CONSOLIDATED FINANCIAL STATEMENTS

PT Bank Tabungan Pensiunan Nasional Tbk & Subsidiaries 30 JUNE 2016, 2015 AND 31 DECEMBER 2015 (In Million Rupiah)

STATEMENTS OF FINANCIAL POSITION As of 30 June 2016 and 31 December 2015 (In million Rupiah)							STATEMENT OF PROFIT OR LOSS AND C For the periods ended 30 . (In million Runjak unless	June 2016 and	2015	NCOME		EARNING ASSETS QUALITY AND OTHER INFORMATION As of 30 June 2016 and 2015 (In million Rupiah, unless otherwise stated)													
(in million Kupiah) BANK CONSOLIDATED ACCOUNTS 30 Jun 2016 31 Dec 2015 30 Jun 2016 31 Dec 2015						(In million Rupiah, unless earning per share) BANK CONSOLIDATED 15 ACCOUNTS 30 Jun 2016 30 Jun 2015 30 Jun 2016 30 Jun 2016						BANK					15								
ASS		Unaudited		Unaudited			ATING INCOME AND EXPENSES			Unaudited			ACCOUNTS	Current	Special	Unaudit		Long	Total	Current	Special c.	Unaudited ubstandard D	<u>d</u>	Loss	Total
1. 2. 3. 4. 5.	Cash Placements with Bank Indonesia Placements with other banks Spot and derivative receivables Marketable securities a. Measured at fair value through profit/loss b. Available for sale	2,724,784 6,205,267 2,720,990 4,982 5,025,497 - 1,227,001	1,243,963 8,630,796 1,356,062 4,921,634 1,467,790	7,350,485 3,111,543 4,982 5,025,497	1,352,401 9,280,062 1,766,674 - 4,921,634 - 1,467,790	1.	Interest Income and Expenses Interest Income a. Rupiah b. Foreign currencies Interest Expenses a. Rupiah b. Foreign currencies Net Interest Income	5,764,327 5,764,327 2,398,634 2,388,360 10,274 3,365,693	5,672,429 5,672,429 2,520,808 2,520,808 3,151,621	6,790,085 6,790,085 2,539,947 2,529,673 10,274 4,250,138	6,372,413 6,372,413 2,638,012 2,638,012 3,734,401	I. 1. 2.	RELATED PARTIES Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah	5 2,174,193	Mention	-	-	_	5 ,174,193	50,000	Mention - -				50,000 -
6. 7. 8. 9.	C. Heid to maturity C. Leas and receivables Securities sold under repurchase agreements (Repo) Claims from securities purchased under resale agreements (Reverse Repo) Acceptance receivables Loans	3,798,496 - - 57,027,876	3,453,844	3,798,496 - - -	1,094,401 - 1,094,401 - 54,909,356	B. 1.	Other Operating Income and Expenses Other Operating Income a. Increase in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives iv. Other financial assets D. Decrease in fair value of financial liabilities (mark to	344,462 2,288 3 2,285	358,054 - - - - - -	368,990 2,288 3 2,285	402,547 - - - - - -	3. 4.	 b. Foreign currencies Marketable securities a. Rupiah b. Foreign currencies Securities sold under repurchase agreements (Repo) a. Rupiah b. Foreign currencies 	-	- - -	-	-	-	- - -	-	-	-	- - -	- - -	-
10. 11. 12.	a. Measured at fair value through profit/loss b. Available for sale c. Held to maturity d. Loans and receivables Sharia financing Investments Allowance for impairment losses on financial assets -/- a. Marketable securities	57,027,876 719,898 (503,688)	- 54,909,356 - 716,837 (481,585)	- 57,027,876 4,606,968 22 (589,368)	- 54,909,356 3,678,027 22 (543,585)		Declasse in fair value of initializari indunities (mark to market) Gain from sale of financial assets I. Marketable securities II. Loans II. Other financial assets A. Realized gain from spot and derivative transactions Dividend Gain from investment under equity method G. Commissions/provisions/fees and administration	- - - 3 - 142,655	- - - - - - - - - - - - - - - 	- - - 3 - 141.987	- - - - - 127,944	5. 6. 7.	 Toregri currences Claims on securities purchased under resale agreements (Reverse Repo) a. Rupiah Foreign currencies Acceptance receivables Loans Micro, Small and Medium Enterprises (UMKM) 	-	-	-	-	-	-	-	-	-	-	-	-
