

**BALANCE SHEETS**  
 As of March 31, 2016 and 2015

(In Millions of Rupiah)

| No.           | DESCRIPTION  | BANK               |                    | CONSOLIDATED       |                    |
|---------------|--|--------------------|--------------------|--------------------|--------------------|
|               |  | March 31, 2016     | December 31, 2015  | March 31, 2016     | December 31, 2015  |
| <b>ASSETS</b> |  |                    |                    |                    |                    |
| 1.            | Cash   | 21,969,829         | 28,470,316         | 22,254,862         | 28,771,635         |
| 2.            | Placements with Bank Indonesia                               | 72,291,986         | 95,641,785         | 76,067,718         | 99,752,721         |
| 3.            | Placements with other banks                                  | 14,918,325         | 20,612,062         | 14,959,484         | 20,911,021         |
| 4.            | Spot and derivative receivables                              | 13,113             | -                  | 13,113             | -                  |
| 5.            | Securities   |                    |                    |                    |                    |
|               | a. Measured at fair value through profit and loss            | 786,087            | 273,714            | 1,168,513          | 929,334            |
|               | b. Available for sale  | 57,921,466         | 49,427,382         | 61,454,783         | 52,359,270         |
|               | c. Held to maturity  | 58,543,621         | 59,347,119         | 63,410,625         | 63,880,149         |
|               | d. Loans and receivables                                     | 6,976,821          | 7,280,883          | 6,976,821          | 7,280,883          |
| 6.            | Securities sold under repurchase agreement (repo)            | 7,151,190          | 11,538,498         | 7,151,190          | 11,538,498         |
| 7.            | Securities purchased with agreement to resell (reverse repo) | 17,763,184         | 845,125            | 17,763,184         | 845,125            |
| 8.            | Acceptances receivables                                      | 5,196,879          | 5,138,671          | 5,210,029          | 5,163,471          |
| 9.            | Loans  |                    |                    |                    |                    |
|               | a. Measured at fair value through profit and loss            | -                  | -                  | -                  | -                  |
|               | b. Available for sale  | -                  | -                  | -                  | -                  |
|               | c. Held to maturity  | -                  | -                  | -                  | -                  |
|               | d. Loans and receivables                                     | 561,108,859        | 558,446,721        | 567,428,166        | 564,491,243        |
| 10.           | Sharia financing   | -                  | -                  | 16,510,730         | 16,261,754         |
| 11.           | Investments in shares  | 4,956,097          | 4,949,988          | 271,441            | 269,130            |
| 12.           | Impairment on financial assets -/-                           |                    |                    |                    |                    |
|               | a. Securities  | -                  | -                  | (19,047)           | (17,746)           |
|               | b. Loans   | (18,656,882)       | (17,030,352)       | (18,808,949)       | (17,162,183)       |
|               | c. Others  | -                  | -                  | -                  | -                  |
| 13.           | Intangible assets  | -                  | -                  | 394,868            | 394,868            |
|               | Accumulated amortisation for intangible assets -/-           | -                  | -                  | (21,742)           | (21,742)           |
| 14.           | Premises and equipment                                       | 14,457,293         | 13,982,469         | 15,354,050         | 14,687,468         |
|               | Accumulated depreciation on premises and equipment -/-       | (6,477,467)        | (6,231,273)        | (6,908,905)        | (6,648,188)        |
| 15.           | Aset non produktif   |                    |                    |                    |                    |
|               | a. Abandoned properties                                      | 12,434             | 9,191              | 12,434             | 9,191              |
|               | b. Foreclosed assets   | 28,366             | 29,780             | 85,012             | 84,191             |
|               | c. Suspense account  | -                  | -                  | -                  | -                  |
|               | d. Inter office assets                                       |                    |                    |                    |                    |
|               | a. Operational activities conducted in Indonesia             | 326                | 393                | 326                | 393                |
|               | b. Operational activities conducted outside Indonesia        | -                  | -                  | -                  | -                  |
| 16.           | Impairment on non financial assets -/-                       | -                  | -                  | -                  | -                  |
| 17.           | Finance leased   | -                  | -                  | -                  | -                  |
| 18.           | Deferred tax assets  | 1,424,355          | 1,806,780          | 1,581,103          | 1,983,774          |
| 19.           | Other assets   | 11,705,753         | 11,459,127         | 12,628,889         | 12,662,052         |
|               | <b>TOTAL ASSETS</b>  | <b>832,091,635</b> | <b>845,998,379</b> | <b>864,938,698</b> | <b>878,426,312</b> |

**BALANCE SHEETS**  
As of March 31, 2016 and 2015

(In Millions of Rupiah)

