

in million Rupiah

ACCOUNTS	30 Jun 2015
ASSET	
1. Cash	1,949,809
2. Placements with Bank Indonesia	7,508,631
3. Placements with other banks	995,573
4. Spot and derivative receivables	-
5. Marketable securities	4,934,772
a. Measured at fair value through profit/loss	-
b. Available for sale	1,613,498
c. Held to maturity	3,321,274
d. Loans and receivables	-
6. Securities sold under repurchase agreements (Repo)	-
7. Claims from securities purchased under resale agreements (Reverse Repo)	3,465,380
8. Acceptance receivables	-
9. Loans	52,532,062
a. Measured at fair value through profit/loss	-
b. Available for sale	-
c. Held to maturity	-
d. Loans and receivables	52,532,062
10. Sharia financing	-
11. Investments	713,667
12. Allowance for impairment losses on financial assets -/-	(475,777)
a. Marketable securities	-
b. Loans	(475,777)
c. Others	-
13. Intangible assets	431,830
Accumulated amortization of intangible assets -/-	(191,751)
14. Property, plant and equipment	1,408,976
Accumulated depreciation of property, plant and equipment -/-	(834,208)
15. Non-productive assets	508
a. Abandoned properties	-
b. Foreclosed assets	-
c. Suspense accounts	502
d. Interbranch assets	6
- Conducting operational activities in Indonesia	6
- Conducting operational activities outside Indonesia	-
16. Allowance for impairment losses on non - productive assets -/-	-
17. Leased receivables	-
18. Deferred tax assets	61,062
19. Other assets	2,938,908
TOTAL ASSET	75,439,442

ACCOUNTS	30 Jun 2015
LIABILITY AND EQUITY	
LIABILITY	
1. Demand deposits	838,818
2. Saving deposits	8,058,059
3. Time deposits	44,860,224
4. Revenue sharing investment funds	-
5. Liabilities to Bank Indonesia	-
6. Liabilities to other banks	16,389
7. Spot and derivative liabilities	-
8. Securities sold under repurchase agreements (Repo)	-
9. Acceptance liabilities	-
10. Marketable securities issued	3,827,793
11. Borrowings	3,854,993
12. Margin deposits	-
13. Interbranch liabilities	-
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14. Deferred tax liabilities	-
15. Other liabilities	1,305,345
16. Profit sharing investment funds	-
TOTAL LIABILITY	62,761,621
EQUITY	
17. Issued and fully paid-in capital	116,806
a. Authorized capital	150,000
b. Unpaid capital -/-	(33,194)
c. Treasury stock -/-	-
18. Additional paid-in capital	1,545,529
a. Agio	1,429,385
b. Disagio -/-	-
c. Capital contribution	-
d. Capital paid in advance	-
e. Others	116,144
19. Other comprehensive income/(expense)	(120)
a. Foreign exchange translation adjustment of financial statements	-
b. Gain/(loss) from changes in the value of marketable securities - available for sale	(160)
c. Cash flow hedging	-
d. Differences arising from fixed assets revaluation	-
e. Other comprehensive income from associate entity	-
f. Gain (loss) from actuarial defined benefit program	-
g. Income tax related to other comprehensive income	40
h. Others	-
20. Difference in quasi reorganization	-
21. Difference in restructuring of entities under common control	-
22. Other Equity	-
23. Reserves	23,361
a. General reserves	23,361
b. Statutory reserves	-
24. Profit/loss	10,992,245
a. Previous years	10,106,240
b. Current year	886,005
TOTAL EQUITY	12,677,821
TOTAL LIABILITY AND EQUITY	75,439,442

