CONSOLIDATED FINANCIAL STATEMENTS PT Bank Tabungan Pensiunan Nasional Tbk and Subsidiary 30 SEPTEMBER 2015, 2014 AND 31 DECEMBER 2014 (In million Rupiah)



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STATEMENTS OF FIN As of 30 September 2015 a (In million F	and 31 Dece				STATEMENT OF PROFIT AND LOSS AND For the period ended 30 Se (In million Rupiah, unles	ptember 20	15 and 2014		INCOME		EARM		As of 30	Septembe	r 2015 ar			ION				
ACCOUNTS		NK 31 Dec 2014		LIDATED	ACCOUNTS		BANK CONSOLIDATED 015 30 Sep 2014 30 Sep 2015 30 Sep 20			ACCOUNTS	30 September 2015 (ed)	BA	ANK	30 September 2014 (Unaudited)				
	Unaudited	Audited	Unaudited	Audited			Unaudited				Current	Special Mention	<u> </u>	· ·	Loss	Total	Current	Special Mention		Doubtful	Loss	Total
ASSETS 1. Cash	1,202,326	1,076,074	1,334,299	1,129,677	OPERATING INCOME AND EXPENSES A. Interest Income and Expenses					RELATED PARTIES Placements with other banks												
 Placements with Bank Indonesia Placements with other banks 	8,381,222 1,191,802	9,077,389 1,517,454	8,984,315 1,543,282	9,543,762 1,893,205	1. Interest Income a. Rupiah	8,551,096	8,918,371 8,918,371	9,670,238	9,178,849 9,178,849	a. Rupiah b. Foreign currencies		· -	-	-	-		100,000	-	-	-	-	100,000
 Spot and derivative receivables Marketable securities 	5,471,508	4,731,069	5,471,508	4,731,069	b. Foreign currencies	8,551,096	-	9,670,238	-	Spot and derivative receivables		-		-	-		-	-	-	-	-	-
a. Measured at fair value through profit/loss b. Available for sale	1,879,018	1,308,677	1,879,018	1,308,677	2. Interest Expenses a. Rupiah	3,788,960 3,788,960	3,905,719 3,905,719	3,969,751 3,969,751	3,948,096 3,948,096	a. Rupiah b. Foreign currencies			-	-	-		-	-	-	-	-	-
c. Held to maturity d. Loans and receivables	3,592,490	3,422,392	3,592,490	3,422,392	b. Foreign currencies Net Interest Income	4,762,136	5,012,652	5,700,487	5,230,753	 Marketable securities Rupiah 			-	-	-		-	-	-		-	_
6. Securities sold under repurchase agreements (Repo) 7. Claims from securities purchased under resale	-	-	-	-	B. Other Operating Income and Expenses J. Other Operating Income	500.405	543,956	578,382	559,994	 b. Foreign currencies 4. Securities sold under repurchase 		-	-	-	-		-	-	-	-	-	-
agreements (Reverse Repo) 8. Acceptance receivables	2,032,704	2,388,561	2,032,704	2,388,561	a. Increase in fair value of financial assets (mark to market)	523,405	- 543,950	5/0,302	- 559,994	agreements (Repo) a. Rupiah				-			-	-	-		-	_
9. Loans a. Measured at fair value through profit/loss	53,747,432	49,443,134	53,747,432	49,494,487	i. Marketable securities ii. Loans		-	-	-	 b. Foreign currencies 5. Claims on securities purchased under resale 		· -	-	-	-		-	-	-	-	-	-
b. Available for sale			-		iii. Spot and derivatives iv. Other financial assets			-	-	agreements (Reverse Repo) a. Rupiah							-	-	-	-	-	_
c. Held to maturity d. Loans and receivables	53,747,432	49,443,134	53,747,432	49,494,487 2,499,087	 b. Decrease in fair value of financial liabilities (mark to market) c. Gain from sale of financial assets 	-		-	-	 b. Foreign currencies 6. Acceptance receivables 			-	-	-		-	-	-	-	-	-
10. Sharia financing 11. Investments	715,306	600,022	3,190,164 22	22	i. Marketable securities ii. Loans	-	-	-	-	 Field planter receivables Loans Micro, Small and Medium Enterprises (UMKM) 												
12. Allowance for impairment losses on financial assets -/- a. Marketable securities	(487,182)	-	(541,919)	(510,759)	ii. Other financial assets d. Realized gain from soot and derivative transactions	-	-	-	-	i. Rupiah			-	-	-		-	-	-	-	-	-
b. Loans c. Others	(487,182)	-	(541,919)	(507,019) (3,740)	e. Dividend	:	7	-	7	ii. Foreign currencies b. Non-Micro, Small and Medium	.		-	-	-	-			-	-	-	
13. Intangible assets Accumulated amortization of intangible assets -/-	472,722 (210,607)	355,813 (155,603)	563,223 (219,093)	434,513 (158,203)	 f. Gain from investment under equity method g. Commissions/provisions/fees and administration 	199,338	190,715		187,671	Enterprises (UMKM) i. Rupiah	23,893	-	-	-	-	- 23,893	35,333	-	-	-	-	35,333
14. Property, plant and equipment Accumulated depreciation of property, plant and equipment -/-	1,447,310 (879,844)		1,671,440 (953,119)	1,507,235 (777,512)	h. Reversal in allowance for impairment losses i. Other income	127 323,940	1,011 352,223	46,289 334,064	6,391 365,925	ii. Foreign currencies c. Restructured loans	· ·	· -	-	-	-		-	-	-	-		
15. Non-productive assets a. Abandoned properties	180	207	3,656	4,220	2. Other Operating Expenses a. Decrease in fair value of financial assets (mark to market)	3,539,341	3,674,993	4,371,278	3,853,921	i. Rupiah ii. Foreign currencies		: :	-	-	-		-	-	-	-	-	
b. Foreclosed assets c. Suspense accounts	174	158 43	3,476 174	4,171 43	i. Marketable securities		-	-	-	d. Property loans 8. Investments	10,053 715,284	-	-	-	-	- 10,053 - 715,284		-	-	-	-	17,351 600,000
 d. Interbranch assets Conducting operational activities in Indonesia 	6 6	6 6	6 6	6 6	ii. Loans iii. Spot and derivatives	-	-	-		 Temporary equity investment Other receivables 		: :	-	-	-		-	-	-	-	-	-
 Conducting operational activities outside Indonesia Allowance for impairment losses on non - productive assets -/- 			-		iv. Other financial assetsb. Increase in fair value of financial liabilities (mark to market)			-	-	11. Commitment and contingencies a. Rupiah							-	-	-	-		_
 Leased receivables Deferred tax assets 	48,940	57,337	- 58,041	- 66,400	c. Losses from sale of financial assets i. Marketable securities	1		-	-	 b. Foreign currencies 12. Foreclosed assets 			-	-			-	-	-	-	-	-
19. Other assets TOTAL ASSETS	3,055,610 76,189,429	2,643,598 71,862,049	3,227,536 80,113,491	2,768,973 75,014,737	ii. Loans iii. Other financial assets		-	-	-	II. NON-RELATED PARTIES												
LIABILITIES & EQUITY	70,109,429	71,002,049	00,113,491	/5,014,/3/	 Realized losses from spot and derivative transactions Impairment losses on financial assets 	556,635	- 592,171	- 662,222	- 598,764	 Placements with other banks Rupiah 	1,191,802	-				- 1,191,802	573,042	-		-	-	573,042
LIABILITIES 1. Demand deposits	910,851	957,094	933,915	979,251	i. Marketable securities ii. Loans	556,635	570,725	576,183	575,623	b. Foreign currencies2. Spot and derivative receivables			-	-	-		-	-	-	-	-	-
2. Saving deposits 3. Time deposits	6,912,417 47,892,242	6,419,825 43,244,050	7,551,996	6,917,490 43,244,109	iii. Sharia financing iv. Other financial assets	-	21,446	86,039	23,141	a. Rupiah b. Foreign currencies			-	-	-		-	-	-	-	-	-
A. Revenue sharing investment funds Liabilities to Bank Indonesia	47,092,242	+3,244,050	2,724,753	2,194,264	f. Losses related to operational risks g. Losses from investment under equity method	5,589	10,261	6,677	10,262	 Marketable securities Rupiah 	5,471,508	-				- 5,471,508	3,385,044	-				3,385,044
6. Liabilities to other banks 7. Spot and derivative payables	9,273	8,188	150	99	h. Commissions/provisions/fees and administration i. Losses from decrease in value of non-financial assets	20,437	22,531	20,437	22,531	 b. Foreign currencies 4. Securities sold under repurchase 		· -	-	-	-		-	-	-	-	-	-
Securities sold under repurchase agreements (Repo) Acceptance liabilities		-	-	-	j. Personnel expenses k. Promotion expenses	1,596,511 90,028	1,649,136 148,207	2,042,668 90,363	1,767,297 152,234	agreements (Repo) a. Rupiah							-	-		-		_
