

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
ASSETS					
1.	Cash	20,794,359	22,188,565	21,108,125	22,469,167
2.	Placements with Bank Indonesia	72,735,551	99,316,979	76,268,330	101,758,775
3.	Placements with other banks	14,962,328	22,363,331	14,356,565	22,208,024
4.	Spot and derivative receivables	5,893	536	5,893	536
5.	Securities				
	a. Measured at fair value through profit and loss	270,333	58,009	406,175	128,342
	b. Available for sale	42,660,417	26,520,928	43,100,870	27,031,186
	c. Held to maturity	57,894,410	43,139,662	61,049,612	45,428,157
	d. Loans and receivables	11,036,677	10,527,985	11,036,677	10,527,985
6.	Securities sold under repurchase agreement (repo)	8,308,671	15,884,371	8,308,671	15,884,371
7.	Securities purchased with agreement to resell (reverse repo)	15,058,922	39,003,595	15,058,922	39,003,595
8.	Acceptances receivables	7,239,477	6,503,269	7,277,601	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	518,965,538	490,410,064	524,591,582	495,104,644
10.	Sharia financing	-	-	16,072,347	15,322,903
11.	Investments in shares	3,324,071	2,407,978	265,561	251,573
12.	Impairment on financial assets -/-				
	a. Securities	-	-	-	-
	b. Loans	(17,459,645)	(15,785,241)	(17,601,240)	(15,886,145)
	c. Others	-	-	-	-
13.	Intangible assets	-	-	86,322	86,322
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
14.	Premises and equipment	12,717,008	11,085,865	13,423,212	11,583,301
	Accumulated depreciation on premises and equipment -/-	(6,029,552)	(5,369,443)	(6,364,294)	(5,665,831)
15.	Aset non produktif				
	a. Abandoned properties	10,340	10,096	10,340	10,096
	b. Foreclosed assets	27,068	27,214	84,278	27,553
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	1,125	442	1,125	442
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,420,199	1,663,539	1,444,537	1,688,872
19.	Other assets	11,872,795	8,088,341	12,329,665	8,516,376
	TOTAL ASSETS	775,815,985	778,046,085	802,299,134	801,984,190

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	109,565,104	89,075,577	110,078,855	89,430,267
2.	Savings deposits	233,753,601	232,413,723	234,098,351	232,722,519
3.	Time deposits	268,005,902	278,915,070	272,907,626	283,457,544
4.	Revenue sharing Investment	-	-	18,863,643	16,711,516
5.	Liabilities to Bank Indonesia	401,902	383,131	401,902	383,131
6.	Liabilities to other banks	4,890,732	8,657,773	5,045,290	9,365,037
7.	Spot and derivative payable	1,592,481	717,523	1,592,481	717,523
8.	Liabilities on securities sold under repurchase agreements	8,409,770	15,456,701	8,409,770	15,456,701
9.	Acceptances payable	7,239,477	6,503,269	7,277,601	6,525,688
10.	Securities issued	12,787,263	8,307,503	12,747,513	8,257,990
11.	Fund borrowings	6,196,279	24,948,581	6,296,279	25,048,581
12.	Margin deposits received	24,028	32,106	26,495	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	15,953,384	15,454,142	16,921,149	16,166,915
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	668,819,923	680,865,099	694,666,955	704,278,355
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	61,226	56,468	61,226	56,468
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(1,720,080)	(193,160)	(1,753,956)	(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	437,930	113,513	455,088	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	63,212,765	48,927,619
	b. Current year	18,285,316	24,176,358	18,423,557	24,230,996
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	106,996,062	97,180,986	107,455,570	97,530,651
25.	Minority interest			176,609	175,184
	TOTAL EQUITIES	106,996,062	97,180,986	107,632,179	97,705,835
	TOTAL LIABILITIES AND EQUITIES	775,815,985	778,046,085	802,299,134	801,984,190