| No.   | DESCRIPTION   | BANK               |                    | CONSOLIDATED       |                    |
|---|---|--------------------|--------------------|--------------------|--------------------|
|   |   | March 31, 2016     | December 31, 2015  | March 31, 2016     | December 31, 2015  |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b> |   |                    |                    |                    |                    |
| <b>LIABILITIES</b>                          |   |                    |                    |                    |                    |
| 1.  | Demand deposits   | 108,150,385        | 112,988,721        | 108,657,672        | 113,429,343        |
| 2.  | Savings deposits  | 249,037,321        | 267,607,038        | 249,389,608        | 268,058,865        |
| 3.  | Time deposits   | 274,593,066        | 262,178,245        | 280,435,403        | 267,884,404        |
| 4.  | Revenue sharing Investment  | -                  | -                  | 20,253,224         | 19,622,767         |
| 5.  | Liabilities to Bank Indonesia   | 63,986             | 77,676             | 63,986             | 77,676             |
| 6.  | Liabilities to other banks  | 10,322,121         | 11,335,746         | 10,349,808         | 12,125,636         |
| 7.  | Spot and derivative payable   | 118,021            | 445,753            | 120,256            | 445,753            |
| 8.  | Liabilities on securities sold under repurchase agreements                            | 7,065,363          | 11,377,958         | 7,065,363          | 11,377,958         |
| 9.  | Acceptances payable   | 5,196,879          | 5,138,671          | 5,210,029          | 5,163,471          |
| 10.   | Securities issued   | 14,656,883         | 10,268,606         | 14,654,230         | 10,267,279         |
| 11.   | Fund borrowings   | 24,627,725         | 35,420,946         | 24,727,725         | 35,520,946         |
| 12.   | Margin deposits received  | 16,283             | 16,423             | 16,966             | 16,856             |
| 13.   | Inter office liabilities  |                    |                    |                    |                    |
|   | a. Operational activities conducted in Indonesia                                      | -                  | -                  | -                  | -                  |
|   | b. Operational activities conducted outside Indonesia                                 | -                  | -                  | -                  | -                  |
| 14.   | Deferred tax liabilities  | -                  | -                  | -                  | -                  |
| 15.   | Other liabilities   | 26,330,242         | 16,750,798         | 31,164,434         | 21,308,179         |
| 16.   | Profit sharing Investment   | -                  | -                  | -                  | -                  |
|   | <b>TOTAL LIABILITIES</b>  | <b>720,178,275</b> | <b>733,606,581</b> | <b>752,108,704</b> | <b>765,299,133</b> |
| <b>EQUITY</b>                               |   |                    |                    |                    |                    |
| 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 -/-   | (2,418,948)        | (2,286,375)        | (2,418,948)        | (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                                       | 43,369             | 49,069             | 43,369             | 49,069             |
|   | b. Gain (loss) on value changes of financial assets categorized as available for sale | 126,530            | (1,039,129)        | 92,301             | (1,145,471)        |
|   | 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                              | 509,080            | 532,411            | 517,367            | 541,468            |
|   | 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          | 3,022,684          | 3,022,684          | 3,022,684          |
|   | b. Appropriated reserves  | 15,093,057         | 15,093,057         | 15,093,057         | 15,093,057         |
| 24.   | Retained Earning  |                    |                    |                    |                    |
|   | a. Previous years   | 80,459,610         | 62,874,782         | 80,979,399         | 63,206,492         |
|   | b. Current year   | 6,136,829          | 25,204,150         | 6,251,811          | 25,410,788         |
|   | <b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b>   | <b>111,913,360</b> | <b>112,391,798</b> | <b>112,522,189</b> | <b>112,832,861</b> |
| 25.   | Minority interest   |                    |                    | 307,805            | 294,318            |
|   | <b>TOTAL EQUITIES</b>   | <b>111,913,360</b> | <b>112,391,798</b> | <b>112,829,994</b> | <b>113,127,179</b> |
|   | <b>TOTAL LIABILITIES AND EQUITIES</b>   | <b>832,091,635</b> | <b>845,998,379</b> | <b>864,938,698</b> | <b>878,426,312</b> |

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to March 31, 2016 and 2015

(In Millions of Rupiah, unless otherwise stated)

| No.   | DESCRIPTION  | BANK               |                    | CONSOLIDATED       |                    |
|---|--|--------------------|--------------------|--------------------|--------------------|
|   |  | March 31, 2016     | March 31, 2015     | March 31, 2016     | March 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  | 20,887,548         | 19,576,225         | 21,798,433         | 20,346,898         |
|   | b. Foreign currencies  | 952,365            | 506,838            | 953,849            | 509,423            |
| <b>2.</b>                                       | <b>Interest expenses</b>   |                    |                    |                    |                    |
|   | a. Rupiah  | 5,978,963          | 6,505,351          | 6,373,935          | 6,858,970          |
|   | b. Foreign currencies  | 535,494            | 499,054            | 535,790            | 500,016            |
|   | <b>Net interest income (expenses)</b>  | <b>15,325,456</b>  | <b>13,078,658</b>  | <b>15,842,557</b>  | <b>13,497,335</b>  |
| <b>3.</b>                                       | <b>Premium Income</b>  | -                  | -                  | 569,989            | -                  |
| <b>4.</b>                                       | <b>Expense Claims</b>  | -                  | -                  | 558,115            | -                  |
|   | <b>Premium Income (Expense Claims) Net</b>   | -                  | -                  | <b>11,874</b>      | -                  |
|   | <b>Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net</b> | <b>15,325,456</b>  | <b>13,078,658</b>  | <b>15,854,431</b>  | <b>13,497,335</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  | 3,359              | 2,807              | 22,531             | 6,763              |
|   | ii. Loans  | -                  | -                  | -                  | -                  |
|   | iii. Spot and derivative   | 22,977             | 148,766            | 22,977             | 148,766            |
|   | iv. Other financial assets   | -                  | -                  | -                  | -                  |
|   | b. Decrease in fair value of financial assets (mark to market)                                       | -                  | -                  | -                  | -                  |
|   | c. Gain from sale of financial assets  |                    |                    |                    |                    |
|   | i. Securities  | 78,189             | 43,198             | 112,489            | 46,612             |
|   | ii. Loans  | -                  | -                  | -                  | -                  |
|   | iii. Other financial assets  | -                  | -                  | -                  | -                  |
|   | d. Gain from spot and derivative transaction (realised)  | -                  | 11,263             | -                  | 15,802             |
|   | e. Gain from investment in shares with equity method   | 6,109              | 5,502              | 6,109              | 5,502              |
|   | f. Dividend  | -                  | 136                | 52                 | 168                |
|   | g. Fees/commissions and administrative   | 1,966,838          | 1,744,144          | 1,968,575          | 1,752,324          |
|   | h. Correction on allowance for impairment  | -                  | -                  | 3,434              | -                  |
|   | i. Other income  | 1,256,497          | 771,231            | 1,354,405          | 801,446            |
| <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  | -                  | -                  | 879                | -                  |
|   | d. Losses from spot and derivative transaction (realised)  | 95,604             | -                  | 98,457             | -                  |
|   | e. Impairment  |                    |                    |                    |                    |
|   | i. Securities  | -                  | -                  | 1,302              | -                  |
|   | ii. Loans  | 3,588,754          | 1,482,867          | 3,609,016          | 1,500,231          |
|   | iii. Sharia financing  | -                  | -                  | -                  | 64,626             |
|   | iv. Other financial assets   | -                  | -                  | -                  | -                  |
|   | f. Losses related to operational risk  | 8,673              | 8,566              | 8,673              | 8,566              |
|   | g. Losses from investment in shares under equity method  | -                  | -                  | -                  | -                  |
|   | h. Fees/commissions and administrative   | -                  | -                  | 43,748             | 549                |
|   | i. Losses from decreases in value of non financial assets  | -                  | -                  | -                  | -                  |
|   | j. Salaries and employee benefits  | 4,171,813          | 3,700,480          | 4,396,726          | 3,850,539          |
|   | k. Promotion expenses  | 167,639            | 148,817            | 171,881            | 151,612            |
|   | l. Other expenses  | 3,604,687          | 3,174,266          | 3,856,793          | 3,358,275          |
|   | <b>Other Operating Income (expenses)</b>   | <b>(8,303,201)</b> | <b>(5,787,949)</b> | <b>(8,696,903)</b> | <b>(6,157,015)</b> |

