037
7.	Spot and derivative payable	959,281	717,523	959,281	717,523
8.	Liabilities on securities sold under repurchase agreements	15,620,953	15,456,701	15,620,953	15,456,701
9.	Acceptances payable	8,519,505	6,503,269	8,552,856	6,525,688
10.	Securities issued	9,701,811	8,307,503	9,662,254	8,257,990
11.	Fund borrowings	8,278,568	24,948,581	8,378,568	25,048,581
12.	Margin deposits received	24,233	32,106	26,253	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	14,071,744	15,454,142	14,906,491	16,166,917
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	645,895,743	680,865,099	671,113,317	704,278,357
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				
	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	51,292	56,468	51,292	56,468
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(467,304)	(193,160)	(474,070)	(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	205,765	113,513	219,394	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	62,874,780	48,637,498	63,211,640	48,927,617
	b. Current year	11,861,191	24,176,358	11,953,763	24,230,996
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	101,582,614	97,180,986	102,018,909	97,530,649
25.	Minority interest			181,709	175,184
	TOTAL EQUITIES	101,582,614	97,180,986	102,200,618	97,705,833
	TOTAL LIABILITIES AND EQUITIES	747,478,357	778,046,085	773,313,935	801,984,190

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to June 30, 2015 and 2014

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2015	June 30, 2014	June 30, 2015	June 30, 2014
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	38,631,029	32,690,447	40,233,201	33,993,796
	b. Foreign currencies	1,332,114	1,058,610	1,337,728	1,063,933
2.	Interest expenses				
	a. Rupiah	12,185,906	8,824,723	12,898,579	9,469,735
	b. Foreign currencies	888,365	516,341	890,451	518,460
	Net interest income (expenses)	26,888,872	24,407,993	27,781,899	25,069,534
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	66,843	241,299	66,490
	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	62,028	50,861	69,869
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	65,934	1,242	72,097	1,246
	e. Gain from investment in shares with equity method	5,310	16,239	5,310	16,239
	f. Dividend	5,023	8,111	136	49
	g. Fees/commissions and administrative	3,544,230	2,676,035	3,562,966	2,691,209
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	1,768,983	1,021,552	1,825,556	1,051,305
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	23,496	6,773	24,153	5,589
	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	3,094,126	3,909,016	3,113,518
	iii. Sharia financing	-	-	86,651	20,404
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	36,938	24,548	36,938	24,548
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	87	1,824	1,021	1,824
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	7,293,727	6,259,312	7,640,911	6,533,057
	k. Promotion expenses	358,621	237,879	373,388	252,565
	l. Other expenses	6,951,330	5,014,062	7,311,776	5,365,425
	Other Operating Income (expenses)	(12,858,417)	(10,786,474)	(13,625,629)	(11,420,523)
	INCOME FROM OPERATIONS	14,030,455	13,621,519	14,156,270	13,649,011

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 For the periods from January 1 to June 30, 2015 and 2014

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2015	June 30, 2014	June 30, 2015	June 30, 2014
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	8,185	5,043	8,185	5,630
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	633,477	1,103,130	637,571	1,104,878
	NON OPERATING PROFIT (LOSS)	641,662	1,108,173	645,756	1,110,508
	PROFIT (LOSS) BEFORE INCOME TAX	14,672,117	14,729,692	14,802,026	14,759,519
	Income tax expenses				
a.	Estimated current tax -/-	2,508,090	2,875,999	2,547,330	2,886,250
b.	Deffered tax income (expenses)	302,836	177,677	300,933	177,131
	PROFIT (LOSS) AFTER INCOME TAX - NET	11,861,191	11,676,016	11,953,763	11,696,138
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	25,856	127,144	24,401
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)	(6,464)	(31,786)	(6,100)
2 . Items that will be reclassified to profit or loss					
a.	Adjustments due to the translation of financial statements in foreign currencies	(5,176)	(33,219)	(5,176)	(33,219)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(365,524)	471,781	(367,247)	472,770
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	(117,945)	91,812	(118,193)
	Other comprehensive income of the current year - net of applicable income tax	(187,068)	340,009	(185,253)	339,659
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	11,674,123	12,016,025	11,768,510	12,035,797
Profit attributable to:					
	OWNER	11,861,191	11,676,016	11,945,865	11,690,171
	NON INTEREST CONTROL			7,898	5,967
	TOTAL INCOME OF CURRENT YEAR	11,861,191	11,676,016	11,953,763	11,696,138
Total comprehensive income attributable to:					
	OWNER	(187,068)	340,009	(185,111)	339,425
	NON INTEREST CONTROL			(142)	234
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	(187,068)	340,009	(185,253)	339,659
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	7,272,495	6,348,045	-	-
	EARNINGS PER SHARE	480.81	473.30	484.24	473.88