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2015	September 30, 2014	September 30, 2015	September 30, 2014
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	58,140,437	50,885,425	60,511,527	52,881,845
	b. Foreign currencies	2,781,334	1,580,237	2,788,602	1,587,830
2.	Interest expenses				
	a. Rupiah	17,953,890	14,673,542	19,041,130	15,646,013
	b. Foreign currencies	1,392,810	829,521	1,395,259	832,996
	Net interest income (expenses)	41,575,071	36,962,599	42,863,740	37,990,666
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	2,744	-	3,856
	ii. Loans	-	-	-	-
	iii. Spot and derivative	306,918	223,350	306,918	225,232
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	55,529	98,091	70,395	106,598
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	246,664	17,844	261,514	17,873
	e. Gain from investment in shares with equity method	13,988	26,799	13,988	26,799
	f. Dividend	5,434	8,266	467	206
	g. Fees/commissions and administrative	5,216,158	4,228,037	5,245,524	4,254,912
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	2,510,422	2,028,273	2,609,737	2,079,348
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	25,497	-	36,572	-
	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	6,891,988	4,868,618	6,969,082	4,905,561
	iii. Sharia financing	-	-	124,561	34,358
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	49,449	34,350	49,449	34,350
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	464	2,171	2,609	3,716
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	10,887,018	10,202,679	11,370,615	10,628,938
	k. Promotion expenses	531,003	398,108	558,570	421,909
	l. Other expenses	10,343,800	7,999,633	10,868,166	8,521,955
	Other Operating Income (expenses)	(20,374,106)	(16,872,155)	(21,471,081)	(17,835,963)
	INCOME FROM OPERATIONS	21,200,965	20,090,444	21,392,659	20,154,703

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2015	September 30, 2014	September 30, 2015	September 30, 2014
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	11,101	7,501	11,241	8,145
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	1,215,685	2,272,487	1,216,786	2,277,132
	NON OPERATING PROFIT (LOSS)	1,226,786	2,279,988	1,228,027	2,285,277
	PROFIT (LOSS) BEFORE INCOME TAX	22,427,751	22,370,432	22,620,686	22,439,980
	Income tax expenses				
a.	Estimated current tax -/-	3,342,496	4,146,749	3,402,344	4,163,286
b.	Deffered tax income (expenses)	799,939	192,937	794,785	209,574
	PROFIT (LOSS) AFTER INCOME TAX - NET	18,285,316	18,030,746	18,423,557	18,067,120
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	432,556	(89,510)	441,408	(85,213)
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	(108,139)	22,378	(110,352)	21,303
2 . Items that will be reclassified to profit or loss					
a.	Adjustments due to the translation of financial statements in foreign currencies	4,758	(28,824)	4,758	(28,824)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(2,035,893)	456,453	(2,078,914)	458,226
c.	The effective portion of cash flow hedges	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax related to items that will be reclassified to profit or loss	508,973	(114,114)	519,728	(114,557)
	Other comprehensive income of the current year - net of applicable income tax	(1,197,745)	246,383	(1,223,372)	250,935
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	17,087,571	18,277,129	17,200,185	18,318,055
Profit attributable to:					
	OWNER	18,285,316	18,030,746	18,416,784	18,059,257
	NON INTEREST CONTROL			6,773	7,863
	TOTAL INCOME OF CURRENT YEAR	18,285,316	18,030,746	18,423,557	18,067,120
Total comprehensive income attributable to:					
	OWNER	(1,197,745)	246,383	(1,219,255)	250,469
	NON INTEREST CONTROL			(4,117)	466
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	(1,197,745)	246,383	(1,223,372)	250,935
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	7,272,495	6,348,045	-	-
	EARNINGS PER SHARE	741.22	730.90	746.55	732.06

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		September 30, 2015	December 31, 2014	September 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	9,248,645	4,235,957	9,248,645	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	37,368,381	32,950,168	37,368,381	33,069,232
	- Foreign currencies	22,110,542	17,754,114	22,110,542	17,754,114
	b. Others				
	i. Committed	-	-	709,258	199,195
	ii. Uncommitted	50,599,896	43,346,031	50,599,896	44,335,830
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	23,711	1,850
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	8,725,337	8,108,905	8,746,899	8,127,779
	b. Local letters of credit	3,423,101	1,073,807	3,423,101	1,081,760
	4 Outstanding sales position on spot and derivative	10,169,420	4,760,224	10,169,420	4,760,224
	5 Others	-	-	194,891	74,780
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	4,814	6,210	39,897	35,817
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	6,681,829	5,795,203	6,753,280	5,903,240
	b. Foreign currencies	20,626,900	12,941,295	20,626,900	12,950,585
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of September 30, 2015

