

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2016	December 31, 2015	September 30, 2016	December 31, 2015
ASSETS					
1.	Cash	22,732,351	28,470,316	23,076,640	28,771,635
2.	Placements with Bank Indonesia	83,283,875	95,641,785	87,866,526	99,752,721
3.	Placements with other banks	23,895,712	20,612,062	23,356,193	20,911,021
4.	Spot and derivative receivables	74,928	-	69,965	-
5.	Securities				
	a. Measured at fair value through profit and loss	1,365,270	273,714	2,533,514	929,334
	b. Available for sale	59,049,648	49,427,382	62,429,341	52,359,270
	c. Held to maturity	49,455,835	59,347,119	54,306,435	63,880,149
	d. Loans and receivables	9,859,808	7,280,883	9,859,808	7,280,883
6.	Securities sold under repurchase agreement (repo)	9,452,280	11,538,498	9,452,280	11,538,498
7.	Securities purchased with agreement to resell (reverse repo)	3,805,753	845,125	3,805,753	845,125
8.	Acceptances receivables	5,722,185	5,138,671	5,811,942	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	603,475,599	558,446,721	611,091,534	564,491,243
10.	Sharia financing	-	-	17,194,846	16,261,754
11.	Finance lease receivables	-	-	2,155,425	-
12.	Investments in shares	5,333,612	4,949,988	2,439	269,130
13.	Impairment on financial assets -/-				
	a. Securities	(8,750)	-	(42,797)	(17,746)
	b. Loans	(22,317,038)	(17,030,352)	(22,506,545)	(17,162,183)
	c. Others	-	-	(130,000)	-
14.	Intangible assets	-	-	452,732	394,868
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	30,013,402	13,982,469	31,027,357	14,687,468
	Accumulated depreciation on premises and equipment -/-	(6,979,387)	(6,231,273)	(7,456,578)	(6,648,188)
16.	Aset non produktif				
	a. Abandoned properties	26,358	9,191	26,358	9,191
	b. Foreclosed assets	31,686	29,780	151,832	84,191
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	392	393	392	393
	b. Operational activities conducted outside Indonesia	-	-	-	-
17.	Impairment on non financial assets -/-	-	-	-	-
18.	Finance leased	-	-	-	-
19.	Deferred tax assets	1,695,916	1,806,780	1,830,531	1,983,774
20.	Other assets	14,390,290	11,459,127	15,349,170	12,662,052
	TOTAL ASSETS	894,359,725	845,998,379	931,693,351	878,426,312

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(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2016	December 31, 2015	September 30, 2016	December 31, 2015
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	115,203,956	112,988,721	115,681,811	113,429,343
2.	Savings deposits	268,186,761	267,607,038	268,582,195	268,058,865
3.	Time deposits	282,138,573	262,178,245	289,408,853	267,884,404
4.	Revenue sharing Investment	-	-	21,170,460	19,622,767
5.	Liabilities to Bank Indonesia	79,646	77,676	79,646	77,676
6.	Liabilities to other banks	9,672,899	11,335,746	10,150,443	12,125,636
7.	Spot and derivative payable	364,713	445,753	380,598	445,753
8.	Liabilities on securities sold under repurchase agreements	9,220,150	11,377,958	9,220,150	11,377,958
9.	Acceptances payable	5,722,185	5,138,671	5,811,942	5,163,471
10.	Securities issued	20,177,986	10,268,606	20,108,681	10,267,279
11.	Fund borrowings	25,387,057	35,420,946	26,441,125	35,520,946
12.	Margin deposits received	13,340	16,423	14,025	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	18,437,696	16,750,798	23,702,462	21,308,179
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	754,604,962	733,606,581	790,752,391	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	46,377	49,069	46,377	49,069
	b. Gain (loss) on value changes of financial assets categorized as available for sale	1,523,362	(1,039,129)	1,550,894	(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	640,168	532,411	644,960	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
24.	Retained Earning				
	a. Previous years	95,552,667	62,874,782	96,017,576	63,206,492
	b. Current year	18,622,612	25,204,150	18,975,145	25,410,788
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	139,754,763	112,391,798	140,604,529	112,832,861
25.	Minority interest			336,431	294,318
	TOTAL EQUITIES	139,754,763	112,391,798	140,940,960	113,127,179
	TOTAL LIABILITIES AND EQUITIES	894,359,725	845,998,379	931,693,351	878,426,312