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to March 31, 2016 and 2015

(In Millions of Rupiah, unless otherwise stated)

| No.  | DESCRIPTION  | BANK             |                  | CONSOLIDATED     |                  |
|--|--|------------------|------------------|------------------|------------------|
|  |  | March 31, 2016   | March 31, 2015   | March 31, 2016   | March 31, 2015   |
|  | <b>INCOME FROM OPERATIONS</b>  | <b>7,022,255</b> | <b>7,290,709</b> | <b>7,157,528</b> | <b>7,340,320</b> |
| <b>NON OPERATING INCOME AND EXPENSES</b>                         |  |                  |                  |                  |                  |
| 1.   | Gain (losses) from sale of premises and equipment                                  | 3,580            | 5,147            | 3,706            | 5,164            |
| 2.   | Gain (Losses) from foreign currencies translation                                  | -                | -                | -                | -                |
| 3.   | Other non operating income (expenses)  | 569,409          | 283,489          | 578,403          | 285,447          |
|  | <b>NON OPERATING PROFIT (LOSS)</b>   | <b>572,989</b>   | <b>288,636</b>   | <b>582,109</b>   | <b>290,611</b>   |
|  | <b>PROFIT (LOSS) BEFORE INCOME TAX</b>   | <b>7,595,244</b> | <b>7,579,345</b> | <b>7,739,637</b> | <b>7,630,931</b> |
|  | Income tax expenses  |                  |                  |                  |                  |
| a.   | Estimated current tax -/-  | 1,456,768        | 1,288,034        | 1,488,219        | 1,294,794        |
| b.   | Deferred tax income (expenses)   | 1,647            | 189,938          | (393)            | 188,746          |
|  | <b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>  | <b>6,136,829</b> | <b>6,101,373</b> | <b>6,251,811</b> | <b>6,147,391</b> |
| <b>OTHER COMPREHENSIVE INCOME</b>                                |  |                  |                  |                  |                  |
| <b>1 . Items that will not be reclassified to profit or loss</b> |  |                  |                  |                  |                  |
| a.   | Gain on fixed asset revaluation  | -                | -                | -                | -                |
| b.   | Gains (losses) on defined benefit actuarial of manfaat pasti program               | (31,108)         | (1,092,856)      | (32,323)         | (1,094,150)      |
| 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        | 7,777            | 273,214          | 8,081            | 273,538          |
| <b>2 . Items that will be reclassified to profit or loss</b>     |  |                  |                  |                  |                  |
| a.   | Adjustments due to the translation of financial statements in foreign currencies   | (5,700)          | 15,690           | (5,700)          | 15,690           |
| b.   | Gains (losses) from changes in the value of financial assets as available for sale | 1,554,212        | 549,276          | 1,652,159        | 566,173          |
| c.   | The effective portion of cash flow hedges  | -                | -                | -                | -                |
| d.   | Others   | -                | -                | -                | -                |
| e.   | Income tax related to items that will be reclassified to profit or loss            | (388,553)        | (137,319)        | (413,040)        | (141,543)        |
|  | Other comprehensive income of the current year - net of applicable income tax      | 1,136,628        | (391,995)        | 1,209,177        | (380,292)        |
|  | <b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>                              | <b>7,273,457</b> | <b>5,709,378</b> | <b>7,460,988</b> | <b>5,767,099</b> |
| <b>Profit attributable to:</b>                                   |  |                  |                  |                  |                  |
|  | OWNER  | 6,136,829        | 6,101,373        | 6,245,486        | 6,143,390        |
|  | NON INTEREST CONTROL   |                  |                  | 6,325            | 4,001            |
|  | <b>TOTAL INCOME OF CURRENT YEAR</b>  | <b>6,136,829</b> | <b>6,101,373</b> | <b>6,251,811</b> | <b>6,147,391</b> |
| <b>Total comprehensive income attributable to:</b>               |  |                  |                  |                  |                  |
|  | OWNER  | 1,136,628        | (391,995)        | 1,207,971        | (381,909)        |
|  | NON INTEREST CONTROL   |                  |                  | 1,206            | 1,617            |
|  | <b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>                              | <b>1,136,628</b> | <b>(391,995)</b> | <b>1,209,177</b> | <b>(380,292)</b> |
|  | TRANSFER OF INCOME (LOSS) TO HEAD OFFICE   | -                | -                | -                | -                |
|  | <b>DIVIDEND</b>  | <b>7,619,322</b> | <b>7,272,495</b> | <b>-</b>         | <b>-</b>         |
|  | <b>EARNINGS PER SHARE</b>  | <b>248.98</b>    | <b>247.33</b>    | <b>253.39</b>    | <b>249.03</b>    |

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
As of March 31, 2016 and 2015