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of June 30, 2015 and December 31, 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2015	December 31, 2014	June 30, 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	6,603,183	4,235,957	6,603,183	4,235,957
	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	32,950,168	34,706,511	33,069,232
	- Foreign currencies	19,857,626	17,754,114	19,857,626	17,754,114
	b. Others				
	i. Committed	-	-	807,698	199,195
	ii. Uncommitted	48,480,442	43,346,031	48,480,442	44,335,830
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	20,339	1,850
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	6,503,855	8,108,905	6,557,745	8,127,779
	b. Local letters of credit	2,728,871	1,073,807	2,731,117	1,081,760
	4 Outstanding sales position on spot and derivative	6,143,825	4,760,224	6,143,825	4,760,224
	5 Others	-	-	131,811	74,780
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	5,167	6,210	38,158	35,817
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	5,832,814	5,795,203	5,897,967	5,903,240
	b. Foreign currencies	14,890,671	12,941,295	14,890,671	12,950,585
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of March 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	2,333,561	2,333,561	-	-	253
2.	Forward	294,493	294,493	-	722	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	2,386,518	2,386,518	-	-	21,480
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	700,000	700,000	-	-	1,833
5.	Others	-	-	-	-	-
C.	Others	4,999,688	4,999,688	-	-	935,715
	TOTAL	10,714,260	10,714,260	-	722	959,281

QUALITY OF ASSETS AND OTHER INFORMATION
As of June 30, 2015 and 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2015					June 30, 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	2,166,174	-	-	-	-	2,166,174	96,768	-	-	-	-	96,768
	b. Foreign currencies	13,927,217	-	-	-	-	13,927,217	10,414,850	-	-	-	-	10,414,850
2.	Spot and derivative receivables												
	a. Rupiah	722	-	-	-	-	722	15,047	-	-	-	-	15,047
	b. Foreign currencies	-	-	-	-	-	-	20	-	-	-	-	20
3.	Securities												
	a. Rupiah	64,098,394	-	-	-	-	64,098,394	36,817,533	-	-	-	-	36,817,533
	b. Foreign currencies	28,466,844	-	-	-	-	28,466,844	11,086,922	-	-	-	-	11,086,922
4.	Securities sold with agreement to repurchase												
	a. Rupiah	9,608,182	-	-	-	-	9,608,182	-	-	-	-	-	-
	b. Foreign currencies	8,196,077	-	-	-	-	8,196,077	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	6,721,169	-	-	-	-	6,721,169	7,835,471	-	-	-	-	7,835,471
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	8,519,505	-	-	-	-	8,519,505	8,269,928	-	-	-	-	8,269,928
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	192,444,508	20,613,190	1,380,151	1,581,016	5,057,238	221,076,103	164,954,604	21,748,754	1,282,500	1,456,068	3,924,601	193,366,527
	ii. Foreign currencies	7,114,415	78,502	-	-	43,899	7,236,816	1,416,539	83,891	-	4,919	32,816	1,538,165
	b. Non UMKM												
	i. Rupiah	210,270,789	12,293,135	1,214,627	391,711	1,130,805	225,301,067	208,894,376	9,412,106	664,417	297,293	1,009,554	220,277,746
	ii. Foreign currencies	46,512,075	1,830,869	-	-	679,101	49,022,045	40,768,172	1,883,576	73,127	-	291,877	43,016,752
	c. Restructured loans												
	i. Rupiah	6,936,666	4,603,812	363,532	249,255	1,131,902	13,285,167	5,542,061	51,038	-	5,383	219,969	5,818,451
	ii. Foreign currencies	670,386	1,084,870	-	-	250,607	2,005,863	583,451	-	-	-	222,662	806,113
	d. Property loans	2,039,377	455,582	4,860	-	121,236	2,621,055	1,461,599	209,888	406,677	23,691	82,036	2,183,891
8.	Investments in shares	2,158,331	-	-	-	-	2,158,331	2,158,160	-	-	-	-	2,158,160
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
	a. Rupiah	73,177,118	1,210,804	185,481	5,131	-	74,578,534	64,203,119	1,239,515	10,867	15,268	31	65,468,800
	b. Foreign currencies	58,348,855	73,399	-	-	-	58,422,254	45,842,968	600,785	-	-	-	46,443,753
12.	Repossessed assets	-	-	6,490	8,621	8,858	23,969	433	-	16,531	4,438	11,169	32,571

