

BALANCE SHEETS
As of June 30, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2016	December 31, 2015	June 30, 2016	December 31, 2015
ASSETS					
1.	Cash	33,781,207	28,470,316	34,201,718	28,771,635
2.	Placements with Bank Indonesia	73,222,952	95,641,785	76,690,986	99,752,721
3.	Placements with other banks	18,688,838	20,612,062	19,071,315	20,911,021
4.	Spot and derivative receivables	18,205	-	18,205	-
5.	Securities				
	a. Measured at fair value through profit and loss	1,685,158	273,714	2,108,504	929,334
	b. Available for sale	55,875,215	49,427,382	59,795,459	52,359,270
	c. Held to maturity	53,774,629	59,347,119	58,302,799	63,880,149
	d. Loans and receivables	7,887,140	7,280,883	7,887,140	7,280,883
6.	Securities sold under repurchase agreement (repo)	9,722,755	11,538,498	9,722,755	11,538,498
7.	Securities purchased with agreement to resell (reverse repo)	1,123,489	845,125	1,123,489	845,125
8.	Acceptances receivables	4,353,437	5,138,671	4,430,286	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	590,704,655	558,446,721	597,758,945	564,491,243
10.	Sharia financing	-	-	17,413,351	16,261,754
11.	Investments in shares	4,967,825	4,949,988	283,167	269,130
12.	Impairment on financial assets -/-				
	a. Securities	(8,750)	-	(42,798)	(17,746)
	b. Loans	(20,558,249)	(17,030,352)	(20,746,668)	(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	29,753,215	13,982,469	30,671,888	14,687,468
	Accumulated depreciation on premises and equipment -/-	(6,711,050)	(6,231,273)	(7,157,738)	(6,648,188)
15.	Aset non produktif				
	a. Abandoned properties	16,223	9,191	16,223	9,191
	b. Foreclosed assets	32,450	29,780	157,246	84,191
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	353	393	353	393
	b. Operational activities conducted outside Indonesia	-	-	-	-
16.	Impairment on non financial assets -/-	-	-	-	-
17.	Finance leased	-	-	-	-
18.	Deferred tax assets	1,506,117	1,806,780	1,637,171	1,983,774
19.	Other assets	13,134,070	11,459,127	14,126,007	12,662,052
	TOTAL ASSETS	872,969,884	845,998,379	907,842,929	878,426,312

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As of June 30, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2016	December 31, 2015	June 30, 2016	December 31, 2015
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	109,202,004	112,988,721	109,759,588	113,429,343
2.	Savings deposits	264,053,645	267,607,038	264,448,054	268,058,865
3.	Time deposits	282,866,303	262,178,245	289,396,277	267,884,404
4.	Revenue sharing Investment	-	-	20,135,367	19,622,767
5.	Liabilities to Bank Indonesia	52,923	77,676	52,923	77,676
6.	Liabilities to other banks	6,317,207	11,335,746	7,413,182	12,125,636
7.	Spot and derivative payable	382,022	445,753	382,022	445,753
8.	Liabilities on securities sold under repurchase agreements	9,498,253	11,377,958	9,498,253	11,377,958
9.	Acceptances payable	4,353,437	5,138,671	4,430,286	5,163,471
10.	Securities issued	18,986,634	10,268,606	18,899,507	10,267,279
11.	Fund borrowings	27,657,134	35,420,946	27,757,134	35,520,946
12.	Margin deposits received	13,472	16,423	14,158	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	16,935,026	16,750,798	21,992,346	21,308,179
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	740,318,060	733,606,581	774,179,097	765,299,133
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 -/-	(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	45,583	49,069	45,583	49,069
	b. Gain (loss) on value changes of financial assets categorized as available for sale	901,765	(1,039,129)	930,613	(1,145,471)
	c. Effective portion of cash flow	-	-	-	-
	d. Difference in fixed asset revaluation	13,824,692	-	13,824,692	-
	e. Portion of other comprehensive income from associates	-	-	-	-
	f. Gain (loss) on Gain defined benefit actuarial program	734,963	532,411	738,534	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	80,991,011	63,206,492
	b. Current year	12,047,269	25,204,150	12,182,486	25,410,788
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	132,651,824	112,391,798	133,350,861	112,832,861
25.	Minority interest			312,971	294,318
	TOTAL EQUITIES	132,651,824	112,391,798	133,663,832	113,127,179
	TOTAL LIABILITIES AND EQUITIES	872,969,884	845,998,379	907,842,929	878,426,312