10. Marketable securities issued 11. Borrowings	3,304,130 2,795,831	4,409,501 3,804,506	3,304,130 2,795,831	4,409,501 3,804,506	I. Other expenses	1,270,141	1,252,687 (3,131,037)	1,548,911 (3,792,896)	1,302,833	 b. Foreign currencies 5. Claims on securities purchased under resale 		· -	-	-	-		-	-	-	-	-	-
12. Margin deposits 13. Interbranch liabilities	2,700,001	-	2,700,001	-	Net Other Operating Expenses NET OPERATING INCOME	(3,015,936) 1,746,200	1,881,615	1,907,591	(3,293,927) 1,936,826	agreements (Reverse Repo) a. Rupiah	2,032,704					- 2,032,704	3,305,480	-			-	3,305,480
a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia	:	:	-		NON-OPERATING INCOME AND EXPENSES 1. Loss from sale of fixed assets and equipments	(1,089)	(8,348)	(1,069)	(8,348)	 b. Foreign currencies 6. Acceptance receivables 	-	-	-	-		-	-	-	-	-	-	-
 Deferred tax liabilities Other liabilities 	1,260,269	1,250,032	1,354,065	1,404,983	2. Gain/(loss) on adjustments of foreign exchange translation 3. Other non-operating income/(excense)	3,736	604	(1,000)	(2,979)	 Josephanics Recordance Loans Micro, Small and Medium Enterprises (UMKM) 												
16. Profit sharing investment funds TOTAL LIABILITIES	63,085,013	60.093.196	66,557,082	62,954,203	NET-NON OPERATING INCOME/(EXPENSES) INCOME BEFORE TAX FOR THE CURRENT PERIOD	2,647	(7,744)	(4,061) 1,903,530	(11,327) 1,925,499	i. Rupiah ii. Foreign currencies	12,060,120	612,161	76,114	126,799	48,849	12,924,043	8,749,650	501,231	90,204	131,611	49,626	9,522,322
EQUITY 17. Issued and fully paid-in capital	116.806		116.806	116,806	Income tax:	(444,135)	,,.	(486,543)	(502,421)	b. Non-Micro, Small and Medium Enterprises (UMKM)				_								
a. Authorized capital	150,000	150,000	150,000	150,000	a. Estimated current year tax b. Deferred tax/(expense) income	(8,753)	1,938	(8,716)	3,834	i. Rupiah ii. Foreign currencies	40,224,025	433,085	29,916	57,871	54,599	40,799,496	38,705,109	482,037	36,371	52,181	28,519	39,304,217
b. Unpaid capital -/- c. Treasury stock -/- 18. Additional paid in capital	(33,194)	(33,194) - 1,521,610	(33,194) - 1,562,008	(33,194) - 1,521,610	NET INCOME FOR THE CURRENT PERIOD AFTER TAX OTHER COMPREHENSIVE INCOME/(EXPENSES)	1,295,959	1,387,368	1,408,271	1,426,912	c. Restructured loans	841,165	343,786	40,378	- 57,460	20.704	1.303.493	777,099	- 257,821	42,446	49,609	- 17,664	1,144,639
 Additional paid-in capital Agio Disorio (1,562,008 1,429,385	1,521,610	1,562,008	1,521,610	1 Items that will not be reclassified to profit or loss a. Gain from fixed assets revaluation	-	-	-		i. Rupiah ii. Foreign currencies		-	-	-	-		-	-	42,446 - 190	49,609	-	-
b. Disagio -/- c. Capital contribution d. Capital paid in advance	:	-		-	b. Gain/(loss) from actuarial defined benefit program c Other comprehensive income from associate entity			-	-	d. Property loans 8. Investments	473,245 22	1,076	79 -	129	340	474,869 - 22	246,864 22	4,584	190	365	769	252,772 22
d. Capital paid in advance e. Others	132,623	92,225	132,623	92,225	 d. Others e. Income tax related items that will not be reclassified 	-	-	-	-	9. Temporary equity investment 10. Other receivables			-	-	-		-	-	-	-	-	-
 Other comprehensive income/(expense) Foreign exchange translation adjustment of financial statements 	42	836	42	836	to profit or loss 2 Items that will be reclassified to profit or loss	(794)	- 641	(794)	- 641	11. Commitment and contingencies a. Rupiah	4,051,928	458	-	26		- 4,052,412	1,687,233	-	-	-	-	1,687,233
b. (Loss)/gain from changes in the value of marketable	(00)	-	(00)	4 445	a. Adjustment from foreign exchange translation b. (Loss)/gain from changes in the value of marketable	-	-	-	-	b. Foreign currencies12. Foreclosed assets			-	-			- 434		-	-		434
securities - available for sale c. Cash flow hedging d. Differences arising from fixed assets revolution	(36)	1,115	(36)	1,115	securities - available for sale c Effective part of cash flow hedging	(1,151)	855	(1,151)	855	III. OTHER INFORMATION 1. Value of Bank's assets pledged as collateral:												
 d. Differences arising from fixed assets revaluation e. Other comprehensive income from associate entity f. Gain/(loss) from actuarial defined banefit program 	:	-			d. Others e. Income tax related items that will be reclassified	-	-	-	-	a. To Bank Indonesia												
 f. Gain/(loss) from actuarial defined benefit program g. Income tax related to other comprehensive income b. Othere 	78	(279)	78	(279)	to profit or loss OTHER COMPREHENSIVE (EXPENSES)/INCOME FOR	357	(214)	357	(214)	 b. To other parties 2. Total allowance for impairment losses on financial accets 						407 400						400.000
 h. Others 20. Difference in quasi reorganization 21. Difference in restructuring of entities under common control. 	:	-			THE CURRENT PERIOD - NET OFF TAX TOTAL COMPREHENSIVE INCOME OF THE CURRENT	(794)	641	(794)	641	financial assets 3. Total required provision for possible losses on						487,182						489,306
 Difference in restructuring of entities under common control Other equity Reserves 	23,361	23,361	23,361	23,361	PERIOD AFTER TAX Total income attributable to:	1,295,165	1,388,009	1,407,477	1,427,553	earning asset 4. Percentage of Micro, Small and Medium						816,140						732,479
a. General reserves b. Statutory reserves	23,361 23,361	23,361 23,361	23,361 23,361	23,361 23,361	EQUITY HOLDERS	1,295,959	1,387,368	1,374,578	1,416,538 10,374	Enterprises (UMKM) loans to total loans 5. Percentage of Micro and Small						24.05%						19.49%
24. Profit/loss a. Previous years	11,402,199 10,106,240	- 10,106,240 8,295,536	- 11,523,136 10,148,558	10,148,558 8,295,536	NON-CONTROLLING INTERESTS TOTAL INCOME IN CURRENT PERIOD	1,295,959	1,387,368	33,693 1,408,271	10,374 1,426,912	Enterprises (UMK) loans to total loans 6. Percentage of UMKM debtors to total debtors						8.87% 10.40%						9.04% 11.24%
b. Current year	1,295,959	1,810,704	1,374,578	8,295,536	Total comprehensive income attributable to: EQUITY HOLDERS	1,295,165	1,388,009	1,373,784	1,417,179	 Percentage of UMK debtors to total debtors Others: 						8.39%						9.24%
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT	13,104,416	11,768,853	13,225,353	11,811,171	NON-CONTROLLING INTERESTS TOTAL COMPREHENSIVE INCOME	•		33,693	10,374	a. Channeling loansb. Distribution of Mudharabah Muqayyadah funds						34,557						34,580
25. Non-controlling interest TOTAL EQUITY	- 13,104,416	- 11,768,853	331,056 13,556,409	249,363 12,060,534	IN CURRENT PERIOD PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE	1,295,165	1,388,009	1,407,477	1,427,553	c. Earning assets written-offd. Recovery of earning assets written-off						1,960,569 801,816						1,558,651 536,256
TOTAL LIABILITIES AND EQUITY		71,862,049	80,113,491	75,014,737	DIVIDEND EARNING PER SHARE	222	- 238	- 235	- 243	e. Write-off on earning assets with elimination of right to collect						821,851						655,087
				RMENT L							CAPI	TAL ADE	QUACY	RATIO								
			ptember 20 million Rup	15 and 2014 iah)							As of	30 Septemb (In millior		nd 2014								
ACCOUNTS 30 September 2015 (Unaudited) 30 September 2014 (Unaudited)										ACCOU	NTS							3	30 Sep 2015		30 Sep 2 Unaudi	