13. 14. 15.	b. Loans c. Others Intranjible assets Accumulated amoritization of intangible assets -/- Property, plant and equipment Accumulated depreciation of property, plant and equipment -/- Non-productive assets	(503,688) - 719,192 (280,143) 2,457,033 (1,002,233) 670	(481,585) 528,758 (232,251) 1,620,201 (922,825) 149	(293,938) 2,778,779 (1,136,778)	(543,585) - 620,092 (240,058) 1,887,565 (1,011,342) 3,625	2.	h. Reversal in allowance for impairment losses i. Other income Other Operating Expenses a. Decrease in fair value of financial assets (mark to market) i. Marketable securities ii. Loans iii. Spot and derivatives	199,516 2,622,996 584 - 584	282 228,497 2,312,600	22,819 201,893 3,313,077 584	27,544 36,165 238,418 2,855,733		I. Rupias (Uniwn) I. Rupian I. Foreign currencies Non-Micro, Small and Medium Enterprises (UMKM) I. Rupiah I. Foreign currencies C. Restructured loans I. pupiah	- - 28,650 -	- - 195 -	-	-	-	- - 28,845 -	25,442	-	-	-	-	25,442
16.	a. Ábandoned properties b. Foreclosed assets c. Suspense accounts d. Interbranch assets - Conducting operational activities in Indonesia - Conducting operational activities outside Indonesia			4,146 - 3,476 664 6 6	3,476 143 6 6		iv. Other financial assets b. Increase in fair value of financial liabilities (mark to market) c. Losses from sale of financial assets i. Loans Marketable securities ii. Loans iii. Other financial assets d. Realized losses from spot and derivative transactions				- - - - -	8. 9. 10. 11.	Auplan Foreign currencies A. Property loans Investments Temporary equity investment Other receivables Commitment and contingencies a. Rupiah b. Foreign currencies	9,717 719,876 - -	- 195 - - - -	-	-	-	9,912 719,876 - -	- 10,969 713,645 - - -	-	-	-		10,969 713,645 - -
17. 18. 19. TOT/	lasets -/- Leased receivables Deferred tax assets Other assets ALASSETS ILITIES & EQUITY	- 14,116 4,801,626 80,635,867	74,009 3,062,572 76,522,077	5,009,851	91,281 3,229,508 81,039,663		e. Impairment losses on financial assets i. Marketable securities ii. Loans iii. Sharia financing iv. Other financial assets f. Losses related to operational risks g. Losses from investment under equity method h. Commissions/provisions/fees and administration t. Losses from decrease in value of non-financial	363,715 363,715 6,146 5,896	355,073 355,073 5,243 15,170	444,165 363,715 80,450 7,405 5,896	434,045 374,623 59,422 6,121 15,170		Foreclosed assets NON-RELATED PARTIES Placements with other banks a. Rupiah b. Foreign currencies Spot and derivative receivables a. Rupiah	- 290,338 256,454 4,982	-	-	-		- 290,338 256,454 4,982	- 945,573 - -	-	-	-	-	- 945,573 - -