(In Millions of Rupiah)

| No.         | DESCRIPTION   | BANK           |                   | CONSOLIDATED   |                   |
|-------------|---|----------------|-------------------|----------------|-------------------|
|             |   | March 31, 2016 | December 31, 2015 | March 31, 2016 | December 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 | 14,038,004     | 14,413,514        | 14,038,004     | 14,413,514        |
|             | 3 Others  | -              | -                 | -              | -                 |
| <b>II</b>   | <b>COMMITMENT PAYABLES</b>                          |                |                   |                |                   |
|             | 1 Unused loan facilities granted to customer        |                |                   |                |                   |
|             | a. State-owned enterprises                          |                |                   |                |                   |
|             | i. Committed  |                |                   |                |                   |
|             | - Rupiah  | -              | -                 | 299,980        | 243,899           |
|             | - Foreign currencies                                | -              | -                 | -              | -                 |
|             | ii. Uncommitted                                     |                |                   |                |                   |
|             | - Rupiah  | 53,125,633     | 42,556,137        | 53,125,633     | 42,556,137        |
|             | - Foreign currencies                                | 19,445,578     | 20,332,196        | 19,445,578     | 20,332,196        |
|             | b. Others   |                |                   |                |                   |
|             | i. Committed  | -              | -                 | 710,391        | 576,975           |
|             | ii. Uncommitted                                     | 51,238,919     | 47,863,146        | 51,238,919     | 47,863,146        |
|             | 2 Unused loan facilities granted to other banks     |                |                   |                |                   |
|             | a. Committed  |                |                   |                |                   |
|             | i. Rupiah   | -              | -                 | 29,564         | 28,068            |
|             | ii. Foreign currencies                              | -              | -                 | -              | -                 |
|             | b. Uncommitted                                      |                |                   |                |                   |
|             | i. Rupiah   | -              | -                 | -              | -                 |
|             | ii. Foreign currencies                              | -              | -                 | -              | -                 |
|             | 3 Outstanding irrevocable letters of credit         |                |                   |                |                   |
|             | a. Foreign letters of credit                        | 7,651,947      | 13,177,986        | 7,675,687      | 13,205,219        |
|             | b. Local letters of credit                          | 1,537,609      | 2,185,018         | 1,587,794      | 2,201,572         |
|             | 4 Outstanding sales position on spot and derivative | 17,018,029     | 10,617,027        | 17,190,409     | 10,617,027        |
|             | 5 Others  | -              | -                 | 501,419        | 155,372           |
| <b>III.</b> | <b>CONTINGENT RECEIVABLES</b>                       |                |                   |                |                   |
|             | 1 Guarantees received                               |                |                   |                |                   |
|             | a. Rupiah   | -              | -                 | -              | -                 |
|             | b. Foreign currencies                               | -              | -                 | -              | -                 |
|             | 2 Unrecognized interest income                      |                |                   |                |                   |
|             | a. Interest loans                                   | 4,609          | 4,812             | 46,211         | 47,497            |
|             | b. Other interest                                   | -              | -                 | -              | -                 |
|             | 3 Others  | -              | -                 | -              | -                 |
| <b>IV.</b>  | <b>CONTINGENT PAYABLES</b>                          |                |                   |                |                   |
|             | 1 Guarantees issued                                 |                |                   |                |                   |
|             | a. Rupiah   | 8,202,822      | 7,851,216         | 8,281,593      | 7,910,144         |
|             | b. Foreign currencies                               | 14,904,859     | 15,758,764        | 14,904,859     | 15,758,764        |
|             | 2 Others  | -              | -                 | -              | -                 |

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**  
As of March 31, 2016

(In Millions of Rupiah)

| NO.       | TRANSACTION                  | BANK            |            |         |                                   |          |
|-----------|------------------------------|-----------------|------------|---------|-----------------------------------|----------|
|           |                              | Notional Amount | Purpose    |         | Derivative Receivables & Payables |          |
|           |                              |                 | Trading    | Hedging | Receivables                       | Payables |
| <b>A.</b> | <b>Exchange Rate Related</b> |                 |            |         |                                   |          |
| 1.        | Spot                         | 7,428,301       | 7,428,301  | -       | 1,933                             | -        |
| 2.        | Forward                      | 1,417,227       | 1,417,227  | -       | -                                 | 18,087   |
| 3.        | Option                       | -               | -          | -       | -                                 | -        |
|           | a. Purchased                 | -               | -          | -       | -                                 | -        |
|           | b. Written                   | -               | -          | -       | -                                 | -        |
| 4.        | Future                       | -               | -          | -       | -                                 | -        |
| 5.        | Swap                         | 1,684,020       | 1,684,020  | -       | 11,180                            | 13,174   |
| 6.        | Others                       | -               | -          | -       | -                                 | -        |
| <b>B.</b> | <b>Interest Rate Related</b> |                 |            |         |                                   |          |
| 1.        | Forward                      | -               | -          | -       | -                                 | -        |
| 2.        | Option                       | -               | -          | -       | -                                 | -        |
|           | a. Purchased                 | -               | -          | -       | -                                 | -        |
|           | b. Written                   | -               | -          | -       | -                                 | -        |
| 3.        | Future                       | -               | -          | -       | -                                 | -        |
| 4.        | Swap                         | 500,000         | 500,000    | -       | -                                 | 77,236   |
| 5.        | Others                       | -               | -          | -       | -                                 | -        |
| <b>C.</b> | <b>Others</b>                | 10,991,221      | 10,991,221 | -       | -                                 | 9,523    |
|           | <b>TOTAL</b>                 | 22,020,769      | 22,020,769 | -       | 13,113                            | 118,020  |



**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of March 31, 2016 and 2015

(In Millions of Rupiah)