				BAN						30 Se	ep 2015	30 Sep 2014		
ACCOUNTS		30 September 2015 (Unaudited)				30 September 2	2014 (Unaudite	ed)	ACCOUNTS		udited	Unaudited		
ACCOUNTS		or Impairment	nt Required Provision		Allowance for Impairment		Required Provision			BANK	CONSOLIDATED	BANK	CONSOLIDATED	
	Individual	Collective	General	Specific	Individual	Collective	General	Specific						
1. Placements with other banks			11,918				6,731		I. Core Capital (Tier 1)	11,682,730	12,431,704	9,996,229	10,262,252	
2. Spot and derivative receivables		_	11,010				0,701		1. Comon Equity Tier 1 (CET 1)	11,682,730	12,431,704	-		
3. Marketable securities		-	5,031	-	-	-	1,400		1.1 Paid Capital (less Treasury Stock)	116,806	116,806	-		
Securities sold under repurchase agreements (Repo)	-	-	-	-	-	-		-	1.2 Disclosed reserves	12,592,263	12.717.069			
5. Claims on securities purchased under resale agreements (Reverse Repo)	-	-	-	-	-	-		-	1.2.1 Agio / Disagio	1,429,385	1,429,385	-	-	
6. Acceptance receivables		-	-	-	-				1.2.2 Capital contribution	-	-	-		
7. Loans	8,288	478,894	526,875	265,127	-	489,306	478,675			23,361	23,361	-	-	
8. Investments	-	-	7,153	-	-	-	6,000	-	1.2.4 Previous years profit which can be calculated into capital	10,106,240	10,148,558	-	-	
9. Temporary equity investment 10. Commitment and contingencies		-	-	26		-	· ·	-	1.2.5 Current year profit which can be calculated into capital	1,295,959	1,374,578	-		
11. Other receivables				30			1 1		1.2.6 Excess differences arising from translation of financial statement 1.2.7 Capital paid in advance	-	-	-	-	
									1.2.7 Capital paid in advance	-		-		
			STATEMEN.	TS OF C				N/S	1.2.9 Stock option issued related to share-based compensation program	66,312	66,312			
FINANCIAL RATIOS As of 30 September 2015 and 2014		For the period en			CONSOLIDATED CASH FLOWS				1.2.10 Other comprehensive income loss	(36)	(36)	-		
									1.2.11 Fixed asset revaluation	(00)	-	-		
		_		(Ir	n million Rupiah)				1.2.12 Differences between allowance for possible losses and allowance for impairment losses of earning assets	(328,958)	(321,613)	-		
RATIOS (%) 30 Sep 20	015 30 Sep 2014		10	COUNTS		30	0 Sep 2015	30 Sep 2014	1.2.13 Allowance for possible losses on non-productive assets	-	(3,476)	-	-	
Unaudite	d Unaudited		AC	000013		- I U	Unaudited	Unaudited	1.2.14 Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-	
Performance Ratios (Consolidated)		Cash flo	vs from operating	activities					1.3 Non-Controlling Interests that can be calculated	-	-	· ·	· ·	