1. 2. 3. 4. 5. 6.	LIABILITIES Demand deposits Saving deposits Time deposits Revenue sharing investment funds Liabilities to Bank Indonesia Liabilities to other banks	451,465 7,868,413 51,984,271 - 398,389		8,709,584 51,984,271 3,841,862 381,353	354,658 7,441,894 49,425,425 3,051,419 - 160		Losses from decrease in value of non-minimular assets Forsonnel expenses Other expenses Other expenses Net Other Operating Expenses NET OPERATING INCOME	1,151,940 113,976 962,582 (2,278,534) 1,087,159	1,051,600 51,523 833,991 (1,954,546) 1,197,075	1,519,022 116,769 1,201,079 (2,944,087) 1,306,051	1,337,781 51,773 1,010,843 (2,453,186) 1,281,215	3. 4.	b. Foreign currencies Marketable securities a. Rupiah b. Foreign currencies Securities sold under repurchase agreements (Repo) a. Rupiah	- 5,025,497 - -	- - -	- - -	-	- 5 - 5 -	- ,025,497 - -	- 4,934,772 - -	-	-	-	- - -	- 4,934,772 - -
7. 8. 9. 10. 11. 12. 13.	Spot and derivative payables Securities sold under repurchase agreements (Repo) Acceptance liabilities Marktable securities issued Borrowings Margin deposits Interbranch liabilities	3,281 - 1,922,290 1,932,790 -			- 2,605,384 2,737,113 - -	1. 2.	DPERATING INCOME AND EXPENSES Loss from sale of fixed assets and equipments Gaini(loss) on adjustments of foreign exchange translation Other non-operating (expense)/income NET NON OPERATING EXPENSES INCOME BEFORE TAX FOR THE CURRENT	(1,544) (585) (2,129) 1,085,030	(1,036) (1,721) (2,757) 1,194,318	(1,579) 343 (1,236) 1,304,815	(1,060) (1,894) (2,954) 1,278,261	5. 6. 7.	b. Foreign currencies Claims on securities purchased under resale agreements (Reverse Repo) a. Rupiah b. Foreign currencies Acceptance receivables Loans a. Micro, Small and Medium	-	- - -	- - -	-	-	-	- 3,465,380 - -	- - -	-	- - -	- - -	- 3,465,380 - -
14. 15. 16.	a. Conducting operational activities in Indonesia b. Conducting operational activities outside Indonesia Deferred tax liabilities Other liabilities Profit sharing investment funds TOTAL LIABILITIES EQUITY Isourd and fully notid to posite	1,362,702 65,923,601	63,105,991	71,283,427	1,499,751 67,115,804		PERIOD Income tax: a. Estimated current year tax b. Deferred tax expense NET INCOME FOR THE CURRENT PERIOD AFTER TAX	(221,001) (59,995) 804,034	(311,720) 3,407 886,005	(277,528) (61,107) 966,180	(338,597) 7,013 946,677		Enterprises (UMKM) i. Rupiah ii. Foreign currencies b. Non-Micro, Small and Medium Enterprises (UMKM) i. Rupiah ii. Foreign currencies c. Restructured loans	11,088,583 - 44,363,027 -	692,450 - 455,210 -	80,981 - 22,561 -	153,144 - 33,382 -	-	-	11,672,138 - 39,420,930 -	612,269 - 407,059 -	87,454 - 30,683 -	134,653 - 53,435 -	-	2,551,936
17.	Issued and fully paid-in capital a. Authorized capital b. Unpaid capital -/- c. Treasury stock -/- Additional paid-in capital a. Agio b. Disagio -/- c. Capital contribution	114,902 150,000 (33,194) (1,904) 1,341,590 1,168,885	150,000 (33,194) 1,576,542	150,000 (33,194) (1,904) 1,341,590	116,806 150,000 (33,194) - 1,576,542 1,429,385	1.	R COMPREHENSIVE INCOME/(EXPENSES) Items that will not be reclassified to profit or loss a. Gan 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 Items that will be reclassified to profit or loss	720,782 743,552 - - (22,770) 8,220	- - - - - (926)	724,449 747,388 - - (22,939) 8,220	- - - - - - (926)	8. 9. 10. 11.	i. Rupiah ii. Foreign currencies d. Property loans Investments Temporary equity investment Other receivables Commitment and contingencies	921,504 	356,733 - 1,437 - - -	40,048 - - - - -	74,252 - 5,451 - - -	- 339 - - -	,421,319 652,943 22 - -	818,449 - 495,433 22 - -	318,848 485 - -	46,594 	76,605 - 483 - - -	462 - - -	1,281,306 497,110 22 -