| No.                      | DESCRIPTION  | BANK           |                 |              |           |           |                |             |                 |              |           |           |             |
|--------------------------|--|----------------|-----------------|--------------|-----------|-----------|----------------|-------------|-----------------|--------------|-----------|-----------|-------------|
|                          |  | March 31, 2016 |                 |              |           |           | March 31, 2015 |             |                 |              |           |           |             |
|                          |  | Current        | Special Mention | Sub Standard | Doubtful  | Loss      | Total          | Current     | Special Mention | Sub Standard | Doubtful  | Loss      | Total       |
| <b>II. THIRD PARTIES</b> |  |                |                 |              |           |           |                |             |                 |              |           |           |             |
| 1.                       | Placements with other banks                                  |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | a. Rupiah  | 3,902,504      | -               | -            | -         | -         | 3,902,504      | 2,952,100   | -               | -            | -         | -         | 2,952,100   |
|                          | b. Foreign currencies  | 10,664,301     | -               | -            | -         | -         | 10,664,301     | 23,202,390  | -               | -            | -         | -         | 23,202,390  |
| 2.                       | Spot and derivative receivables                              |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | a. Rupiah  | 11,256         | -               | -            | -         | -         | 11,256         | 3,748       | -               | -            | -         | -         | 3,748       |
|                          | b. Foreign currencies  | 1,857          | -               | -            | -         | -         | 1,857          | 1,146       | -               | -            | -         | -         | 1,146       |
| 3.                       | Securities   |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | a. Rupiah  | 87,526,578     | -               | -            | -         | -         | 87,526,578     | 89,670,557  | -               | -            | -         | -         | 89,670,557  |
|                          | b. Foreign currencies  | 36,701,417     | -               | -            | -         | -         | 36,701,417     | 20,802,362  | -               | -            | -         | -         | 20,802,362  |
| 4.                       | Securities sold with agreement to repurchase                 |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | a. Rupiah  | 2,479,761      | -               | -            | -         | -         | 2,479,761      | 2,620,000   | -               | -            | -         | -         | 2,620,000   |
|                          | b. Foreign currencies  | 4,671,429      | -               | -            | -         | -         | 4,671,429      | 16,061,409  | -               | -            | -         | -         | 16,061,409  |
| 5.                       | Securities purchased with agreement to resell (reverse repo) |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | a. Rupiah  | 17,763,184     | -               | -            | -         | -         | 17,763,184     | 18,460,690  | -               | -            | -         | -         | 18,460,690  |
|                          | b. Foreign currencies  | -              | -               | -            | -         | -         | -              | -           | -               | -            | -         | -         | -           |
| 6.                       | Acceptances receivables                                      | 5,196,879      | -               | -            | -         | -         | 5,196,879      | 7,030,349   | -               | -            | -         | -         | 7,030,349   |
| 7.                       | Loans  |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | a. Micro, small and medium loans (UMKM)                      |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | i. Rupiah  | 219,832,708    | 22,325,455      | 1,466,080    | 1,976,789 | 4,379,044 | 249,980,076    | 181,887,357 | 19,809,748      | 1,404,562    | 1,966,439 | 4,304,464 | 209,372,570 |
|                          | ii. Foreign currencies                                       | 900,638        | 80,945          | 4,023        | 10,576    | 38,100    | 1,034,282      | 8,321,270   | 25,943          | -            | -         | 44,251    | 8,391,464   |
|                          | b. Non UMKM  |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | i. Rupiah  | 242,923,232    | 11,378,797      | 671,754      | 385,043   | 2,570,308 | 257,929,134    | 199,552,305 | 12,362,724      | 280,419      | 355,760   | 987,812   | 213,539,020 |
|                          | ii. Foreign currencies                                       | 48,843,406     | 1,835,382       | 125,354      | -         | 608,713   | 51,412,855     | 38,462,616  | 1,537,066       | -            | 226,610   | 439,065   | 40,665,357  |
|                          | c. Restructured loans  |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | i. Rupiah  | 10,256,109     | 6,519,780       | 847,962      | 399,172   | 1,315,118 | 19,338,141     | 7,607,099   | 4,281,134       | 351,224      | 258,982   | 998,444   | 13,496,883  |
|                          | ii. Foreign currencies                                       | 1,455,053      | 1,269,615       | 91,983       | -         | 254,954   | 3,071,605      | 769,774     | 1,073,308       | -            | -         | 245,862   | 2,088,944   |
|                          | d. Property loans  | 1,972,416      | 358,145         | 389,809      | -         | 75,661    | 2,796,031      | 1,550,052   | 511,448         | 6,680        | 38,357    | 97,706    | 2,204,243   |
| 8.                       | Investments in shares  | 4,687,095      | -               | -            | -         | -         | 4,687,095      | 2,158,349   | -               | -            | -         | -         | 2,158,349   |
| 9.                       | Temporary investment   | -              | -               | -            | -         | -         | -              | -           | -               | -            | -         | -         | -           |
| 10.                      | Other receivables  | -              | -               | -            | -         | -         | -              | -           | -               | -            | -         | -         | -           |
| 11.                      | Commitments and contingencies                                |                |                 |              |           |           |                |             |                 |              |           |           |             |
|                          | a. Rupiah  | 99,504,201     | 2,053,560       | 137,377      | 9,609     | -         | 101,704,747    | 81,236,059  | 892,641         | 14,927       | 153,555   | -         | 82,297,182  |
|                          | b. Foreign currencies  | 54,082,185     | 319,534         | -            | 901       | -         | 54,402,620     | 61,696,286  | 401,974         | -            | 9,250     | -         | 62,107,510  |
| 12.                      | Repossessed assets   | 7,398          | -               | 510          | 13,155    | 7,303     | 28,366         | 437         | -               | 4,443        | 10,327    | 9,897     | 25,104      |



**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of March 31, 2016 and 2015

(In Millions of Rupiah)

| No.         | DESCRIPTION   | BANK           |                 |              |          |      |            |                |                 |              |          |      |            |
|-------------|---|----------------|-----------------|--------------|----------|------|------------|----------------|-----------------|--------------|----------|------|------------|
|             |   | March 31, 2016 |                 |              |          |      |            | March 31, 2015 |                 |              |          |      |            |
|             |   | Current        | Special Mention | Sub Standard | Doubtful | Loss | Total      | Current        | Special Mention | Sub Standard | Doubtful | Loss | Total      |
| <b>III.</b> | <b>OTHER INFORMATIONS</b>   |                |                 |              |          |      |            |                |                 |              |          |      |            |
| 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  |                |                 |              |          |      | 18,656,882 |                |                 |              |          |      | 16,013,331 |
| 3.          | Total required allowance for possible losses on earning assets        |                |                 |              |          |      | 17,034,937 |                |                 |              |          |      | 14,401,610 |
| 4.          | Percentage of UMKM loans to total loans                               |                |                 |              |          |      | 44.74%     |                |                 |              |          |      | 46.05%     |
| 5.          | Percentage of UMK loans to total loans                                |                |                 |              |          |      | 39.30%     |                |                 |              |          |      | 37.44%     |
| 6.          | Percentage of UMKM debtors to total debtors                           |                |                 |              |          |      | 78.37%     |                |                 |              |          |      | 74.82%     |
| 7.          | Percentage of UMK debtors to total debtors                            |                |                 |              |          |      | 77.66%     |                |                 |              |          |      | 68.06%     |
| 8.          | Others  |                |                 |              |          |      |            |                |                 |              |          |      |            |
|             | a. Channelling of loans   |                |                 |              |          |      | 24,727,269 |                |                 |              |          |      | 22,913,304 |
|             | b. Mudharabah Muqayyadah financing                                    |                |                 |              |          |      | -          |                |                 |              |          |      | -          |
|             | c. Written off on earning assets                                      |                |                 |              |          |      | 1,977,213  |                |                 |              |          |      | 1,373,138  |
|             | d. Recovery of written off on earning assets                          |                |                 |              |          |      | 594,531    |                |                 |              |          |      | 453,307    |
|             | e. Written off on earning assets with elimination of right to collect |                |                 |              |          |      | -          |                |                 |              |          |      | -          |