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	2,677,008	2,677,008	-	104	388
2.	Forward	1,076,612	1,076,612	-	5,789	34
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	1,142,700	1,142,700	-	-	24,826
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	700,000	700,000	-	-	1,895
5.	Others	-	-	-	-	-
C.	Others	8,727,474	8,727,474	-	-	1,565,338
	TOTAL	14,323,794	14,323,794	-	5,893	1,592,481

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		September 30, 2015						September 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	1,034,349	-	-	-	-	1,034,349	2,525,775	-	-	-	-	2,525,775
	b. Foreign currencies	12,987,979	-	-	-	-	12,987,979	12,929,915	-	-	-	-	12,929,915
2.	Spot and derivative receivables												
	a. Rupiah	5,789	-	-	-	-	5,789	1,057	-	-	-	-	1,057
	b. Foreign currencies	104	-	-	-	-	104	246	-	-	-	-	246
3.	Securities												
	a. Rupiah	77,612,856	-	-	-	-	77,612,856	40,468,835	-	-	-	-	40,468,835
	b. Foreign currencies	34,209,231	-	-	-	-	34,209,231	13,661,573	-	-	-	-	13,661,573
4.	Securities sold with agreement to repurchase												
	a. Rupiah	2,561,936	-	-	-	-	2,561,936	-	-	-	-	-	-
	b. Foreign currencies	5,746,735	-	-	-	-	5,746,735	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	15,058,922	-	-	-	-	15,058,922	41,391,284	-	-	-	-	41,391,284
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	7,239,477	-	-	-	-	7,239,477	1,861,281	-	-	-	-	1,861,281
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	195,975,979	22,048,816	1,542,691	1,303,380	4,669,756	225,540,622	174,051,839	17,919,654	1,268,150	1,315,438	4,143,581	198,698,662
	ii. Foreign currencies	5,399,295	137,641	-	-	46,331	5,583,267	3,340,810	73,606	320	-	38,091	3,452,827
	b. Non UMKM												
	i. Rupiah	221,543,245	11,506,353	295,550	1,286,344	1,197,201	235,828,693	210,200,861	8,648,093	250,114	270,142	1,073,976	220,443,186
	ii. Foreign currencies	48,196,407	1,832,745	64,233	57,489	929,237	51,080,111	38,310,887	1,910,018	33,710	-	375,198	40,629,813
	c. Restructured loans												
	i. Rupiah	6,801,737	5,842,648	605,445	267,375	1,151,579	14,668,784	7,487,923	3,100,546	441,872	201,114	929,404	12,160,859
	ii. Foreign currencies	2,099,198	306,389	41,903	-	275,312	2,722,802	657,814	54,663	-	-	228,910	941,387
	d. Property loans	2,188,774	476,519	30,249	-	82,453	2,777,995	1,600,788	542,465	2,922	25,131	81,405	2,252,711
8.	Investments in shares	3,060,454	-	-	-	-	3,060,454	2,158,160	-	-	-	-	2,158,160
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
	a. Rupiah	79,165,255	1,773,028	11,904	187,196	-	81,137,383	59,215,424	683,260	23,685	5,347	-	59,927,716
	b. Foreign currencies	65,934,023	2,428,310	36,270	-	-	68,398,603	47,793,303	673,149	-	-	-	48,466,452
12.	Repossessed assets	3,044	-	5,189	9,125	9,710	27,068	-	-	15,379	3,874	9,808	29,061

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		September 30, 2015					September 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. Chanelling 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	September 30, 2015				September 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	-	-	149,623	-	-	-	-	157,557	-
2.	Spot and derivative receivables	-	-	59	-	-	-	-	13	-
3.	Securities	-	-	209,411	-	-	-	-	121,608	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	72,395	-	-	-	-	18,613	-
7.	Loans	2,855,009	14,604,636	4,712,532	10,378,464	1,646,040	15,013,375	4,268,737	8,084,049	-
8.	Investments in shares	-	-	2,653	-	-	-	-	2,494	-
9.	Temporary investment	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	300	-
11.	Administrative account transactions	-	-	394,572	-	-	-	-	241,644	-