19.	d. Capital paid in advance e. Others Others Other comprehensive income/(expense) a. Foreign exchange translation adjustment of financial statements b. Gain/(loss) from changes in the value of marketable securities - available for sale	- 172,705 732,132 - 10,079	3,130	732,701	147,157 32 - 1,960		 a. Adjustment from foreign exchange translation b. Gain/(loss) from changes in the value of marketable securities - available for sale c. Effective part of cash flow hedging d. Others e. Income tax related items that will be reclassified to profit or loss 	-	(1,235) (1,235) - - 309	8,119 - 101	(1,235) - - - - - -		a. Rupiah b. Foreign currencies Foreclosed assets OTHER INFORMATION Value of Bank's assets pledged as collateral: a. To Bank Indonesia b. To other parties	4,858,521 - -	37 - -	-	-	- 4	,000,008 - - - -	3,640,803 - -	103	-	-	2,408	3,643,374 - - - - -
20.		- 720,782 - 2,212 (941) -	2,212		(1,791) (137)		OTHER COMPREHENSIVE INCOME/(EXPENSES) FOR THE CURRENT PERIOD - NET OFF TAX TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD AFTER TAX Total income attributable to: EQUITY HOLDERS	729,002 1,533,036 804,034		732,669 1,698,849 917,536	(926) 945,751 928,476	2. 3. 4.	Total allowance for impairment losses on financial assets Total required provision for possible losses on earning asset Percentage of Micro, Small and Medium Enterprises (UMKM) loans to total loans						503,688 874,089 21.16%						475,777 788,610 23.89%
21. 22. 23. 24.		- 23,361 23,361 - 12,500,281 11 696 247	23,361 23,361 - 11,696,247 10,112,845		23,361 23,361 - 11,859,327 10,157,480		NON-CONTROLLING INTERESTS TOTAL INCOME IN CURRENT PERIOD Total comprehensive income attributable to: EQUITY HOLDERS NON-CONTROLLING INTERESTS TOTAL COMPREHENSIVE INCOME IN CURRENT PERIOD	804,034 1,533,036 1,533,036	886,005 885,079 - 885,079	48,644 966,180 1,648,633 50,216 1,698,849	18,201 946,677 927,550 18,201 945,751	5. 6. 7. 8.	Percentage of Micro and Small Enterprises (UMK) loans to total loans Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors Others: a. Channeling loans						8.43% 9.02% 7.18% 34,557						8.63% 10.96% 8.72% 34,557
	a. Previous years b. Current year TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE PARENT Non-controling interest TOTAL EQUITY AL LIABILITIES AND EQUITY	14,712,266	1,583,402 13,416,086 - 13,416,086	917,536 14,989,417 398,007	1,701,847 13,576,068 347,791 13,923,859		PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND EARNING PER SHARE - Basic - Diluted	- - 138 135	- - 152 146	- - 157 154	- - 159 153		 Distribution of Mudharabah Muqayyadah funds Earning assets written-off Recovery of earning assets written-off Write-off on earning assets with elimination of right to collect 						,202,724 998,652 961,100						1,845,218 737,365 778,876
				FOR IMPAIRM		6										LADEQUACY									

bank 🖕

As of 30 June 2016 and 2015 (In million Rupiah)								As of 30 June 2016 and 2015 (In million Rupiah)											
BANK 30 Jun 2015 30 Jun 2015												30 Jun 2 Unaudit	ed	Unaudite	30 Jun 2015 Unaudited				
		ACCCOUNTS				ofor Impairm		Unaudited ce for Impairment	Required Pro		I. Core Capital (Tier 1)					BANK C 13,081,201	ONSOLIDATED 13,989,793	11,292,090	ONSOLIDATED 11,997,525
1	Placements with othe	er hanks			Individual	Collect	ive General Specific Individua - 27,210 -	al Collective	General 9,956	Specific	1. Core Capital (Tier 1) 1.1 Common Equity Tier 1 (CET 1)					13,081,201 114,902	13,989,793 114,902	11,292,090 116,806	11,997,525 116,806