P	erformance Ratios (Consolida	ted)					Cash flows from operating activities
1.	Capital Adequacy Ratio (CAR)			23	80%	23.58%	Receipt from interest and sharia income
2.			assets				Interest and sharia profit sharing paid
3.	to total earning assets and nor Non-performing earning assets		eate	0.59% 0.62%		0.64% 0.66%	Fee and commission income received
4.	Allowance for impairment loss			0.	02 /0	0.0070	Recovery from written off loan
	to earning assets			0.	78%	0.86%	Payment of personnel expenses
5.	Non-Performing Loans (NPL)				77%	0.81%	Other operating expenses
6. 7.	Non-Performing Loans (NPL) - Return on Assets (ROA)	· net			.40% .28%	0.44% 3.69%	Non-operating income/expenses
8.					45%	18.96%	Corporate income tax paid
9.	Net Interest Margin (NIM)				24%	11.44%	
	Operating Expenses to Operat	ing Revenues			39%	80.11%	Cash flows before changes in operating assets
11.				96.	.34%	97.31%	and liabilities
1.	erformance Ratios (Bank) Capital Adequacy Ratio (CAR)			24	40%	23.45%	Decrease/(increase) in operating assets:
2.			assets	24.	4070	23.45%	Placements with Bank Indonesia and other banks-
<u> </u>	to total earning assets and nor			0.	56%	0.63%	with maturity more than 3 months
3.	Non-performing earning assets	s to total earning as	sets	0.	59%	0.65%	Securities purchased under resale agreement
4.	Allowance for impairment loss	es on financial asse	ets		700/	0.000/	(Reverse Repo)
5.	to earning assets Non-Performing Loans (NPL) -	aross			.73% .73%	0.82%	Loans and sharia financing/receivables
6.	Non-Performing Loans (NPL)				41%	0.44%	Other assets
7.	Return on Assets (ROA)			3.	17%	3.65%	Increase/(decrease) in operating liabilities:
8.	Return on Equity (ROE)				37%	18.99%	Liabilities due immediately
9.		ing Devenues			92%	11.22% 80.11%	Deposits from customers
10.	Operating Expenses to Operat Loan to Deposit Ratio (LDR)	ing Revenues			.76% .47%	98.18%	Deposits from other banks
	ompliance Ratios (Bank)			00	.4170	00.1070	Tax payables
1	a. Percentage Violation of Leg	al Lending Limit					Other liabilities
l "	i. Related parties	or containing cirrint			-		Temporary syirkah funds :
	ii. Non-related parties			-			Mudharabah saving deposits
	 b. Percentage Lending in Excel 	ess of the Legal Lei	nding Limit				Mudharabah time deposits
	 Related parties Non-related parties 				-		
2.	Statutory Reserves Requireme	ents					Net cash flows provided from operating activities
	a. Rupiah			8	.11%	8.12%	Cash flows from investing activities
_	b. Foreign currencies				-	-	Marketable securities-with maturity more than 3 months
3.	Net Open Position					-	Purchase of property, plant equipment and intangible assets
	SPOT AND	DERIVATIV	E TRAN	ISACTIO	ONS		Proceeds from sale of property plant and equipment
		As of 30 Septe	mber 201				Net cash flows used in investing activities
		(In million F	tupiah)				
	TRANSAGTION	Notional	Obje	ctive		ative Receivables	Cash flows from financing activities Proceeds from borrowings
	TRANSACTION	Amount	-			and Payables	
			Trading	Hedging	Receiv	vables Payables	Installment payment and settlement of borrowings
Α.	RELATED TO EXCHANGE R	ATE					Payment for due bonds payable
	1. Spot		-	-		-	Payment of finance lease payables
	2. Forward	-	-	-		-	Proceeds from paid in capital
	3. Option	-	-	-		-	Net cash flows used in financing activities
	a. Put b. Call						Net (decrease)/increase in cash and cash equivalent
	4. Future					-	
	5. Swap			-		-	Cash and cash equivalent at the beginning of year
	6. Others	-	-	-		-	Cash and cash equivalent at the end of period
В.	RELATED TO INTEREST RAT	ſE					Activities not affecting cash flows
	1. Forward			-		-	Share-based payment reserves
		-		-		-	Cash and cash equivalent at the end of period consist of:
	2. Option						and cash equivalent at the end of period collsist of.
	2. Option a. Put		-	-	1		Cash
	2. Option a. Put b. Call	-	-	-		-	Cash Current account with Bank Indonesia
	2. Option a. Put b. Call 3. Future	-	-	-		-	Current account with Bank Indonesia
	 Option Put Call Future Swap 	-	-	-		-	Current account with Bank Indonesia Current account with other banks
	 Option Put Call Future Swap Others 	-	-	-		-	Current account with Bank Indonesia Current account with other banks Placement with Bank Indonesia and other banks-
C.	2. Option a. Put b. Call 3. Future 4. Swap 5. Others OTHERS	-		-		-	Current account with Bank Indonesia Current account with other banks
C.	 Option Put Call Future Swap Others 	-		-		-	Current account with Bank Indonesia Current account with other banks Placement with Bank Indonesia and other banks-