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

(In Millions of Rupiah)

POS-POS	September 30, 2015		September 30, 2014	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
COMPONENTS				
I. Core Capital	86,706,851	90,496,902	79,008,395	80,191,463
1. Common Equity Tier 1	86,706,851	90,496,902	-	-
1.1. Paid in Capital (after deducting Treasury Stock)	6,167,291	6,167,291	-	-
1.2. Disclosed Reserves	85,282,184	85,662,119	-	-
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	63,212,765	-	-
1.2.5. Current year profit/loss which can be calculated into capital	18,285,316	18,423,557	-	-
1.2.6. Excess translation adjustment of financial statement	61,226	61,226	-	-
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	(1,717,940)	(1,751,714)	-	-
1.2.11. Fixed asset revaluation surplus	-	-	-	-
1.2.12. Negative differences between regulatory provision and impairment of productive asset	-	(56,284)	-	-
1.2.13. Required regulatory provision on non productive asset	(17,740)	(23,973)	-	-
1.2.14. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.3. Non controlling interest	-	176,609	-	-
1.4. Deduction factor of Common Equity Tier 1	4,742,624	1,509,117	-	-
1.4.1. Deferred tax	1,420,199	1,444,537	-	-
1.4.2. Goodwill	-	64,580	-	-
1.4.3. Other intangible assets	-	-	-	-
1.4.4. Equity investment which can be calculated as deduction factor	3,322,425	-	-	-
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)	20,351,743	20,519,275	3,450,807	4,782,824
1. Capital instrument which can be calculated as Tier 2	26,779	26,779	-	-
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)	5,231,907	5,399,439	-	-
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	107,058,594	111,016,177	82,459,202	84,974,287
RISK WEIGHTED ASSET (RWA)				
RWA FOR CREDIT RISK	418,552,578	438,229,009	358,420,935	374,513,313
RWA FOR MARKET RISK	5,139,788	5,393,758	1,859,707	1,942,388
RWA FOR OPERATIONAL RISK	96,206,873	98,655,847	83,790,585	84,169,035
TOTAL RWA	519,899,239	542,278,614	444,071,227	460,624,736
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	9.41%	9.42%	9.37%	9.39%
CAR				
CET1 Ratio	16.68%	16.69%	0.00%	0.00%
Tier 1 Ratio	16.68%	16.69%	17.79%	17.41%
Tier 2 Ratio	3.91%	3.78%	0.78%	1.04%
Total Ratio	20.59%	20.47%	18.57%	18.45%

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

(In %)

Rasio		September 30, 2015	September 30, 2014
Performance Ratios			
1.	Capital Adequacy Ratio	20.59	18.57
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.44	1.28
3.	Non performing earning assets to total earning assets	1.71	1.51
4.	Allowance for impairment of financial assets to earning assets	2.57	2.87
5.	NPL <i>gross</i>	2.24	1.89
6.	NPL <i>net</i>	0.59	0.46
7.	Return on Asset (ROA)	3.95	4.82
8.	Return on Equity (ROE)	29.60	31.51
9.	Net Interest Margin (NIM)	8.08	8.78
10.	Operating Expenses to Operating Income (BOPO)	69.40	66.01
11.	Loan to Deposit Ratio (LDR)	84.89	85.29
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	8.01	8.02
	b. Reserve requirement - Foreign currencies	8.02	8.07
3.	Net Open Position (overall)	3.38	1.77