2.	Spot and derivative r Marketable securities	receivables				-	- 50 - 6,918 -		2,085	-	1.2 Paid in capital (less Treasury sto	ock)				14,139,339	14,436,071	12,190,070	12,274,262
3.	Securities sold under	r repurchase ag				-	- 6,918 -		2,085	-	1.2.1 Agio / Disagio 1.2.2 Capital contribution					1,168,885	1,168,885	1,429,385	1,429,385
5.	Claims on securities (Reverse Repo)	purchased und	der resale ag	igreements		-			-	-	1.2.3 General reserves					23,361	23,361	23,361	23,361
6. 7	Acceptance receivab	bles			16,8	- 486	5,808 555,806 276,904 3,4	445 472,332	- 514,982	251,977	1.2.4 Previous years profit which 1.2.5 Current year profit which ca					11,696,247 804,034	11,859,327 917,536	10,106,240 886,005	10,148,558 928,476
8.	Investments				10,0	- 400	- 7,199 -		7,137	-	1.2.6 Excess differences arising f					-	-	-	-
9. 10.	Temporary equity inv Commitment and co					-	2		-	2,473	1.2.7 Capital paid in advance 1.2.8 Issued warrant					-	-	-	-
11.	Other receivables					-			-	-	1.2.9 Stock option issued related 1.2.10 Other comprehensive incom		tion program			86,352 10,079	86,352 10,079	58,072 (160)	58,072 (160)
			NCIAL RAT	and 2015			For the periods end	NSOLIDATED CASH FL led 30 June 2016 and 20			1.2.11 Fixed asset revaluation		1 - H			720,782	724,449	-	-
		RATIO (%)			30 Jun 2016 3 Unaudited	0 Jun 2015 Unaudited	(In mil ACCOUNTS	llion Rupiah)	30 Jun 2016 3		1.2.12 Differences between allowa 1.2.13 Allowance for possible loss	es on non-productive asset	S	-	ssets	(370,401)	(350,442) (3,476)	(312,833)	(310,003) (3,427)
Perfo	ormance Ratios (Cons	solidated)					CASH FLOWS FROM OPERATING ACTIVIT	IES	Unaudited	Unaudited	1.2.14 Negative differences on adj 1.3 Non-Controlling Interests that ca		ancial instrument in the tr	ading book		-	-	-	-
	Capital Adequacy Ra				23.97%	23.58%	Receipt from interest		5,703,731	5,666,869	1.4 Deduction factor to common equ 1.4.1 Deferred tax calculation	uity tier 1 (CET 1)				(1,173,040) (14,116)	(561,180) (30,276)	(1,014,786) (61,062)	(393,543) (73,732)
2.	Non-performing earn total earning assets a			ng assets to	0.59%	0.61%	Receipt from sharia income Interest paid		1,025,758 (2,421,254)	690,447 (2,484,019)	1.4.2 Goodwill					(14,110)	(61,116)	-	(61,116)
3.	Non-performing earn				0.62%	0.63%	Sharia profit sharing paid		(141,321)	(117,860)	1.4.3 Other intangible asset 1.4.4 Investment that can be calc	ulated as deduction factor				(439,049) (719,875)	(469,788)	(240,079) (713,645)	(258,695)
4.	Allowance for impain earning assets			55C15 (U	0.81%	0.77%	Fee and commission income received Recovery from written off loan		346,170 32,150	366,414 40,135	1.4.5 Shortage of capital on insur					-	-	(-
5.	Non-Performing Loan				0.74% 0.42%	0.78% 0.44%	Payment of personnel expenses		(1,748,476)	(1,550,381)	1.4.6 Securitization exposures 1.4.7 Other deduction factor to co	ore capital				-	-	-	-
6. 7.	Return on Assets (R	()			0.42%	0.44% 3.35%	Other operating expenses Non-operating income		(1,065,096) 3,407	(865,175) 954	1.4.8 Investment on instrument A		ink			-	-	-	-
8. 9.	Return on Equity (RO	,			13.59% 11.79%	15.95%	Non-operating income Non-operating expense		(3,065)	(2,890)	2. Additional Tier 1 (AT 1) 2.1 The instrument meets the requirem	nents of AT 1				-	-	-	-