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to June 30, 2016 and 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2016	June 30, 2015	June 30, 2016	June 30, 2015
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	43,157,418	38,631,029	44,893,947	40,233,201
	b. Foreign currencies	1,851,601	1,332,114	1,855,245	1,337,728
2.	Interest expenses				
	a. Rupiah	11,882,843	12,185,906	12,649,942	12,898,579
	b. Foreign currencies	1,116,100	888,365	1,116,524	890,451
	Net interest income (expenses)	32,010,076	26,888,872	32,982,726	27,781,899
3.	Premium Income	-	-	1,212,775	-
4.	Expense Claims	-	-	1,257,634	-
	Premium Income (Expense Claims) Net	-	-	(44,859)	-
	Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net	32,010,076	26,888,872	32,937,867	27,781,899
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	9,472	-	42,735	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	241,299	-	241,299
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	211,095	42,711	291,707	50,861
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	-	65,934	-	72,097
	e. Gain from investment in shares with equity method	17,837	5,310	19,147	5,310
	f. Dividend	13,621	5,023	44	136
	g. Fees/commissions and administrative	4,141,675	3,544,230	4,148,119	3,562,966
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	3,204,312	1,768,983	3,549,340	1,825,556
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	23,496	-	24,153
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	147,452	-	147,452	-
	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)	105,646	-	108,575	-
	e. Impairment				
	i. Securities	8,750	-	25,052	-
	ii. Loans	7,330,685	3,867,708	7,391,058	3,909,016
	iii. Sharia financing	-	-	114,359	86,651
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	66,320	36,938	66,320	36,938
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	820	1,021
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	9,634,391	7,293,727	10,028,309	7,640,911
	k. Promotion expenses	475,095	358,621	477,354	373,388
	l. Other expenses	7,318,561	6,951,417	7,852,628	7,311,776
	Other Operating Income (expenses)	(17,488,888)	(12,858,417)	(18,160,835)	(13,625,629)

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to June 30, 2016 and 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2016	June 30, 2015	June 30, 2016	June 30, 2015
	INCOME FROM OPERATIONS	14,521,188	14,030,455	14,777,032	14,156,270
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	7,100	8,185	7,313	8,185
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	851,095	633,477	793,485	637,571
	NON OPERATING PROFIT (LOSS)	858,195	641,662	800,798	645,756
	PROFIT (LOSS) BEFORE INCOME TAX	15,379,383	14,672,117	15,577,830	14,802,026
	Income tax expenses				
a.	Estimated current tax -/-	3,745,934	2,508,090	3,799,903	2,547,330
b.	Deferred tax income (expenses)	(413,820)	302,836	(404,559)	300,933
	PROFIT (LOSS) AFTER INCOME TAX - NET	12,047,269	11,861,191	12,182,486	11,953,763
OTHER COMPREHENSIVE INCOME					
1 . Items that will not be reclassified to profit or loss					
a.	Gain on fixed asset revaluation	13,824,692	-	13,824,692	-
b.	Gains (losses) on defined benefit actuarial of manfaat pasti program	270,069	123,002	262,064	127,144
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	(67,517)	(30,750)	(65,516)	(31,786)
2 . Items that will be reclassified to profit or loss					
a.	Adjustments due to the translation of financial statements in foreign currencies	(3,486)	(5,176)	(3,486)	(5,176)
b.	Gains (losses) from changes in the value of financial assets as available for sale	2,587,859	(365,524)	2,776,874	(367,247)
c.	The effective portion of cash flow hedges	-	-	-	-
d.	Others	-	-	-	-
e.	Income tax related to items that will be reclassified to profit or loss	(646,965)	91,380	(686,550)	91,812
	Other comprehensive income of the current year - net of applicable income tax	15,964,652	(187,068)	16,108,078	(185,253)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	28,011,921	11,674,123	28,290,564	11,768,510
Profit attributable to:					
	OWNER	12,047,269	11,861,191	12,175,539	11,945,865
	NON INTEREST CONTROL			6,947	7,898
	TOTAL INCOME OF CURRENT YEAR	12,047,269	11,861,191	12,182,486	11,953,763
Total comprehensive income attributable to:					
	OWNER	15,964,652	(187,068)	16,094,356	(185,111)
	NON INTEREST CONTROL			13,722	(142)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	15,964,652	(187,068)	16,108,078	(185,253)
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	7,619,322	7,272,495	-	-
	EARNINGS PER SHARE	492.78	480.81	498.02	484.24