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2015	September 30, 2014
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	60,909,046	52,793,792
Sharia income	1,836,407	1,536,417
Expenses paid		
Interest expense	(19,740,023)	(15,358,144)
Sharia expenses	(772,159)	(766,596)
Recoveries of written off loans	1,588,789	1,383,935
Other operating income	7,566,548	4,670,261
Other operating expenses	(21,427,324)	(19,347,137)
Non-operating income - net	1,231,940	2,278,710
Cash flows before changes in operating assets and liabilities	31,193,224	27,191,238
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	-	2,796
Securities and Government Recapitalization Bonds at fair value through profit or loss	(134,112)	453,553
Export bills	(508,692)	949,133
Loans	(34,734,751)	(37,728,851)
Sharia receivables and financing	(882,154)	(676,564)
Other assets	(6,111,433)	(7,372,081)
Increase (decrease) in operating liabilities:		
Liabilities due immediately	(1,073,989)	2,840,101
Deposits:		
Demand deposits	20,648,590	1,051,210
<i>Wadiah</i> demand deposits	497,203	(157,732)
Savings deposits	1,375,833	1,144,313
<i>Wadiah</i> savings deposits	151,602	604,575
<i>Mudharabah</i> savings deposits	209,651	61,411
Time deposits	(10,549,919)	56,550,061
<i>Mudharabah</i> time deposits	1,293,671	1,143,034
Deposits from other banks and financial institutions	(4,294,587)	5,292,502
Other liabilities	2,309,304	(1,224,684)
Net cash obtained from operating activities	(610,559)	50,124,015
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	8,968	7,991
Acceptance of dividends	467	206
Increase in securities purchased under resale agreements	23,944,673	(26,951,221)
Acquisition of premises and equipment	(1,957,970)	(1,755,093)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(45,602,864)	181,527
Net cash used for investing activities	(23,606,726)	(28,516,590)
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (Payment) of fund borrowings	(18,771,072)	1,469,084
Increase in securities sold under agreements to repurchase	(7,046,931)	-
Appropriation for dividends	(7,272,496)	(6,348,045)
Payments of subordinated loans	(10,867)	(10,894)
Acceptance of securities issued	3,267,658	-
Net cash used for financing activities	(29,833,708)	(4,889,855)

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

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2015	September 30, 2014
NET INCREASE IN CASH AND CASH EQUIVALENTS	(54,050,993)	16,717,570
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	3,385	21,562
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	172,731,254	112,050,809
CASH AND CASH EQUIVALENTS AT END OF YEAR	118,683,646	128,789,941
Cash and cash equivalents at end of year consist of:		
Cash	21,108,125	16,390,761
Current accounts with Bank Indonesia	52,868,550	46,438,829
Current accounts with other banks	9,076,357	9,290,308
Placements with other banks – maturing within three months or less since the acquisition date	28,541,746	49,001,531
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	7,088,868	7,668,512
Total Cash and Cash Equivalents	118,683,646	128,789,941

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	
- President Commissioner : Mustafa Abubakar (Concurrently Independent Commissioner)	Ultimate shareholder :
- Vice President Commissioner : Gatot Trihargo	- Negara Republik Indonesia : 56,75%
- Independent Commissioner : Ahmad Fuad	Non ultimate shareholder through capital market (≥ 5%) :
- Independent Commissioner : Adhyaksa Dault	- No
- Independent Commissioner : A. Fuad Rahmany	Non ultimate shareholder not through capital market (≥ 5%) :
- Independent Commissioner : A. Sony Keraf	- No
- Commissioner : Vincentius Sony Loho	
- Commissioner : Jeffry J. Wurangian	
BOARD OF DIRECTORS	
- President Director : Asmawi Syam	
- Vice President Director : Sunarso	
- Director : Agus Toni Soetirto	
- Director : Randi Anto	
- Director : Gatot Mardiwastiso	
- Director : Mohammad Irfan	
- Director : Zulhelfi Abidin	
- Compliance Director : Susy Liestiwaty	
- Director : Donsuwan Simatupang	
- Director : Haru Koesmahargyo	
- Director : Kuswiyoto *)	
	Jakarta, October 23, 2015 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk Asmawi Syam Haru Koesmahargyo President Director Director

*) Effective after approval by the Financial Services Authority of Indonesia on Fit & Proper Test and comply with the applicable legislation.

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 subsidiaries dated September 30, 2015 and for the period ended on that date, which is prepared with Accounting Standard Bank Finance in Indonesia is unaudited, 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 subsidiaries dated December 31, 2014 and the year ended on that date has been 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 September 30, 2015, December 31, 2014, and September 30, 2014 are respective Rp14.650,00, Rp12.385,00 and Rp12.185,00
- 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.