QUALITY OF ASSETS AND OTHER INFORMATION
As of June 30, 2015 and 2014

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2015						June 30, 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	June 30, 2015				June 30, 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	-	-	166,334	-	-	-	-	108,116	-
2.	Spot and derivative receivables	-	-	7	-	-	-	-	151	-
3.	Securities	-	-	216,782	-	-	-	-	90,790	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	85,195	-	-	-	-	82,699	-
7.	Loans	2,676,538	13,951,869	4,565,094	10,182,349	1,118,944	15,302,814	4,169,653	8,097,419	-
8.	Investments in shares	-	-	2,566	-	-	-	-	2,388	-
9.	Temporary investment	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	300	-	-	-	-	300	-
11.	Administrative account transactions	-	-	299,562	-	-	-	-	254,942	-

CALCULATION OF CAPITAL ADEQUACY RATIO
As of June 30, 2015 and 2014

(In Millions of Rupiah)

POS-POS	June 30, 2015		June 30, 2014	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
COMPONENTS				
I. Core Capital	82,900,346	85,773,443	75,801,127	76,993,024
1. Common Equity Tier 1	82,900,346	85,773,443	-	-
1.1. Paid in Capital (after deducting Treasury Stock)	6,167,291	6,167,291	-	-
1.2. Disclosed Reserves	80,566,014	80,936,770	-	-
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	62,874,780	63,211,640	-	-
1.2.5. Current year profit/loss which can be calculated into capital	11,861,191	11,953,763	-	-
1.2.6. Excess translation adjustment of financial statement	51,292	51,292	-	-
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	-	(58,063)	-	-
1.2.13. Required regulatory provision on non productive asset	(17,791)	(18,404)	-	-
1.2.14. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.3. Non controlling interest	-	181,709	-	-
1.4. Deduction factor of Common Equity Tier 1	3,832,959	1,512,327	-	-
1.4.1. Deferred tax	1,421,332	1,448,101	-	-
1.4.2. Goodwill	-	64,226	-	-
1.4.3. Other intangible assets	-	-	-	-
1.4.4. Equity investment which can be calculated as deduction factor	2,411,627	-	-	-
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)	20,104,897	20,261,932	3,498,904	4,826,186
1. Capital instrument which can be calculated as Tier 2	27,012	27,012	-	-
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RW)	4,984,828	5,141,863	-	-
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	103,005,242	106,035,375	79,300,031	81,819,210
RISK WEIGHTED ASSET (RWA)				
RWA FOR CREDIT RISK	398,786,211	417,880,270	351,861,689	367,701,462
RWA FOR MARKET RISK	9,616,226	9,762,815	2,516,350	2,581,343
RWA FOR OPERATIONAL RISK	96,206,873	98,655,847	83,790,585	84,169,035
TOTAL RWA	504,609,310	526,298,932	438,168,624	454,451,840
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	9.34%	9.36%	9.40%	9.40%
CAR				
CET1 Ratio	16.43%	16.30%	0.00%	0.00%
Tier 1 Ratio	16.43%	16.30%	17.30%	16.94%
Tier 2 Ratio	3.98%	3.85%	0.80%	1.06%
Total Ratio	20.41%	20.15%	18.10%	18.00%