| RATIOS (%) | 30 Sep 2015
Unaudited | 30 Sep 2014
Unaudited | ACCOUNTS | 30 Sep 2015
Unaudited | 30 Sep 2014
Unaudited

 | 1.2.14 Negative differences on adjustment of fair value on financial instrument in the trading book | | | | |
 | | | | (3,476) | -
 | | |
|---|--|---|--|---
--
--
---	--	---	--	--
---	---	--	--	
Performance Ratios (Consolidated)			Cash flows from operating activities	

 | 1.3 Non-Controlling Interests that can be calcu | | | | |
 | | | - | - | •
 | - | |
| . Capital Adequacy Ratio (CAR) | 23.80% | 23.58% | Receipt from interest and sharia income | 9,642,230 | 9,171,566

 | 1.4 Deduction factor to common equity Tier 1
1.4.1 Deferred tax calculation | (GET 1) | | | |
 | | | (1,026,339)
(48,940) | (402,171)
(58,041) | -
 | | |
| Non-performing earning assets and non-earning assets | 0 50% | 0.649/ | Interest and sharia profit sharing paid | (4,015,684) | (3,876,938)

 | 1.4.2 Goodwill | | | | |
 | | | - | (61,116) | -
 | - | |
| | 0.59% | 0.66% | Fee and commission income received | 532,144 | 506,864

 | | deduction factor | | | |
 | | | | (283,014) |
 | : | |
| Allowance for impairment losses on financial assets | | | Recovery from written off loan | 73,085 | 113,855

 | 1.4.5 Shortage of capital on insurance subs | | | | |
 | | | - | - | -
 | - | |
| to earning assets | | 0.86% | Payment of personnel expenses | (2,263,852) | (1,738,882)

 | 1.4.6 Securitization exposures
1.4.7 Other deduction factor to core capital | | | | |
 | | | | - |
 | : | |
| | 0.77% | 0.81% | | , |

 | 1.4.8 Investment on instrument AT1 and Tie | er 2 with other Bank 2) | | | |
 | | | - | - | -
 | - | |
| . Return on Assets (ROA) | 3.28% | 3.69% | | , |

 | 2. Additional Tier 1 (AT 1) | - 1 | | | |
 | | | - | - | -
 | · [] | |
| | | | | (461,371) | (692,089)

 | 2.2 Agio / Disagio | | | | |
 | | | | - | -
 | | |
| . Operating Expenses to Operating Revenues | 81.39% | 80.11% | Cash flows before changes in operating assets | |

 | | er 2 instruments with of | her Bank | | |
 | | | - | - | -
 | - | |
| . Loan to Deposit Ratio (LDR) | 96.34% | 97.31% | and liabilities | 2,139,949 | 2,146,868

 | II. Supplementary Capital (Tier 2) 1. Capital instrument in form of shares or others | itary Capital (Tier 2)
instrument in form of shares or others which are qualified | | | |
 | | | | | 94,858
 | 423,372 | |
| Performance Ratios (Bank) | | | Decrease/(increase) in operating assets: | |

 | 2. Agio/disagio from the issuance of supplementa | disagio from the issuance of supplementary capital instrument | | | |
 | | | | | -
 | • | |
| . Capital Adequacy Ratio (CAR) | 24.40% | 23.45% | Placements with Bank Indonesia and other banks- | |

 | | neral allowance for possible losses of earning assets (maximum 1.25% of RWA) | | | |
 | | | 459,949 | 498,544 |
 | : | |
| to total earning assets and non-earning assets | 0.56% | 0.63% | with maturity more than 3 months | | (42,911)

 | 5. Deduction factor to supplementary capital | | | | |
 | | | | |
 | - | |
| Non-performing earning assets to total earning assets | 0.59% | 0.65% | Securities purchased under resale agreement | |

 | | inks | | | |
 | | | | - |
 | : | |
| | 0 73% | 0.82% | (Reverse Repo) | 355,857 | 4,119,201

 | | | | | |
 | | | 12.142.679 | 12.930.248 | 10.091.087
 | 10.685.624 | |
| . Non-Performing Loans (NPL) - gross | 0.73% | 0.82% | Loans and sharia financing/receivables | , | ,

 | | | | | |
 | | | , , | ,, | .,,.
 | .,,. | |
| 5. Non-Performing Loans (NPL) - net 0.41% 0.44 | | | | (429,891) | (354,245)