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to September 30, 2016 and 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2016	September 30, 2015	September 30, 2016	September 30, 2015
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	65,026,266	58,140,437	67,659,705	60,511,527
	b. Foreign currencies	2,912,033	2,781,334	2,917,134	2,788,602
2.	Interest expenses				
	a. Rupiah	17,487,828	17,953,890	18,646,728	19,041,130
	b. Foreign currencies	1,872,341	1,392,810	1,873,432	1,395,259
	Net interest income (expenses)	48,578,130	41,575,071	50,056,679	42,863,740
3.	Premium Income	-	-	1,779,986	-
4.	Expense Claims	-	-	1,751,704	-
	Premium Income (Expense Claims) Net	-	-	28,282	-
	Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net	48,578,130	41,575,071	50,084,961	42,863,740
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	-	40,388	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	306,918	-	306,918
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	310,438	55,529	464,484	70,395
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	-	246,664	-	261,514
	e. Dividend	13,801	5,434	224	467
	f. Gain from investment in shares with equity method	24,069	13,988	24,069	13,988
	g. Fees/commissions and administrative	6,568,537	5,216,158	6,475,783	5,245,524
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	4,079,348	2,510,422	4,554,702	2,609,737
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	1,893	25,497	-	36,572
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	144,342	-	144,364	-
	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)	309,753	-	313,203	-
	e. Impairment				
	i. Securities	8,750	-	25,052	-
	ii. Loans	11,112,691	6,891,988	11,197,554	6,969,082
	iii. Sharia financing	-	-	199,947	124,561
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	89,894	49,449	89,894	49,449
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	1,214	2,145
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	13,983,035	10,887,018	14,602,843	11,370,615
	k. Promotion expenses	698,956	531,003	723,973	558,570
	l. Other expenses	11,448,658	10,344,264	12,120,433	10,868,630
	Other Operating Income (expenses)	(26,801,779)	(20,374,106)	(27,858,827)	(21,471,081)
	INCOME FROM OPERATIONS	21,776,351	21,200,965	22,226,134	21,392,659
NON OPERATING INCOME AND EXPENSES					

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(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2016	September 30, 2015	September 30, 2016	September 30, 2015
1.	Gain (losses) from sale of premises and equipment	9,791	11,101	10,020	11,241
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	1,125,761	1,215,685	1,080,929	1,216,786
	NON OPERATING PROFIT (LOSS)	1,135,552	1,226,786	1,090,949	1,228,027
	PROFIT (LOSS) BEFORE INCOME TAX	22,911,903	22,427,751	23,317,083	22,620,686
	Income tax expenses				
	a. Estimated current tax -/-	4,704,242	3,342,496	4,776,583	3,402,344
	b. Deferred tax income (expenses)	(414,951)	799,939	(434,645)	794,785
	PROFIT (LOSS) AFTER INCOME TAX - NET	18,622,612	18,285,316	18,975,145	18,423,557
	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	143,676	432,556	137,407	441,408
	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	(35,919)	(108,139)	(34,352)	(110,352)
	2 . Items that will be reclassified to profit or loss				
	a. Adjustments due to the translation of financial statements in foreign currencies	(2,692)	4,758	(2,692)	4,758
	b. Gains (losses) from changes in the value of financial assets as available for sale	3,416,655	(2,035,893)	3,614,267	(2,078,914)
	c. The effective portion of cash flow hedges	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax related to items that will be reclassified to profit or loss	(854,164)	508,973	(899,636)	519,728
	Other comprehensive income of the current year - net of applicable income tax	16,492,248	(1,197,745)	16,639,686	(1,223,372)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	35,114,860	17,087,571	35,614,831	17,200,185
	Profit attributable to:				
	OWNER	18,622,612	18,285,316	18,950,861	18,416,784
	NON INTEREST CONTROL			24,284	6,773
	TOTAL INCOME OF CURRENT YEAR	18,622,612	18,285,316	18,975,145	18,423,557
	Total Income (Loss) Other Comprehensive attributable to:				
	OWNER	35,114,860	17,087,571	35,572,718	17,204,302
	NON INTEREST CONTROL			42,113	(4,117)
	TOTAL COMPREHENSIVE INCOME (LOSS) OF THE CURRENT YEAR	35,114,860	17,087,571	35,614,831	17,200,185
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	7,619,322	7,272,495	-	-
	EARNINGS PER SHARE	761.73	741.22	775.16	746.55