CALCULATION OF FINANCIAL RATIOS
 As of June 30, 2015 and 2014

(In %)

Rasio		June 30, 2015	June 30, 2014
Performance Ratios			
1.	Capital Adequacy Ratio	20.41	18.10
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.53	1.40
3.	Non performing earning assets to total earning assets	1.81	1.68
4.	Allowance for impairment of financial assets to earning assets	2.56	3.06
5.	NPL <i>gross</i>	2.33	1.97
6.	NPL <i>net</i>	0.66	0.57
7.	Return on Asset (ROA)	3.91	4.89
8.	Return on Equity (ROE)	29.22	30.94
9.	Net Interest Margin (NIM)	7.88	8.93
10.	Operating Expenses to Operating Income (BOPO)	69.26	63.77
11.	Loan to Deposit Ratio (LDR)	87.87	94.00
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	8.02	8.02
	b. Reserve requirement - Foreign currencies	8.01	8.05
3.	Net Open Position (overall)	9.31	2.87

CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods from January 1 to June 30, 2015 and 2014

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2015	June 30, 2014
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	39,956,539	33,886,091
Sharia income	1,156,971	994,601
Expenses paid		
Interest expense	(13,484,382)	(9,370,192)
Sharia expenses	(487,925)	(513,690)
Recoveries of written off loans	934,716	989,031
Other operating income	4,821,502	2,559,994
Other operating expenses	(15,403,158)	(12,582,102)
Non-operating income - net	636,225	1,105,986
Cash flows before changes in operating assets and liabilities	18,130,488	17,069,719
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(1,250,000)	(1,030,204)
Securities and Government Recapitalization Bonds at fair value through profit or loss	(254,323)	561,950
Export bills	(2,701,875)	3,389,844
Loans	(16,913,207)	(30,655,559)
Sharia receivables and financing	(465,593)	(222,845)
Other assets	(3,261,008)	(7,878,259)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	(1,192,647)	1,615,803
Deposits:		
Demand deposits	246,811	212,231
<i>Wadiah</i> demand deposits	556,960	33,607
Savings deposits	(10,974,926)	(8,311,546)
<i>Wadiah</i> savings deposits	(13,170)	333,541
<i>Mudharabah</i> savings deposits	111,557	32,074
Time deposits	(15,888,820)	10,788,074
<i>Mudharabah</i> time deposits	(56,406)	772,350
Deposits from other banks and financial institutions	6,984,116	2,430,690
Other liabilities	842,014	839,111
Net cash obtained from operating activities	(26,100,029)	(10,019,419)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	6,008	5,476
Acceptance of dividends	136	49
Decrease in securities purchased under resale agreements	32,282,426	6,604,592
Acquisition of premises and equipment	(1,456,106)	(1,186,387)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(27,411,978)	5,212,747
Net cash used for investing activities	3,420,486	10,636,477
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of fund borrowings	(16,664,881)	(2,289,469)
Increase in securities sold under agreements to repurchase	164,252	2,301,370
Appropriation for dividends	(7,272,495)	(6,348,045)
Payments of subordinated loans	(10,634)	(10,662)
Acceptance of securities issued	858,313	-
Net cash used for financing activities	(22,925,445)	(6,346,806)

CONSOLIDATED STATEMENTS OF CASH FLOWS
 For the periods from January 1 to June 30, 2015 and 2014