 | | | | | |
 | | DESCRIPTION | | |
 | | |
| | | | | 04.000 | 24.470

 | | | | | BANK CON | NSOLIDATED BANK
 | | | BANK | CONSOLIDATED | BANK
 | CONSOLIDATED | |
| . Net Interest Margin (NIM) | 9.92% | 11.22% | | |

 | · · · · | | | | |
 | | | | |
 | | |
| Operating Expenses to Operating Revenues | 80.76% | 80.11% | | |

 | | | | 1 | 36,704,882 3 | 9,803,811 31,490,663
 | 33,781,973 | | | 22.88% | |
 | - 22.64% | |
| , | 96.47% | 98.18% | | • · · |

 | | | | | 13.062.169 1 | 4.526.484 11.536 906
 | 11,536,906 | | | | |
 | 22.64%
0.93% | |
| | | | | |

 | TOTAL RWA | | | | |
 | | Total Ratio | 24.40% | 23.80% | 23.45%
 | 23.58% | |
| i. Related parties | | | | 204,400 | 100,200

 | CAR RATIO BASED ON RISK PROFILE | | | | 9.24% |
 | | | | |
 | | |
| ii. Non-related parties | - | - | Mudharabah saving deposits | 15,063 | 17,009

 | | PBI No. 15/12/PBI/2013 | 3 dated 12 Dec | ember 2013 r | |
 | | nks. | | |
 | | |
| | _ | | Mudharabah time deposits | 515,426 | 1,009,027

 | ·····, ····, | | | | Jan Lang Capita |
 | | - | | DIDEATO |
 | | |
| ii. Non-related parties | | | | |

 | | | | | |
 | | | | |
 | | |
| Statutory Reserves Requirements | - ···· | | | 2,445,039 | 9/3,410

 | | | 1001 2014 | | |
 | | As of 30 Septe | mber 2015 | |
 | | |
| | 8.11% | 8.12% | ······································ | |

 | | BAI | NK | CONSOL | IDATED | BOARD OF COMM
 | ISSIONERS | | | | |
 | | |
| . Net Open Position | | | - | |

 | ACCOUNTS | 30 Sep 2015 | | | 31 Dec 2014 |
 | | | | un Kuntjoro-Jak | ti
 | | |
| | O A OTIONIO | | | , |

 | | Unaudited | Audited | Unaudited | Audited |
 | | heigh | | |
 | | |
| | | | | | -

 | | | - | | - |
 | mmissioner | | | |
 | | |
| | | Net cash flows used in investing activities | (1,063,446) | (798,688) | 1. Unused borrowing facilities

 | | - | - | - | - Commissioner |
 | | | ondouy | |
 | | |
| Derivative Receivables | | | Cash flows from financing activities | |

 | | | - | - | | - Commissioner
 | | | | |
 | | |
| TRANSACTION | | | Proceeds from borrowings | 1,268,118 | 1,145,000

 | 2. Outstanding spot and derivative purchased | | - | | - | BOARD OF DIRECT
 | TORS | | | |
 | | |
| Amount | | Installment payment and settlement of borrowings | (2,288,472) | (1,128,347) | 3. Others

 | - | - | - | - | |
 |) : Jer | ry Ng | | |
 | | |
| . RELATED TO EXCHANGE RATE | | | Payment for due bonds payable | (1,110,000) | (165,000)

 | II. COMMITMENT LIABILITIES | 4,052,412 | 2,921,426 | 4,052,412 | 2,921,426 | - Deputy Presider
 | nt Director | : On | gki Wanadjati Da | ana |
 | | |
| | - | | Payment of finance lease payables | (3,987) | (7,764)

 | 1. Unused loans facilities granted to customers | 3,960,749 | 2,853,141 | 3,960,749 | 2,853,141 |
 | | | | |
 | | |
| 2. Forward | - | | Proceeds from paid in capital | 48,000 | -

 | a. State-owned enterprises (BUMN) | 200.000 | 50,000 | 200,000 | 50.000 | Director of Com
 | pliance (Indepen | ident) : Ani | | |
 | | |
| 3. Option | - | | | (2.096.244) | (156,111)

 | | 200,000 | | | | Director
 | | | | Sirenar |
 | | |
| a. Put | | | Net cash flows used in financing activities | (2,000,341) | (150,111)

 | - Rupiah | - | | | - | Director Director
 | | : Kha | | | |
 | | |
| | - | | - | |

 | Rupiah Foreign currencies | - | - | - | - | DirectorDirector
 | | : Kha
: Arie | arim Indra Gupta | |
 | | |
| b. Call | - | · · | Net (decrease)/increase in cash and cash equivalent | (704,748) | 18,617

 | Rupiah Foreign currencies ii. Uncommitted | 200,000 | 50,000 | 200,000 | 50,000 | DirectorDirectorDirector
 | | : Kha
: Ariu
: Hau
: Ase | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ep Nurdin Alfalla | ng | |
 | | |
| | - | | - | |

 | - Rupiah
- Foreign currencies
ii. Uncommitted
- Rupiah | - | -
-
50,000
50,000 | 200,000 200,000 | - | Director Director Director Director
 | | : Kha
: Aria
: Haa
: Ase
: Mu | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ep Nurdin Alfalla
lia Salim | ng |
 | | |
| b. Call
4. Future | - | | Net (decrease)/increase in cash and cash equivalent | (704,748) | 18,617

 | - Rupiah
- Foreign currencies
ii. Uncommitted
- Rupiah
- Foreign currencies
b. Others | 200,000 | 50,000
2,803,141 | 200,000
200,000
3,760,749 | 50,000
50,000
2,803,141 | Director Director Director Director Director Director
 | | : Kha
: Aria
: Haa
: Asa
: Mu
: Wo | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ep Nurdin Alfalla
lia Salim
If Arno Kluge | ng |
 | | |
| b. Call
4. Future
5. Swap | - | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year
Cash and cash equivalent at the end of period | (704,748) | 18,617
10,471,217