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of June 30, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2016	December 31, 2015	June 30, 2016	December 31, 2015
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	25,693,925	14,413,514	25,693,925	14,413,514
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	223,303	243,899
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	44,109,590	42,556,137	44,109,590	42,556,137
	- Foreign currencies	19,393,205	20,332,196	19,393,205	20,332,196
	b. Others				
	i. Committed	-	-	625,159	576,975
	ii. Uncommitted	49,448,879	47,863,146	49,448,879	47,863,146
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	33,050	28,068
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	8,149,590	13,177,986	8,199,806	13,205,219
	b. Local letters of credit	2,102,381	2,185,018	2,108,491	2,201,572
	4 Outstanding sales position on spot and derivative	17,633,318	10,617,027	17,633,318	10,617,027
	5 Others	-	-	429,480	155,372
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	4,551	4,812	44,320	47,497
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	8,991,637	7,851,216	9,043,075	7,910,144
	b. Foreign currencies	13,742,837	15,758,764	13,744,277	15,758,764
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of June 30, 2016

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	4,872,681	4,872,681	-	963	-
2.	Forward	3,402,916	3,402,916	-	11,086	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	9,856,525	9,856,525	-	-	102,305
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	12,735,522	12,735,522	-	6,156	279,717
	TOTAL	30,867,644	30,867,644	-	18,205	382,022

QUALITY OF ASSETS AND OTHER INFORMATION
As of June 30, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2016					June 30, 2015						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. THIRD PARTIES													
1.	Placements with other banks												
	a. Rupiah	2,285,184	-	-	-	-	2,285,184	2,166,174	-	-	-	-	2,166,174
	b. Foreign currencies	16,124,016	-	-	-	-	16,124,016	13,927,217	-	-	-	-	13,927,217
2.	Spot and derivative receivables												
	a. Rupiah	12,049	-	-	-	-	12,049	722	-	-	-	-	722
	b. Foreign currencies	6,156	-	-	-	-	6,156	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	75,510,234	175,000	-	-	-	75,685,234	64,098,394	-	-	-	-	64,098,394
	b. Foreign currencies	43,536,908	-	-	-	-	43,536,908	28,466,844	-	-	-	-	28,466,844
4.	Securities sold with agreement to repurchase												
	a. Rupiah	8,240,574	-	-	-	-	8,240,574	9,608,182	-	-	-	-	9,608,182
	b. Foreign currencies	1,482,181	-	-	-	-	1,482,181	8,196,077	-	-	-	-	8,196,077
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	1,123,489	-	-	-	-	1,123,489	6,721,169	-	-	-	-	6,721,169
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	4,353,437	-	-	-	-	4,353,437	8,519,505	-	-	-	-	8,519,505
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	236,612,726	23,037,063	1,510,574	1,545,169	5,014,608	267,720,140	192,444,508	20,613,190	1,380,151	1,581,016	5,057,238	221,076,103
	ii. Foreign currencies	668,378	46,209	-	23,076	52,210	789,873	7,114,415	78,502	-	-	43,899	7,236,816
	b. Non UMKM												
	i. Rupiah	258,079,491	10,950,988	1,527,672	370,794	2,757,855	273,686,800	210,270,789	12,293,135	1,214,627	391,711	1,130,805	225,301,067
	ii. Foreign currencies	42,124,427	4,926,337	-	-	636,269	47,687,033	46,512,075	1,830,869	-	-	679,101	49,022,045
	c. Restructured loans												
	i. Rupiah	9,942,616	9,082,627	1,012,351	315,389	1,631,582	21,984,565	6,936,666	4,603,812	363,532	249,255	1,131,902	13,285,167
	ii. Foreign currencies	1,073,089	4,390,462	-	-	257,992	5,721,543	670,386	1,084,870	-	-	250,607	2,005,863
	d. Property loans	1,800,481	336,948	389,672	-	70,071	2,597,172	2,039,377	455,582	4,860	-	121,236	2,621,055
8.	Investments in shares	4,687,097	-	-	-	-	4,687,097	2,158,331	-	-	-	-	2,158,331
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
	a. Rupiah	90,644,174	1,622,934	7,635	3,813	-	92,278,556	73,177,118	1,210,804	185,481	5,131	-	74,578,534
	b. Foreign currencies	52,969,764	689,799	-	-	-	53,659,563	58,348,855	73,399	-	-	-	58,422,254
12.	Repossessed assets	9,201	-	510	15,350	7,389	32,450	-	-	6,490	8,621	8,858	23,969