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2015	June 30, 2014
NET INCREASE IN CASH AND CASH EQUIVALENTS	(45,604,988)	(5,729,748)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	8,296	13,500
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	172,731,255	112,050,809
CASH AND CASH EQUIVALENTS AT END OF YEAR	127,134,563	106,334,561
Cash and cash equivalents at end of year consist of:		
Cash	19,140,980	16,249,069
Current accounts with Bank Indonesia	48,520,820	41,865,835
Current accounts with other banks	9,139,405	6,281,801
Placements with other banks – maturing within three months or less since the acquisition date	39,142,593	33,071,951
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	11,190,765	8,865,905
Total Cash and Cash Equivalents	127,134,563	106,334,561

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	
- President Commissioner : Mustafa Abubakar (Concurrently Independent Commissioner)	Ultimate shareholder : - Negara Republik Indonesia : 56,75%
- Vice President Commissioner : Gatot Trihargo	
- Independent Commissioner : Ahmad Fuad	Non ultimate shareholder through capital market (≥ 5%) : - No
- Independent Commissioner : Adhyaksa Dault	
- Independent Commissioner : Fuad Rahmany	Non ultimate shareholder not through capital market (≥ 5%) : - No
- Independent Commissioner : Sony Keraf	
- Commissioner : Vincentius Sony Loho	
- Commissioner : Gatot M. Suwondo *)	
- Commissioner : Jeffrey J. Wurangian **)	
BOARD OF DIRECTORS	
- President Director : Asmawi Syam	Jakarta, July 31, 2015 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk Asmawi Syam Haru Koesmahargyo President Director Director
- Vice President Director : Sunarso	
- Director : Zulhelfi Abidin ***)	
- Director : Djarot Kusumayakti ****)	
- Director : Gatot Mardiwasisito	
- Compliance Director : A. Toni Soetirto	
- Director : Randi Anto	
- Director : Susy Liestiowaty	
- Director : Donsuwan Simatupang	
- Director : Haru Koesmahargyo	
- Director : Mohammad Irfan	

*) Resigned and has been reported to the Financial Services Authority (FSA) through letter No. B.119 - SKP/DHI/05/2015 Date May 29, 2015

**) Effective from the date of July 8, 2015 , in accordance FSA letter No. SR - 137/D.03/2015 dated July 3, 2015

***) Effective from the date of July 7, 2015 , in accordance FSA letter No. SR - 138/D.03/2015 dated July 3, 2015

****) The transfer of assignment in another state-owned enterprises and has been reported to the Financial Services Authority (FSA) through letter No. B.134 - SKP/DHI/06/2015 Date June 12, 2015

Notes :

- The interim consolidated financial information above is taken from the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("Bank") and the entity son dated June 30, 2015 and for the period ended on that date, which is prepared by management in accordance with Accounting Standard Bank Finance in Indonesia, which has been in the Review by Purwantono, Suherman & Surja ("PSS"), a member firm of Ernst & Young Global Limited, an independent auditor, as contained in its report dated July 24, 2015, the interim consolidated financial information above does not include consolidated interim statement of changes in equity and notes to the interim consolidated financial statements. While the consolidated financial statements of the Bank and Entities son dated December 31, 2014 and the year then ended were audited by Purwantono, Suherman & Surja ("PSS"), a member firm of Ernst & Young Global Limited, an independent auditor, the audit opinion unqualified, as contained in its report dated January 16, 2015 that are not listed in this publication, because of the above consolidated financial information taken from the Consolidated Financial Statements, thus the information is not a complete presentation of the Consolidated Financial Statements.
- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - Financial Services Authority Regulation No. 6 / POJK.03 / 2015 dated March 31, 2015 on " Transparency and publication of the Bank Reports " .
 - Circular of the Financial Services Authority No. 11/SEOJK.03.2015 dated 17 April 2015 regarding the " Transparency Reports and Publications General KeuanganBank Conventional "
 - 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".
 - 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" .
- 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.
- The Foreign currency exchange rate for 1 USD as of June 30, 2015, December 31, 2014, and June 30, 2014 are respective Rp13.332,50, Rp12.385,00
- 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.