 | - Rupiah
- Foreign currencies
iii. Uncommitted
- Rupiah
- Foreign currencies
b. Others
i. Committed | 200,000
200,000
3,760,749 | 50,000
-
2,803,141
20,000 | 200,000
-
3,760,749
- | 50,000
50,000
2,803,141
20,000 | Director Director Director Director
 | | Khi
Ariu
Hau
Ast
Mu
Wo
Ma | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ep Nurdin Alfalla
lia Salim
If Arno Kluge
ya Kartika | ng |
 | | |
| b. Call
4. Future
5. Swap
6. Others | | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year | (704,748) | 18,617
10,471,217

 | - Rupiah
- Foreign currencies
ii. Uncommitted
- Rupiah
- Foreign currencies
b. Others | 200,000 200,000 | 50,000
-
2,803,141
20,000
2,783,141 | 200,000
3,760,749
3,760,749 | 50,000
50,000
2,803,141
20,000
2,783,141 | Director Director Director Director Director Director
 | | Khi
Ariki
Havi
Ass
Mu
Wo
SHAREHO | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ep Nurdin Alfalla
lia Salim
olf Arno Kluge
ya Kartika | ng |
 | | |
| b. Call - - 4. Future - - 5. Swap - - 6. Others - - RELATED TO INTEREST RATE - - 1. Forward - - 2. Option - - | - | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year
Cash and cash equivalent at the end of period
Activities not affecting cash flows | (704,748)
12,516,644
11,811,896 | 18,617
10,471,217
10,489,834

 | Ruplah Foreign currencies Uncommitted Ruplah Foreign currencies Others Others Committed Uncommitted Uncommitted Luncomstellate granted to other banks a. Committed | 200,000
200,000
3,760,749
3,760,749 | 50,000
-
2,803,141
20,000 | 200,000
-
3,760,749
- | 50,000
50,000
2,803,141
20,000 | Director Director Director Director Director Director Director Director
 | | Khi
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ef Harris Tandjur
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ep Nurdin Alfalla
lia Salim
olf Arno Kluge
ya Kartika | ng |
 | | |
| b. Call - - 4. Future - - 5. Swap - - 6. Others - - . RELATED TO INTEREST RATE - - 1. Forward - - 2. Option - - a. Put - - | -
-
-
-
-
- | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year
Cash and cash equivalent at the end of period
Activities not affecting cash flows
Share-based payment reserves | (704,748)
12,516,644
11,811,896 | 18,617
10,471,217
10,489,834

 | Rupiah Foreign currencies ii. Uncommitted Rupiah Foreign currencies b. Others i. Committed uncommitted Unused loans facilities granted to other banks a. Committed i. Rupiah | 200,000
200,000
3,760,749
3,760,749 | 50,000
-
2,803,141
20,000
2,783,141 | 200,000
3,760,749
3,760,749 | 50,000
50,000
2,803,141
20,000
2,783,141 | Director Director Director Director Director Director Director Director Ultimate Sharehold
 | | Khu
Asti
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Mu
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SHAREHO
As of 30 Septe | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ep Nurdin Alfalla
lia Salim
Jf Arno Kluge
ya Kartika
LDERS
mber 2015 | ng h | c Composition
 | 40.00% | |
| b. Call - - 4. Future - - 5. Swap - - 6. Others - - RELATED TO INTEREST RATE - - 1. Forward - - 2. Option - - a. Put - - b. Call - - | - | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year
Cash and cash equivalent at the end of period
Activities not affecting cash flows
Share-based payment reserves
Cash and cash equivalent at the end of period consist of: | (704,748)
12,516,644
11,811,896
40,398 | 18,617
10,471,217
10,489,834
43,420

 | Ruplah Foreign currencies Uncommitted Ruplah Foreign currencies Others Others Committed Uncommitted Uncommitted Luncomstellate granted to other banks a. Committed | 200,000
200,000
3,760,749
3,760,749 | 50,000
-
2,803,141
20,000
2,783,141 | 200,000
3,760,749
3,760,749 | 50,000
50,000
2,803,141
20,000
2,783,141 | Director Director Director Director Director Director Director Director Uitimate Sharehold Ultimate Sharehold
 | Iders: Sumitomo | : Khi
: Ari
: Hai
: Ass
: Mu
: Wo
: Wo
: Ma
SHAREHO
As of 30 Septe
Mitsui Financial Group th | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ep Nurdin Alfalla
lia Salim
alf Arno Kluge
ya Kartika
ILDERS
mber 2015
nrough Sumitom | ng
h
o Mitsui Bankin | g Corporation :
 | 40.00% | |
| b. Call - - 4. Future - - 5. Swap - - 6. Others - - . RELATED TO INTEREST RATE - - 1. Forward - - 2. Option - - a. Put - - | | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year
Cash and cash equivalent at the end of period
Activities not affecting cash flows
Share-based payment reserves
Cash and cash equivalent at the end of period consist of:
Cash
Current account with Bank Indonesia
Current account with other banks | (704,748)
12,516,644
11,811,896
40,398
1,334,299 | 18,617
10,471,217
10,489,834
43,420
1,179,709

 | Rupiah Foreign currencies ii. Uncommitted Rupiah Foreign currencies b. Others i. Committed ii. Uncommitted uncommitted committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah | 200,000
200,000
3,760,749
3,760,749
91,663 | 50,000
-
2,803,141
20,000
2,783,141
68,285
-
-
- | 200,000
3,760,749
3,760,749
91,663 | -
50,000
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-
2,803,141
20,000
2,783,141
68,285
-
- | Director Director Director Director Director Director Director Director Ultimate Sharehold Ultimate Sharehold Ultimate Sharehold
 | Iders: Sumitomo
Iders: David Bond | Khu
Asti
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SHAREHO
As of 30 Septe | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ep Nurdin Alfalla
lia Salim
If Arno Kluge
ya Kartika
LDERS
mber 2015
nrough Sumitom
santara S.à r.l. | ng
h
o Mitsui Bankin | g Corporation :
 | 40.00% | |
| b. Call - 4. Future - 5. Swap - 6. Others - 7. RELATED TO INTEREST RATE 1. Forward - 2. Option - a. Put - b. Call - 3. Future - | | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year
Cash and cash equivalent at the end of period
Activities not affecting cash flows
Share-based payment reserves
Cash and cash equivalent at the end of period consist of:
Cash
Current account with Bank Indonesia
Current account with other banks
Placement with Bank Indonesia and other banks- | (704,748)
12,516,644
11,811,896
40,398
1,334,299
5,093,815
68,282 | 18,617
10,471,217
10,489,834
43,420
1,179,709
4,740,050
75,386