QUALITY OF ASSETS AND OTHER INFORMATION
As of June 30, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2016						June 30, 2015					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
III.	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia												
	b. To others												
2.	Total allowance for impairment of financial assets to earning assets												
3.	Total required allowance for possible losses on earning assets												
4.	Percentage of UMKM loans to total loans												
5.	Percentage of UMK loans to total loans												
6.	Percentage of UMKM debtors to total debtors												
7.	Percentage of UMK debtors to total debtors												
8.	Others												
	a. Channelling of loans												
	b. Mudharabah Muqayyadah financing												
	c. Written off on earning assets												
	d. Recovery of written off on earning assets												
	e. Written off on earning assets with elimination of right to collect												

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	June 30, 2016				June 30, 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	-	-	186,888	-	-	-	-	166,334	-
2.	Spot and derivative receivables	-	-	182	-	-	-	-	7	-
3.	Securities	8,750	-	182,878	8,750	-	-	-	216,782	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	43,534	-	-	-	-	85,195	-
7.	Loans	5,317,013	15,241,236	5,376,852	12,053,400	2,676,538	13,951,869	4,565,094	10,182,348	-
8.	Investments in shares	-	-	2,824	-	-	-	-	2,566	-
9.	Temporary investment	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	300	-
11.	Administrative account transactions	-	-	329,864	-	-	-	-	299,562	-

CALCULATION OF CAPITAL ADEQUACY RATIO
As of June 30, 2016 and 2015

(In Millions of Rupiah)