in million Rupiah

ACCOUNTS		30 Jun 2015
I.	COMMITMENT RECEIVABLES	-
	1. Unused borrowing facilities	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Outstanding spot and derivative purchased	-
	3. Others	-
II.	COMMITMENT LIABILITIES	3,643,374
	1. Unused loans facilities granted to customers	3,548,781
	a. State-owned enterprises (BUMN)	55,000
	i. Committed	-
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	55,000
	- Rupiah	55,000
	- Foreign currencies	-
	b. Others	3,493,781
	i. Committed	100,000
	ii. Uncommitted	3,393,781
	2. Unused loans facilities granted to other banks	94,593
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	94,593
	i. Rupiah	94,593
	ii. Foreign currencies	-
	3. Outstanding irrevocable L/C	-
	a. Foreign L/C	-
	b. Local L/C	-
	4. Outstanding spot and derivative sold	-
	5. Others	-
III.	CONTINGENT RECEIVABLES	49,654
	1. Guarantees received	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Interest on non-performing loan	49,654
	a. Loan interest	49,654
	b. Other interest	-
	3. Others	-
IV.	CONTINGENT LIABILITIES	-
	1. Guarantees issued	-
	a. Rupiah	-
	b. Foreign currencies	-
	2. Others	-

in million Rupiah

ACCOUNTS		30 Jun 2015
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1 Interest Income		5,672,429
a. Rupiah		5,672,429
b. Foreign currencies		-
2 Interest Expenses		2,520,808
a. Rupiah		2,520,808
b. Foreign currencies		-
Net Interest Income		3,151,621
B. Other Operating Income and Expenses		
1 Other Operating Income		358,054
a. Increase in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		-
iv. Other financial assets		-
b. Decrease in fair value of financial liabilities (mark to market)		-
c. Gain from sale of financial assets		-
i. Marketable securities		-
ii. Loans		-
iii. Other financial assets		-
d. Realized gain from spot and derivative transactions		-
e. Dividend		-
f. Gain from investment under equity method		-
g. Commissions/provisions/fees and administration		129,275
h. Reversal in allowance for impairment losses		282
i. Other income		228,497
2 Other Operating Expenses		2,312,600
a. Decrease in fair value of financial assets (mark to market)		-
i. Marketable securities		-
ii. Loans		-
iii. Spot and derivatives		-
iv. Other financial assets		-
b. Increase in fair value of financial liabilities (mark to market)		-
c. Losses from sale of financial assets		-
i. Marketable securities		-
ii. Loans		-
iii. Other financial assets		-
d. Realized losses from spot and derivative transactions		-
e. Impairment losses on financial assets		355,073
i. Marketable securities		-
ii. Loans		355,073
iii. Sharia financing		-
iv. Other financial assets		-
f. Losses related to operational risks *)		5,243
g. Losses from investment under equity method		-
h. Commissions/provisions/fees and administration		15,170
i. Losses from decrease in value of non-financial assets		-
j. Personnel expenses		1,051,600
k. Promotion expenses		51,523
l. Other expenses		833,991
Net Other Operating Expenses		(1,954,546)
NET OPERATING INCOME		1,197,075

ACCOUNTS		30 Jun 2015
NON-OPERATING INCOME AND EXPENSES		
1	Gain/(Loss) from sale of fixed assets and equipments	(1,036)
2	Gain/(loss) on adjustments of foreign exchange translation	-
3	Other non-operating expenses	(1,721)
NET NON OPERATING INCOME/(EXPENSES)		(2,757)
INCOME BEFORE TAX FOR THE CURRENT PERIOD		1,194,318
Income tax:		(308,313)
a.	Estimated current year tax	(311,720)
b.	Deferred tax expense	3,407
NET INCOME FOR THE CURRENT PERIOD AFTER TAX		886,005
OTHER COMPREHENSIVE INCOME		
1	Items that will not be reclassified to profit or loss	-
a.	Gain from fixed assets revaluation	-
b.	Gain/(loss) from actuarial defined benefit program	-
c.	Other comprehensive income from associate entity	-
d.	Others	-
e.	Income tax realted items that will not be reclassified to profit or loss	-
2	Items that will be reclassified to profit or loss	(926)
a.	Adjustment from foreign exchange translation	-
b.	Gain/(loss) from changes in the value of marketable securities - available for sale	(1,235)
c.	Effective part of cash flow hedging	-
d.	Others	-
e.	Income tax realted items that will be reclassified to profit or loss	309
OTHER COMPREHENSIVE INCOME FOR THE CURRENT PERIOD - NET OFF TAX		(926)
TOTAL COMPREHENSIVE INCOME FOR THE CURRENT PERIOD		885,079
PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE **)		-

*) Filled with loss that already appear or will appear

**) For foreign branch office, if applicable