**ALLOWANCES FOR POSSIBLE LOSSES**

| No. | DESCRIPTION  | March 31, 2016           |            |   |            | March 31, 2015           |            |   |           |   |
|-----|--|--------------------------|------------|---|------------|--------------------------|------------|---|-----------|---|
|     |  | 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                                  | -                        | -          | 149,183   | -          | -                        | -          | -   | 265,545   | - |
| 2.  | Spot and derivative receivables                              | -                        | -          | 131   | -          | -                        | -          | -   | 49        | - |
| 3.  | Securities   | -                        | -          | 426,447   | -          | -                        | -          | -   | 301,753   | - |
| 4.  | Securities sold with agreement to repurchase                 | -                        | -          | -   | -          | -                        | -          | -   | -         | - |
| 5.  | Securities purchased with agreement to resell (reverse repo) | -                        | -          | -   | -          | -                        | -          | -   | -         | - |
| 6.  | Acceptances receivables                                      | -                        | -          | 51,969  | -          | -                        | -          | -   | 70,303    | - |
| 7.  | Loans  | 4,532,735                | 14,124,147 | 5,126,177   | 10,955,352 | 3,212,174                | 12,801,157 | 4,289,193   | 9,119,252 | - |
| 8.  | Investments in shares  | -                        | -          | 2,706   | -          | -                        | -          | -   | 2,570     | - |
| 9.  | Temporary investment   | -                        | -          | -   | -          | -                        | -          | -   | -         | - |
| 10. | Other receivables  | -                        | -          | -   | -          | -                        | -          | -   | 300       | - |
| 11. | Administrative account transactions                          | -                        | -          | 322,972   | -          | -                        | -          | -   | 352,645   | - |

**CALCULATION OF CAPITAL ADEQUACY RATIO**  
As of March 31, 2016 and 2015

(In Millions of Rupiah)

| POS-POS  | March 31, 2016     |                    | March 31, 2015     |                    |
|--|--------------------|--------------------|--------------------|--------------------|
|  | BANK               | KONSOLIDASIAN      | BANK               | KONSOLIDASIAN      |
| <b>COMPONENTS</b>  |                    |                    |                    |                    |
| <b>I. Core Capital</b>   | <b>89,914,806</b>  | <b>93,546,077</b>  | <b>77,416,275</b>  | <b>80,242,914</b>  |
| <b>1. Common Equity Tier 1</b>   | <b>89,914,806</b>  | <b>93,546,077</b>  | <b>77,416,275</b>  | <b>80,242,914</b>  |
| <b>1.1. Paid in Capital (after deducting Treasury Stock)</b>   | <b>6,111,862</b>   | <b>6,111,862</b>   | <b>6,167,291</b>   | <b>6,167,291</b>   |
| <b>1.2. Disclosed Reserves</b>   | <b>90,181,750</b>  | <b>90,706,000</b>  | <b>74,968,831</b>  | <b>75,292,940</b>  |
| 1.2.1. Additional paid-in capital  | 410,340            | 410,340            | 2,773,858          | 2,773,858          |
| 1.2.2. Contributed capital   | -                  | -                  | -                  | -                  |
| 1.2.3. General reserves  | 3,022,684          | 3,022,684          | 3,022,685          | 3,022,685          |
| 1.2.4. Previous years profit/loss which can be calculated into capital                                       | 80,459,610         | 80,979,399         | 63,017,194         | 63,356,121         |
| 1.2.5. Current year profit/loss which can be calculated into capital   | 6,136,829          | 6,251,811          | 6,101,373          | 6,147,391          |
| 1.2.6. Excess translation adjustment of financial statement  | 43,369             | 43,369             | 72,158             | 72,158             |
| 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   | 126,530            | 114,356            | -                  | -                  |
| 1.2.11. Fixed asset revaluation surplus  | -                  | -                  | -                  | -                  |
| 1.2.12. Negative differences between regulatory provision and impairment of productive asset                 | -                  | (41,477)           | -                  | (60,223)           |
| 1.2.13. Required regulatory provision on non productive asset  | (17,612)           | (74,482)           | (18,437)           | (19,050)           |
| 1.2.14. Negative differences on adjustment of fair value on financial instrument in the trading book         | -                  | -                  | -                  | -                  |
| <b>1.3. Non controlling interest</b>   | <b>-</b>           | <b>177,430</b>     | <b>-</b>           | <b>181,043</b>     |
| <b>1.4. Deduction factor of Common Equity Tier 1</b>   | <b>6,378,806</b>   | <b>3,449,215</b>   | <b>3,719,847</b>   | <b>1,398,360</b>   |
| 1.4.1. Deferred tax  | 1,424,355          | 1,479,063          | 1,308,013          | 1,333,780          |
| 1.4.2. Goodwill  | -                  | 65,911             | -                  | 64,580             |
| 1.4.3. Other intangible assets   | -                  | 8,598              | -                  | -                  |
| 1.4.4. Equity investment which can be calculated as deduction factor   | 4,954,451          | 1,895,643          | 2,411,834          | -                  |
| 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  | -                  | -                  | -                  | -                  |
| <b>2. Additional Tier 1</b>  | <b>-</b>           | <b>-</b>           | <b>-</b>           | <b>-</b>           |
| 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                                | -                  | -                  | -                  | -                  |
| <b>II. Supplementary Capital (Tier 2)</b>  | <b>20,736,592</b>  | <b>20,914,632</b>  | <b>19,915,343</b>  | <b>20,064,393</b>  |
| 1. Capital instrument which can be calculated as Tier 2  | 16,236             | 16,236             | 37,341             | 37,341             |
| 2. Additional paid-in capital  | -                  | -                  | -                  | -                  |
| 3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk) | 5,627,299          | 5,805,339          | 4,784,945          | 4,933,995          |
| 4. Specific reserves   | 15,093,057         | 15,093,057         | 15,093,057         | 15,093,057         |
| <b>5. Tier 2 deduction factor</b>  | <b>-</b>           | <b>-</b>           | <b>-</b>           | <b>-</b>           |
| 5.1. Sinking Fund  | -                  | -                  | -                  | -                  |
| 5.2. Investment in Tier 2 instruments in other bank  | -                  | -                  | -                  | -                  |
| <b>Total Capital</b>   | <b>110,651,398</b> | <b>114,460,709</b> | <b>97,331,618</b>  | <b>100,307,307</b> |
| <b>RISK WEIGHTED ASSET (RWA)</b>   |                    |                    |                    |                    |
| RWA FOR CREDIT RISK  | 450,183,923        | 469,936,163        | 382,795,610        | 400,491,671        |
| RWA FOR MARKET RISK  | 5,693,298          | 5,802,279          | 5,660,335          | 5,799,029          |
| RWA FOR OPERATIONAL RISK   | 111,898,899        | 114,841,081        | 96,206,873         | 96,658,191         |
| <b>TOTAL RWA</b>   | <b>567,776,120</b> | <b>590,579,523</b> | <b>484,662,813</b> | <b>502,948,891</b> |
| <b>CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE</b>  | <b>9.18%</b>       | <b>9.19%</b>       | <b>9.34%</b>       | <b>9.36%</b>       |
| <b>CAR FULFILLMENT ALLOCATION</b>  |                    |                    |                    |                    |
| From CET1  | 4.50%              | 4.50%              |                    |                    |
| From AT1   | 1.50%              | 1.50%              |                    |                    |
| From Tier 2  | 3.18%              | 3.19%              |                    |                    |
| <b>CAR</b>   |                    |                    |                    |                    |
| CET1 Ratio   | 15.84%             | 15.84%             | 15.97%             | 15.95%             |
| Tier 1 Ratio   | 15.84%             | 15.84%             | 15.97%             | 15.95%             |
| Tier 2 Ratio   | 3.65%              | 3.54%              | 4.11%              | 3.99%              |