POS-POS	June 30, 2016		June 30, 2015	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
COMPONENTS				
I. Core Capital	110,333,045	112,790,343	82,900,346	85,773,443
1. Common Equity Tier 1	110,333,045	112,790,343	82,900,346	85,773,443
1.1. Paid in Capital (after deducting Treasury Stock)	6,111,861	6,111,861	6,167,291	6,167,291
1.2. Disclosed Reserves	110,693,480	110,025,811	80,566,014	80,936,770
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	3,022,684	3,022,684
1.2.4. Previous years profit/loss which can be calculated into capital	80,459,608	79,762,571	62,874,780	63,211,640
1.2.5. Current year profit/loss which can be calculated into capital	12,047,269	12,171,995	11,861,191	11,953,763
1.2.6. Excess translation adjustment of financial statement	45,583	45,583	51,292	51,292
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	901,765	900,050	-	-
1.2.11. Fixed asset revaluation surplus	13,824,692	13,824,692	-	-
1.2.12. Negative differences between regulatory provision and impairment of productive asset	-	(52,511)	-	(58,063)
1.2.13. Required regulatory provision on non productive asset	(18,461)	(59,593)	(17,791)	(18,404)
1.2.14. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.3. Non controlling interest	-	179,184	-	181,709
1.4. Deduction factor of Common Equity Tier 1	6,472,296	3,526,513	3,832,959	1,512,327
1.4.1. Deferred tax	1,506,117	1,547,694	1,421,332	1,448,101
1.4.2. Goodwill	-	64,580	-	64,226
1.4.3. Other intangible assets	-	6,868	-	-
1.4.4. Equity investment which can be calculated as deduction factor	4,966,179	1,907,371	2,411,627	-
1.4.5. Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6. Securitisation exposure	-	-	-	-
1.4.7. Other deduction factor of Tier 1	-	-	-	-
1.4.8. Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
2. Additional Tier 1	-	-	-	-
2.1. Capital instrument which can be calculated as AT-1	-	-	-	-
2.2. Additional paid-in capital	-	-	-	-
2.3. Deduction factor: Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
II. Supplementary Capital (Tier 2)	21,078,707	21,273,712	20,104,897	20,261,932
1. Capital instrument which can be calculated as Tier 2	5,924	5,924	27,012	27,012
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)	5,979,726	6,174,731	4,984,828	5,141,863
4. Specific reserves	15,093,057	15,093,057	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	131,411,752	134,064,055	103,005,243	106,035,375
RISK WEIGHTED ASSET (RWA)				
RWA FOR CREDIT RISK	478,378,080	499,960,032	398,786,211	417,880,270
RWA FOR MARKET RISK	4,319,408	4,435,119	9,616,226	9,762,815
RWA FOR OPERATIONAL RISK	111,898,899	114,841,081	96,206,873	98,655,847
TOTAL RWA	594,596,387	619,236,232	504,609,310	526,298,932
CAPITAL ADEQUACY RATIO (CAR) ACCORDING TO RISK PROFILE	9.18%	9.19%	9.34%	9.36%
CAR FULFILLMENT ALLOCATION				
From CET1	4.50%	4.50%		
From AT1	1.50%	1.50%		
From Tier 2	3.18%	3.19%		
CAR				
CET1 Ratio	18.56%	18.21%	16.43%	16.30%
Tier 1 Ratio	18.56%	18.21%	16.43%	16.30%
Tier 2 Ratio	3.55%	3.44%	3.98%	3.85%

CALCULATION OF CAPITAL ADEQUACY RATIO
 As of June 30, 2016 and 2015

(In Millions of Rupiah)

POS-POS	June 30, 2016		June 30, 2015	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
Total Ratio	22.10%	21.65%	20.41%	20.15%
CET 1 FOR BUFFER	12.56%	12.21%		
BUFFER WHICH MUST BE FULFILLED BY BANK	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 June 30, 2016 and 2015

(In %)

Rasio		June 30, 2016	June 30, 2015
Performance Ratios			
1.	Capital Adequacy Ratio	22.10	20.41
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.53	1.53
3.	Non performing earning assets to total earning assets	1.82	1.81
4.	Allowance for impairment of financial assets to earning assets	2.75	2.56
5.	NPL <i>gross</i>	2.31	2.33
6.	NPL <i>net</i>	0.60	0.66
7.	Return on Asset (ROA)	3.68	3.91
8.	Return on Equity (ROE)	25.24	29.22
9.	Net Interest Margin (NIM)	8.43	7.88
10.	Operating Expenses to Operating Income (BOPO)	72.40	69.26
11.	Loan to Deposit Ratio (LDR)	90.03	87.87
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	6.54	8.02
	b. Reserve requirement - Foreign currencies	8.02	8.01
3.	Net Open Position (overall)	3.29	9.31

CONSOLIDATED STATEMENTS OF CASH FLOWS
 For the periods from January 1 to June 30, 2016 and 2015