 | Rupiah Foreign currencies ii. Uncommitted Rupiah Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted vnused loans facilities granted to other banks a. Committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah iii. Foreign currencies | 200,000
200,000
3,760,749
91,663 | 50,000
-
2,803,141
20,000
2,783,141
68,285
-
-
-
68,285 | 200,000
3,760,749
3,760,749
91,663
-
91,663 | 50,000
50,000
2,803,141
20,000
2,783,141
68,285
-
68,285 | Director Director Director Director Director Director Director Director Uitimate Sharehold Utlimate Sharehold Utlimate Sharehold Utlimate Sharehold Non-controlling sh 1. Summit Global Cc
 | Iders: Sumitomo
Iders: David Bond
areholder throu
apital Manageme | : Khi
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SHAREHO
As of 30 Septe
Mitsui Financial Group th
derman through TPG Nu
Igh capital market (≥ 59
It B.V: 20.00% | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ge Nurdin Alfalla
lia Salim
lif Arno Kluge
ya Kartika
DLDERS
mber 2015
nrough Sumitom
santara S.à r.l.
%) : | ng
h
o Mitsui Bankin | g Corporation :
 | 40.00% | |
| b. Call - 4. Future - 5. Swap - 6. Others - . RELATED TO INTEREST RATE 1. Forward - 2. Option - a. Put - b. Call - 3. Future - 4. Swap - | | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year
Cash and cash equivalent at the end of period
Activities not affecting cash flows
Share-based payment reserves
Cash and cash equivalent at the end of period consist of:
Cash
Current account with Bank Indonesia
Current account with other banks | (704,748)
12,516,644
11,811,896
40,398
1,334,299
5,093,815 | 18,617
10,471,217
10,489,834
43,420
1,179,709
4,740,050

 | Rupiah Foreign currencies ii. Uncommitted Rupiah Foreign currencies b. Others i. Committed ii. Uncommitted uncommitted committed i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah | 200,000
200,000
3,760,749
91,663 | 50,000
-
2,803,141
20,000
2,783,141
68,285
-
-
-
68,285 | 200,000
3,760,749
3,760,749
91,663
-
91,663 | 50,000
50,000
2,803,141
20,000
2,783,141
68,285
-
68,285 | Director Director Director Director Director Director Director Director Uitimate Sharehold Utlimate Sharehold Utlimate Sharehold Utlimate Sharehold Non-controlling sh 1. Summit Global Cc
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areholder throu
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As of 30 Septe
Mitsui Financial Groupt th
derman through TPG Nu
gh capital market (≥ 55 | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ge Nurdin Alfalla
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ya Kartika
DLDERS
mber 2015
nrough Sumitom
santara S.à r.l.
%) : | ng
h
o Mitsui Bankin | g Corporation :
 | 40.00% | |
| b. Cali - 4. Future - 5. Swap - 6. Others - . RELATED TO INTEREST RATE 1. Forward - 2. Option - a. Put - b. Cali - 3. Future - 4. Swap - 5. Others - | | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year
Cash and cash equivalent at the end of period
Activities not affecting cash flows
Share-based payment reserves
Cash and cash equivalent at the end of period consist of:
Cash
Current account with Bank Indonesia
Current account with other banks
Placement with Bank Indonesia and other banks- | (704,748)
12,516,644
11,811,896
40,398
1,334,299
5,093,815
68,282 | 18,617
10,471,217
10,489,834
43,420
1,179,709
4,740,050
75,386

 | Rupiah Foreign currencies ii. Uncommitted Rupiah Foreign currencies b. Others i. Committed ii. Uncommitted ii. Uncommitted ii. Uncommitted ii. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies b. Uncommitted i. Rupiah ii. Foreign currencies d. Outstanding irrevocable L/C a. Foreign L/C b. Locomitud | 200,000
200,000
3,760,749
91,663 | 50,000
-
2,803,141
20,000
2,783,141
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-
-
-
68,285 | 200,000
3,760,749
3,760,749
91,663
-
91,663 | 50,000
50,000
2,803,141
20,000
2,783,141
68,285
-
68,285 | Director Director Director Director Director Director Director Director Uitimate Sharehold Utlimate Sharehold Utlimate Sharehold Utlimate Sharehold Non-controlling sh 1. Summit Global Cc
 | Iders: Sumitomo
Iders: David Bond
areholder throu
apital Manageme | : Khi
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SHAREHO
As of 30 Septe
Mitsui Financial Group th
derman through TPG Nu
Igh capital market (≥ 59
It B.V: 20.00% | arim Indra Gupta
ef Harris Tandjur
di Wibowo
ge Nurdin Alfalla
lia Salim
lif Arno Kluge
ya Kartika
DLDERS
mber 2015
nrough Sumitom
santara S.à r.l.
%) : | ng
h
o Mitsui Bankin | g Corporation :
 | 40.00% | |
| b. Cali - 4. Future - 5. Swap - 6. Others - 7 - RELATED TO INTEREST RATE 1. Forward - 2. Option - a. Put - b. Cali - 3. Future - 4. Swap - 5. Others - 0. THERS - | | | Net (decrease)/increase in cash and cash equivalent
Cash and cash equivalent at the beginning of year
Cash and cash equivalent at the end of period
Activities not affecting cash flows
Share-based payment reserves
Cash and cash equivalent at the end of period consist of:
Cash
Current account with Bank Indonesia
Current account with other banks
Placement with Bank Indonesia and other banks-
with maturity of 3 months or less | (704,748)
12,516,644
11,811,896
40,398
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