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2016	December 31, 2015	September 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	17,788,063	14,413,514	17,788,063	14,413,514
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	81,656	243,899
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	42,984,094	42,556,137	42,984,094	42,556,137
	- Foreign currencies	20,246,002	20,332,196	20,246,002	20,332,196
	b. Others				
	i. Committed	-	-	594,312	576,975
	ii. Uncommitted	49,084,177	47,863,146	49,084,177	47,863,146
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	37,629	28,068
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	7,568,905	13,177,986	7,581,850	13,205,219
	b. Local letters of credit	2,303,420	2,185,018	2,307,170	2,201,572
	4 Outstanding sales position on spot and derivative	16,710,995	10,617,027	16,710,995	10,617,027
	5 Others	-	-	385,171	155,372
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	4,473	4,812	48,764	47,497
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	9,606,783	7,851,216	9,669,244	7,910,144
	b. Foreign currencies	14,646,781	15,758,764	14,646,781	15,758,764
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2016

(In Millions of Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	1,136,524	1,136,524	-	444	1,231
2.	Forward	4,290,879	4,290,879	-	66,735	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	8,182,248	8,182,248	-	4,963	102,028
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	1,696,630	1,696,630	-	2,786	1,826
5.	Others	-	-	-	-	-
C.	Others	11,968,368	11,968,368	-	-	259,628
	TOTAL	27,274,649	27,274,649	-	74,928	364,713

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2016						September 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	1,925,215	-	-	-	-	1,925,215	1,034,349	-	-	-	-	1,034,349
	b. Foreign currencies	21,260,497	-	-	-	-	21,260,497	12,987,979	-	-	-	-	12,987,979
2.	Spot and derivative receivables												
	a. Rupiah	74,928	-	-	-	-	74,928	5,789	-	-	-	-	5,789
	b. Foreign currencies	-	-	-	-	-	-	104	-	-	-	-	104
3.	Securities												
	a. Rupiah	73,725,025	175,000	-	-	-	73,900,025	77,652,606	-	-	-	-	77,652,606
	b. Foreign currencies	45,830,536	-	-	-	-	45,830,536	34,209,231	-	-	-	-	34,209,231
4.	Securities sold with agreement to repurchase												
	a. Rupiah	7,994,636	-	-	-	-	7,994,636	2,561,936	-	-	-	-	2,561,936
	b. Foreign currencies	1,457,644	-	-	-	-	1,457,644	5,746,735	-	-	-	-	5,746,735
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	3,805,753	-	-	-	-	3,805,753	15,058,922	-	-	-	-	15,058,922
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,722,185	-	-	-	-	5,722,185	7,239,477	-	-	-	-	7,239,477
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	242,327,572	21,949,740	1,595,097	1,299,802	4,969,641	272,141,852	195,975,979	22,048,816	1,542,691	1,303,380	4,669,756	225,540,622
	ii. Foreign currencies	4,344,103	38,948	-	4,630	40,613	4,428,294	5,399,295	137,641	-	-	46,331	5,583,267
	b. Non UMKM												
	i. Rupiah	269,747,688	9,830,476	1,513,481	326,382	2,827,558	284,245,585	221,543,245	11,506,353	295,550	1,286,344	1,197,201	235,828,693
	ii. Foreign currencies	38,818,475	2,296,091	-	-	623,947	41,738,513	48,196,407	1,832,745	64,233	57,489	929,237	51,080,111
	c. Restructured loans												
	i. Rupiah	10,937,885	10,419,908	1,186,171	281,825	2,098,719	24,924,508	6,801,825	5,842,648	605,445	267,375	1,151,579	14,668,872
	ii. Foreign currencies	5,254,065	1,731,720	-	-	7,573	6,993,358	2,099,198	306,389	41,903	-	275,312	2,722,802
	d. Property loans	1,812,670	390,863	396,845	-	50,774	2,651,152	2,188,774	476,519	30,249	-	82,453	2,777,995
8.	Investments in shares	4,687,096	-	-	-	-	4,687,096	3,060,454	-	-	-	-	3,060,454
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
	a. Rupiah	87,149,055	959,059	832,517	6,303	-	88,946,934	79,165,255	1,773,028	11,904	187,196	-	81,137,383
	b. Foreign currencies	55,883,488	1,609,740	-	-	-	57,493,228	65,934,023	2,428,310	36,270	-	-	68,398,603
12.	Repossessed assets	6,625	-	2,562	12,071	10,428	31,686	3,044	-	5,189	9,125	9,710	27,068