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2016	June 30, 2015
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	44,061,769	39,956,539
Sharia income	1,298,525	1,156,971
Premium Income	1,212,775	-
Expenses paid		
Interest expense	(13,175,075)	(13,484,382)
Sharia expenses	(515,979)	(487,925)
Expense claim	(1,257,634)	-
Recoveries of written off loans	1,302,936	934,716
Other operating income	4,079,780	4,821,502
Other operating expenses	(14,393,392)	(12,004,721)
Non-operating income - net	1,451,825	636,225
Payment of income tax and tax bill	(5,100,528)	(3,398,437)
Cash flows before changes in operating assets and liabilities	18,965,002	18,130,488
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	98,000	(1,250,000)
Securities and Government Recapitalization Bonds at fair value through profit or loss	272,004	(254,323)
Securities purchased under resale agreements	(278,364)	32,282,426
Export bills	(606,257)	(2,701,875)
Loans	(37,099,848)	(16,913,207)
Sharia receivables and financing	(1,292,532)	(465,593)
Other assets	(3,974,653)	(3,261,008)
(Decrease) Increase in operating liabilities:		
Liabilities due immediately	940,305	(1,192,647)
Deposits:		
Demand deposits	(3,669,755)	246,811
<i>Wadiah</i> demand deposits	548,440	556,960
Savings deposits	(3,610,811)	(10,974,926)
<i>Wadiah</i> savings deposits	155,226	(13,170)
<i>Mudharabah</i> savings deposits	101,523	111,557
Time deposits	21,511,873	(15,888,820)
<i>Mudharabah</i> time deposits	(292,589)	(56,406)
Deposits from other banks and financial institutions	(4,786,030)	6,984,116
Securities sold under agreements to repurchase	(1,879,705)	164,252
Other liabilities	3,598,806	842,014
Net cash obtained from operating activities	(11,299,365)	6,346,649
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	4,335	6,008
Acceptance of dividends	-	136
Acquisition of premises and equipment	(2,015,558)	(1,456,106)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	3,337,349	(27,411,978)
Net cash used for investing activities	1,326,126	(28,861,940)
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (Payment) of fund borrowings	(8,457,910)	(16,664,881)
Treasury stock	(132,573)	-
Appropriation for dividends	(7,619,323)	(7,272,495)
Payments of subordinated loans	(10,544)	(10,634)
Acceptance of securities issued	8,641,832	858,313
Net cash used for financing activities	(7,578,518)	(23,089,697)

CONSOLIDATED STATEMENTS OF CASH FLOWS
 For the periods from January 1 to June 30, 2016 and 2015

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2016	June 30, 2015
NET (DECREASE) IN CASH AND CASH EQUIVALENTS	(17,551,757)	(45,604,988)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	(12,461)	8,296
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	163,388,757	172,731,255
CASH AND CASH EQUIVALENTS AT END OF YEAR	145,824,539	127,134,563
Cash and cash equivalents at end of year consist of:		
Cash	34,201,718	19,140,980
Current accounts with Bank Indonesia	48,106,283	48,520,820
Current accounts with other banks	12,581,483	9,139,405
Placements with other banks – maturing within three months or less since the acquisition date	34,435,407	39,142,593
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	16,499,648	11,190,765
Total Cash and Cash Equivalents	145,824,539	127,134,563

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	
- President Commissioner : Mustafa Abubakar (Concurrently Independent Commissioner)	Ultimate shareholder :
- Vice President Commissioner : Gatot Trihargo (Concurrently Independent Commissioner)	- Negara Republik Indonesia : 56,75%
- Independent Commissioner : Adhyaksa Dault	Non ultimate shareholder through capital market (≥ 5%) :
- Independent Commissioner : Ahmad Fuad	- No
- Independent Commissioner : A. Fuad Rahmany	Non ultimate shareholder not through capital market (≥ 5%) :
- Independent Commissioner : A. Sonny Keraf	- No
- Commissioner : Vincentius Sony Loho	
- Commissioner : Jeffry J. Wurangjan	
- Commissioner : Mahmud *)	
BOARD OF DIRECTORS	
- 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, August 15, 2016 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 above financial information as of the dates on June 30, 2016 for the period ended on that date mostly acquired from the Consolidated Financial Statements that had been audited by Purwantono, Sungkoro & Surja ("PSS"), a member of Ernst & Young Global Limited with Partner Responsible is Hari Purwantono, auditor independen, dated August 12, 2016, with an unmodified opinion. Because the above financial information was captured from the Consolidated Financial Statements, Therefore the stated information is not a completed 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 Foreign currency exchange rate for 1 USD as of June 30, 2016, December 31, 2015 and June 30, 2015 are respective Rp13.212,50, Rp13.785,00 dan Rp13.332,50.
- 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.