**CALCULATION OF CAPITAL ADEQUACY RATIO**  
 As of March 31, 2016 and 2015

(In Millions of Rupiah)

| POS-POS                                       | March 31, 2016 |               | March 31, 2015 |               |
|---|----------------|---------------|----------------|---------------|
|   | BANK           | KONSOLIDASIAN | BANK           | KONSOLIDASIAN |
| Total Ratio                                   | 19.49%         | 19.38%        | 20.08%         | 19.94%        |
| <b>CET 1 FOR BUFFER</b>                       | 11.34%         | 11.34%        |                |               |
| <b>BUFFER WHICH MUST BE FULFILLED BY BANK</b> | 1.125%         | 1.125%        |                |               |
| Capital Conservation Buffer                   | 0.625%         | 0.625%        |                |               |
| Countercyclical Buffer                        | 0.000%         | 0.000%        |                |               |
| Capital Surcharge untuk D-SIB                 | 0.500%         | 0.500%        |                |               |

**CALCULATION OF FINANCIAL RATIOS**  
 As of March 31, 2016 and 2015

(In %)

| Rasio                     |  | March 31, 2016 | March 31, 2015 |
|---------------------------|--|----------------|----------------|
| <b>Performance Ratios</b> |  |                |                |
| 1.                        | Capital Adequacy Ratio   | 19.49          | 20.08          |
| 2.                        | Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets | 1.42           | 1.31           |
| 3.                        | Non performing earning assets to total earning assets  | 1.69           | 1.56           |
| 4.                        | Allowance for impairment of financial assets to earning assets   | 2.54           | 2.44           |
| 5.                        | NPL <i>gross</i>   | 2.22           | 2.17           |
| 6.                        | NPL <i>net</i>   | 0.59           | 0.60           |
| 7.                        | Return on Asset (ROA)  | 3.65           | 3.99           |
| 8.                        | Return on Equity (ROE)   | 26.55          | 29.84          |
| 9.                        | Net Interest Margin (NIM)  | 8.09           | 7.57           |
| 10.                       | Operating Expenses to Operating Income (BOPO)  | 72.10          | 68.04          |
| 11.                       | Loan to Deposit Ratio (LDR)  | 88.81          | 80.47          |
| <b>Compliance</b>         |  |                |                |
| 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  | 6.52           | 8.03           |
|                           | b. Reserve requirement - Foreign currencies  | 8.01           | 8.05           |
| 3.                        | Net Open Position (overall)  | 5.13           | 5.48           |

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
For the periods from January 1 to March 31, 2016 and 2015

(In Millions of Rupiah)