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2016 and 2015

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2016						September 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						22,325,788						17,459,645
3.	Total required allowance for possible losses on earning assets						18,360,111						15,919,708
4.	Percentage of UMKM loans to total loans						45.83%						44.54%
5.	Percentage of UMK loans to total loans						39.93%						38.40%
6.	Percentage of UMKM debtors to total debtors						79.63%						76.84%
7.	Percentage of UMK debtors to total debtors						78.98%						76.26%
8.	Others												
	a. Chanelling of loans						24,727,269						24,728,902
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						5,839,802						5,585,204
	d. Recovery of written off on earning assets						2,087,920						1,576,805
	e. Written off on earning assets with elimination of right to collect						-						-

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	September 30, 2016				September 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	-	-	238,957	-	-	-	149,623	-
2.	Spot and derivative receivables	-	-	749	-	-	-	59	-
3.	Securities	8,750	-	213,255	8,750	-	-	209,411	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	57,222	-	-	-	72,395	-
7.	Loans	7,152,805	15,164,233	5,555,149	11,668,459	2,855,009	14,604,636	4,712,532	10,378,463
8.	Investments in shares	-	-	16	-	-	-	2,653	-
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-
11.	Administrative account transactions	-	-	341,259	-	-	-	394,572	-

**CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2016 and 2015**

(In Millions of Rupiah)

POS-POS	September 30, 2016		September 30, 2015	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
COMPONENTS				
I. CORE CAPITAL	132,066,481	134,621,279	86,706,851	90,496,902
1. Common Equity Tier 1	132,066,481	134,621,279	-	-
1.1. Paid in Capital (after deducting Treasury Stock)	6,111,861	6,111,861	-	-
a. Common stock	6,111,861	6,111,861	-	-
b. Preferred stock	-	-	-	-
1.2. Disclosed Reserves	132,982,502	131,759,331	-	-
1.2.1. Incremental Factors:	133,002,734	131,947,427	-	-
1.2.1.1. Other comprehensive income	15,394,431	15,394,431	-	-
1.2.1.1.1. Excess translation adjustment of financial statement	46,377	46,377	-	-
1.2.1.1.2. Potential benefits of the increase in the fair value of financial assets available for sale	1,523,362	1,523,362	-	-
1.2.1.1.3. Fixed asset revaluation surplus	13,824,692	13,824,692	-	-
1.2.1.2. Other disclosed reserves	117,608,303	116,552,996	-	-
1.2.1.1.1. Agio	410,340	410,340	-	-
1.2.1.1.2. General reserves	3,022,684	3,022,684	-	-
1.2.1.1.3. Previous years profit	95,552,667	94,298,171	-	-
1.2.1.1.4. Current year profit	18,622,612	18,821,801	-	-
1.2.1.1.5. Fund for paid-in capital	-	-	-	-
1.2.1.1.6. Others	-	-	-	-
1.2.2. Offsetting Factors:	(20,232)	(188,096)	-	-
1.2.2.1. Pendapatan Komprehensif Lainnya	-	-	-	-
1.2.2.1.1. Difference in less translation of financial statements	-	-	-	-
1.2.2.1.2. Potential losses from the decline in fair value of financial assets available for sale	-	-	-	-
1.2.2.2. Other disclosed reserves	(20,232)	(188,096)	-	-
1.2.2.2.1. Disagio	-	-	-	-
1.2.2.2.2. Previous years loss	-	-	-	-
1.2.2.2.3. Current year loss	-	-	-	-
1.2.2.2.4. Negative differences between regulatory provision and impairment of productive asset	-	(101,934)	-	-
1.2.2.2.5. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.2.1.1.6. Required regulatory provision on non productive asset	(20,232)	(86,162)	-	-
1.2.1.1.6. Others	-	-	-	-
1.3. Non controlling interest	-	184,232	-	-
1.4. Deduction factor of Common Equity Tier 1	(7,027,882)	(3,434,145)	-	-
1.4.1. Deferred tax	(1,695,916)	(1,737,756)	-	-
1.4.2. Goodwill	-	(64,580)	-	-
1.4.3. Difference in other intangible assets	-	(5,166)	-	-
1.4.4. Equity investment which can be calculated as deduction factor	(5,331,966)	(1,626,643)	-	-
1.4.5. Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6. Securitisation exposure	-	-	-	-
1.4.7. Deduction factor of other common equity	-	-	-	-
1.4.7.1 Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
1.4.7.2 Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-

**CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2016 and 2015**

(In Millions of Rupiah)

POS-POS	September 30, 2016		September 30, 2015	
	BANK	KONSOLIDASIAN	BANK	KONSOLIDASIAN
2. Additional Tier 1 (AT 1) *	-	-	-	-
2.1. Capital instrument which can be calculated as AT-1	-	-	-	-
2.2. Additional paid-in capital	-	-	-	-
2.3. Deduction factor Tier 1	-	-	-	-
2.3.1. Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
2.3.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-
II. Supplementary Capital (Tier 2)	6,328,521	6,452,187	20,351,743	20,519,275
1. Capital instrument which can be calculated as Tier 2	5,783	5,783	-	-
a. Preferred stock (cumulative perpetual, non-perpetual), net of repurchase	-	-	-	-
b. Subordinated securities (cumulative perpetual, non-perpetual), net of repurchase	-	-	-	-
c. Subordinated loans (cumulative perpetual, non-perpetual), net of repurchase	5,783	5,783	-	-
d. Mandatory convertible bond	-	-	-	-
e. Tier 2 issuance by subsidiaries of banks and non-bank purchased by another party (consolidated)	-	-	-	-
f. Amortization based on the remaining period (-/-)	-	-	-	-
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)	6,322,738	6,446,404	-	-
4. Tier 2 deduction factor	-	-	-	-
4.1. Sinking Fund	-	-	-	-
4.2. Investment in Tier 2 instruments in other bank	-	-	-	-
4.3. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-
TOTAL MODAL	138,395,002	141,073,466	107,058,594	111,016,177
	30 Sep 16		30 Sep 15	
	INDIVIDUAL	KONSOLIDASIAN	INDIVIDUAL	KONSOLIDASIAN
RISK WEIGHTED ASSET (RWA)				
RWA FOR CREDIT RISK	505,819,008	527,629,231	418,552,578	438,229,009
RWA FOR MARKET RISK	14,818,801	14,945,227	5,139,788	5,393,758
RWA FOR OPERATIONAL RISK	111,898,899	114,841,081	96,206,873	98,655,847
TOTAL RWA	632,536,708	657,415,539	519,899,238	542,278,613
CAR ACCORDING TO RISK PROFILE (%)	9.38%	9.38%	9.41%	9.42%
CAR FULFILLMENT ALLOCATION				
From CET1 (%)	4.50%	4.50%		
From AT1 (%)	1.50%	1.50%		
From Tier 2 (%)	3.38%	3.38%		
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CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2016 and 2015

(In %)

Rasio	September 30, 2016	September 30, 2015
Performance Ratios		
1. Capital Adequacy Ratio	21.88	20.59
2. Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.56	1.44
3. Non performing earning assets to total earning assets	1.74	1.71
4. Allowance for impairment of financial assets to earning assets	2.89	2.57
5. NPL <i>gross</i>	2.22	2.24
6. NPL <i>net</i>	0.57	0.59
7. Return on Asset (ROA)	3.59	3.95
8. Return on Equity (ROE)	23.97	29.60
9. Net Interest Margin (NIM)	8.41	8.08
10. Operating Expenses to Operating Income (BOPO)	72.41	69.40
11. Loan to Deposit Ratio (LDR)	90.68	84.89
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	6.64	8.01
b. Reserve requirement - Foreign currencies	8.01	8.02
3. Net Open Position (overall)	10.56	3.38

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to September 30, 2016 and 2015

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2016	September 30, 2015
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	68,441,400	60,909,046
Sharia income	1,948,517	1,836,407
Premium Income	1,779,986	-
Expenses paid		
Interest expense	(19,577,910)	(19,740,023)
Sharia expenses	(764,961)	(772,159)
Expense claim	(1,751,704)	-
Recoveries of written off loans	2,108,185	1,588,789
Other operating income	8,891,184	7,566,548
Other operating expenses	(26,765,806)	(21,427,324)
Non-operating income - net	1,144,626	1,231,940
Payment of income tax and tax bill	(6,644,205)	(4,674,365)
Cash flows before changes in operating assets and liabilities	28,809,312	26,518,859
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	92,610	-
Securities and Government Recapitalization Bonds at fair value through profit or loss	(1,406,267)	(134,112)
Securities purchased under resale agreements	(2,578,925)	(508,692)
Export bills	(2,960,628)	23,944,673
Loans	(52,452,977)	(34,734,751)
Sharia receivables and financing	(1,143,916)	(882,154)
Finance Lease Receivables	(2,171,958)	-
Other assets	(2,357,801)	(1,437,068)
(Decrease) Increase in operating liabilities:		
Liabilities due immediately	21,489	(1,073,989)
Deposits:		
Demand deposits	2,252,468	20,648,590
<i>Wadiah</i> demand deposits	(32,491)	497,203
Savings deposits	523,330	1,375,833
<i>Wadiah</i> savings deposits	239,434	151,602
<i>Mudharabah</i> savings deposits	190,921	209,651
Time deposits	21,524,449	(10,549,919)
<i>Mudharabah</i> time deposits	1,149,829	1,293,671
Deposits from other banks and financial institutions	(1,843,221)	(4,294,587)
Securities sold under agreements to repurchase	(2,157,808)	(7,046,931)
Other liabilities	2,805,753	2,309,304
Net cash (used in) obtained from operating activities	(11,496,397)	16,287,183
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	5,339	8,968
Acceptance of dividends	5,132	467
Acquisition of premises and equipment	(2,380,859)	(1,957,970)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(1,655,219)	(45,602,864)
Net cash used for investing activities	(4,025,607)	(47,551,399)

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the periods from January 1 to September 30, 2016 and 2015

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2016	September 30, 2015
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of fund borrowings	(9,231,908)	(18,771,072)
Treasury stock	(132,573)	-
Appropriation for dividends	(10,686)	(10,867)
Payments of subordinated loans	9,954,702	3,267,658
Acceptance of securities issued	(7,619,322)	(7,272,496)
Net cash used for financing activities	(7,039,787)	(22,786,777)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(22,561,791)	(54,050,993)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	(7,284)	3,385
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	163,388,757	172,731,254
CASH AND CASH EQUIVALENTS AT END OF YEAR	140,819,682	118,683,646
Cash and cash equivalents at end of year consist of:		
Cash	23,076,640	21,108,125
Current accounts with Bank Indonesia	51,237,584	52,868,550
Current accounts with other banks	14,905,989	9,076,357
Placements with other banks – maturing within three months or less since the acquisition date	43,403,206	28,541,746
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	8,196,263	7,088,868
Total Cash and Cash Equivalents	140,819,682	118,683,646

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. Wurangian	
- Commissioner : Mahmud *)	
BOARD OF DIRECTORS	
- President Director : Asmawi Syam	
- Vice President Director : Sunarso	
- Director : Mohammad Irfan	Jakarta, October 25, 2016
- Director : Zuhelfi Abidin	Board of Directors
- Director : Susy Liestiwaty	PT Bank Rakyat Indonesia (Persero) Tbk
- Director : Randi Anto	
- Director : Donsuwan Simatupang	
- Compliance Director : Haru Koesmahargyo	
- Director : Kuswiyoto	
- Director : Sis Apik Wijayanto	Asmawi Syam
- Director : Priyastomo	Haru Koesmahargyo Director
	President Director

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

Notes :

- The interim consolidated financial information above is taken from the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("Bank") and the subsidiaries dated September 30, 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 with Partner Responsible is Sinarta, 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. 32/POJK.03/2016 dated August 8, 2016 On "Changes in the Financial Services Authority Regulation No. 6/POJK.03/2015 On Transparency and publication of the Bank Reports " .
 - Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016 on "Changes in the Financial Services Authority Regulation No. 11/SEOJK.03/2015 on Minimum Capital Requirement for Commercial Banks"
 - Circular of the Financial Services Authority No. 43/SEOJK.03/2016 dated September, 28 2016 regarding the " Transparency and Publication Reports 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 datrd June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies" .
- For the period of 30 September 2016, the appropriated reserves balance has been reclassification to retained earnings amounted Rp.15.093.057 million.
- The Foreign currency exchange rate for 1 USD as of September 30, 2016, December 31, 2015 and September 30, 2015 are respective Rp13.051,00, Rp13.785,00 dan Rp14.650,00.
- 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.