| DESCRIPTION   | CONSOLIDATED        |                     |
|---|---------------------|---------------------|
|   | March 31, 2016      | March 31, 2015      |
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>   |                     |                     |
| Revenue received  |                     |                     |
| Receipt of interest and investments   | 22,422,602          | 20,114,304          |
| Sharia income   | 653,394             | 610,708             |
| Expenses paid   |                     |                     |
| Interest expense  | (6,355,993)         | (7,138,929)         |
| Sharia expenses   | (274,776)           | (252,252)           |
| Recoveries of written off loans   | 11,874              | -                   |
| Other operating income  | 601,849             | 455,484             |
| Other operating expenses  | 2,276,136           | 2,844,360           |
| Non-operating income - net  | (8,112,921)         | (5,428,099)         |
| Payment of income tax and tax bill  | 578,932             | 287,577             |
| <b>Cash flows before changes in operating assets and liabilities</b>  | <b>11,801,097</b>   | <b>11,493,153</b>   |
| Changes in operating assets and liabilities:  |                     |                     |
| (Increase) decrease in operating assets:  |                     |                     |
| Placements with Bank Indonesia and other banks  | 100,000             | -                   |
| Securities and Government Recapitalization Bonds at fair value through profit or loss                           | 454,751             | (480,697)           |
| Export bills  | 304,062             | (3,170,705)         |
| Securities purchased under resale agreements  | (16,918,059)        | 20,542,905          |
| Loans   | (4,913,583)         | 15,956,551          |
| Sharia receivables and financing  | (245,543)           | 58,484              |
| Other assets  | (982,766)           | (392,388)           |
| (Decrease) Increase in operating liabilities:   |                     |                     |
| Liabilities due immediately   | 866,586             | (1,053,511)         |
| Deposits:   |                     |                     |
| Demand deposits   | (4,771,671)         | (3,902,375)         |
| <i>Wadiah</i> demand deposits   | 50,604              | 485,756             |
| Savings deposits  | (18,669,257)        | (13,218,420)        |
| <i>Wadiah</i> savings deposits  | (59,506)            | (470)               |
| <i>Mudharabah</i> savings deposits  | 135,085             | 91,274              |
| Time deposits   | 12,550,999          | 4,923,355           |
| <i>Mudharabah</i> time deposits   | 504,274             | 235,911             |
| Deposits from other banks and financial institutions  | (1,778,432)         | 10,566,807          |
| Securities sold under agreements to repurchase  | (4,312,595)         | 1,021,361           |
| Other liabilities   | 475,078             | (299,380)           |
| <b>Net cash obtained from operating activities</b>  | <b>(25,408,876)</b> | <b>42,857,611</b>   |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>   |                     |                     |
| Proceeds from sale of premises and equipment  | 2,905               | 4,769               |
| Acceptance of dividends   | 52                  | 168                 |
| Acquisition of premises and equipment   | (701,756)           | (730,888)           |
| Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds | 952,249             | (26,864,326)        |
| <b>Net cash used for investing activities</b>   | <b>253,450</b>      | <b>(27,590,277)</b> |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>   |                     |                     |
| Acceptance (Payment) of fund borrowings   | (10,922,143)        | (4,804,897)         |
| Treasury stock  | (132,573)           | -                   |
| Appropriation for dividends   | (232)               | (306)               |
| Payments of subordinated loans  | 4,380,704           | (165,000)           |
| Acceptance of securities issued   | -                   | -                   |
| <b>Net cash used for financing activities</b>   | <b>(6,674,244)</b>  | <b>(4,970,203)</b>  |

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
 For the periods from January 1 to March 31, 2016 and 2015

(In Millions of Rupiah)

| DESCRIPTION  | CONSOLIDATED        |                    |
|--|---------------------|--------------------|
|  | March 31, 2016      | March 31, 2015     |
| <b>NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS</b>  | <b>(31,829,670)</b> | <b>10,297,131</b>  |
| <b>EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS</b> | (9,656)             | 846                |
| <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>  | 163,388,757         | 172,731,255        |
| <b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>  | 131,549,431         | 183,029,232        |
| <b>Cash and cash equivalents at end of year consist of:</b>  |                     |                    |
| Cash   | 22,254,862          | 17,396,568         |
| Current accounts with Bank Indonesia   | 47,888,347          | 51,681,681         |
| Current accounts with other banks  | 6,151,593           | 14,746,598         |
| Placements with other banks – maturing within three months or less since the acquisition date                | 36,567,524          | 70,975,403         |
| Certificates of Bank Indonesia – maturing within three months or less since the acquisition date             | 18,687,105          | 28,228,982         |
| <b>Total Cash and Cash Equivalents</b>   | <b>131,549,431</b>  | <b>183,029,232</b> |

| MANAGEMENT OF THE BANK  | SHAREHOLDER  |
|---|--|
| <b>BOARD OF COMMISSIONERS</b>   |  |
| - President Commissioner : Mustafa Abubakar<br>(Concurrently Independent Commissioner)    | <b>Ultimate shareholder :</b><br>- Negara Republik Indonesia : 57,24%                          |
| - Vice President Commissioner : Gatot Trihargo<br>(Concurrently Independent Commissioner) | <b>Non ultimate shareholder through capital market (≥ 5%) :</b><br>- No                        |
| - Independent Commissioner : Adhyaksa Dault   |  |
| - Independent Commissioner : Ahmad Fuad   | <b>Non ultimate shareholder not through capital market (≥ 5%) :</b><br>- No                    |
| - Independent Commissioner : A. Fuad Rahmany  |  |
| - Independent Commissioner : A. Sonny Keraf   |  |
| - Commissioner : Vincentius Sony Loho   |  |
| - Commissioner : Jeffry J. Wurangian  |  |
| - Commissioner : Mahmud *)  |  |
| <b>BOARD OF DIRECTORS</b>   |  |
| - President Director : Asmawi Syam  |  |
| - Vice President Director : Sunarso   |  |
| - Director : Mohammad Irfan   |  |
| - Director : Zuhelfi Abidin   |  |
| - Director : Susy Liestiwaty  |  |
| - Director : Randi Anto   |  |
| - Director : Donsuwan Simatupang  |  |
| - Compliance Director : Haru Koesmahargyo   |  |
| - Director : Kuswiyoto  |  |
| - Director : Sis Apik Wijayanto *)  |  |
| - Director : Priyastomo *)  |  |
|   | Jakarta, April 29, 2016<br>Board of Directors<br>PT Bank Rakyat Indonesia (Persero) Tbk        |
|   | Asmawi Syam                      Haru Koesmahargyo<br>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 March 31, 2016 and for the period ended on that date, which is prepared with Accounting Standard Bank Finance in Indonesia is unaudited, While the consolidated financial statements of the Bank and subsidiaries dated December 31, 2015 and the year ended on that date has been audited by Purwantono, Sungkoro & Surja ("PSS"), a member firm of Ernst & Young Global Limited, an independent auditor, the audit opinion unqualified, as contained in its report dated January 29, 2016 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 Bank 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 dated 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.
- On December 29, 2015, the Bank has acquired a stake in PT Asuransi Jiwa Bringin Jiwa Sejahtera ("BJS") equal to 91.001% of the total shares issued by BJS.
- The Foreign currency exchange rate for 1 USD as of March 31, 2016, December 31, 2015 and March 31, 2015 are respective Rp13.260,00, Rp13.785,00 dan Rp13.074,00.
- 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.