9. 10.		. ,	Revenues		11.79% 81.76%	11.19% 81.09%	Corporate income tax paid		(355,644)	(312,052)	2.2 Agio / Disagio 2.3 Deduction Factors : Investment in /	AT1 and Tier 2 instruments	with other Bank			-	-	-	-
	Loan to Deposit Rati	io (LDR)			94.36%	97.54%	Fixed assets revaluation tax Cash flows before changes in operating asset	ts and liabilities	(22,939) 1,353,421	- 1,432,442	II. Additional Tier 1 (AT 1)					522,842	571,120	442,182	480,970
Perfc 1.	Capital Adequacy Ra				24.58%	24.27%					1. Capital instrument in form of shares 2. Agio/disagio from the issuance of s						_	_	_
2.	Non-performing earn	ning assets and		ng assets to			Decrease/(increase) in operating assets: Placements with Bank Indonesia and other	r banks - with maturity			3. General allowance for possible loss					522,842	571,120	442,182	480,970
3.	total earning assets a Non-performing earn			assets	0.55% 0.59%	0.58% 0.60%	more than 3 months		-	50,000	4. Statutory reserves 5. Deduction factor to supplementary	capital					-]	
4.	Allowance for impain				0.75%	0.73%	Securities purchased under resale agreem Loans	nent (Reverse Repo)	1,094,401 (2,489,785)	(1,076,819) (3,474,503)	5.1 Sinking Fund	•				-	-	-	-
5.	earning assets Non-Performing Loar	ins (NPL) - gros	SS		0.70%	0.75%	Sharia financing/receivables		(965,275)	(718,381)	5.2 Investment in Tier 2 instruments wi					- 13,604,043	- 14,560,913	- 11,734,272	- 12,478,495
6.	Non-Performing Loan	()			0.44%	0.45%	Derivative receivables Other assets, prepaid expenses and prepa	aid tax	(1,700) (1,720,268)	- (283,649)	DESCRIPTION	30 Jun 2016 Unaudited		30 Jun 2015 Unaudited	DESCRIPTION	30 Jun 2 Unaudit		30 Jun 20 Unaudite	
7. 8.	Return on Assets (Return on Equity (RC	,			2.79% 12.71%	3.29% 16.00%	Increase/(decrease) in operating liabilities		(1,720,200)	(200,040)			OLIDATED BANK		TED		ONSOLIDATED		ONSOLIDATED
9.	Net Interest Margin (10.03%	9.97%	syirkah funds: Liabilities due immediately		9,263	17,615	RISK WEIGHTED ASSET (RWA) RWA CREDIT RISK	41,753,030	45,622,125 35,28	82,582 38,39	CAR RATIO 5,634 CET1 Ratio	23.63%	23.03%	23.36%	22.67%
10. 11.			kevenues		82.20% 94.57%	80.15% 97.72%	Deposits from customers		3,840,720	3,136,132	RWA MARKET RISK RWA OPERATIONAL RISK	2,701	2,701	- 52,169 14,520	- Tier 1 Ratio	23.63% 0.94%	23.03% 0.94%	23.36% 0.91%	22.67% 0.91%
12.	Loan to Funding Rat	tio (LFR)			91.90%	92.75%	Deposits from Sharia customers		411,857	126,348	TOTAL RWA	55,354,540	60,741,198 48,34	44,751 52,92	2,118 Total Ratio	24.58%	23.97%	24.27%	23.58%
	a. Percentage Viola	,	endina I imit	it			Deposits from other banks Accruals and other liabilities		381,193 561,929	1,846 335,538	CAR RATIO BASED ON RISK PROFILE	9.25%	9.25%	9.24% 9	.24% CET 1 for BUFFER BUFFER PERCENTAGE SHOULD BE	19.13%	18.53%		
	i. Related partie	es			0.00%	0.00%	Temporary syirkah funds :				CAR ALLOCATION From CET 1	4.50%	4.50%		FULFILLED BY BANK*) Capital conservation buffer	0.625%	0.625%		
	ii. Non-related p b. Percentage Lend		of the Lease	Lending	0.00%	0.00%	Mudharabah saving deposits Mudharabah time deposits		12,228 778,215	18,078 515,439	From AT1	0.00%	0.00%		Countercyclical buffer	0.000%	0.000%		
	Limit	-	Leydi	o			Net cash flows provided from operating ac	tivities	3,266,199	80,086	From Tier2 Calculated based on POJK No. 11/POJK.03/2	0.94%	0.94%	uacy Ratio books	Capital surcharge for D-SIB	0.000%	0.000%	t serves as a huffo-	
	 Related partie Non-related p 				0.00% 0.00%	0.00% 0.00%	CASH FLOWS FROM INVESTING ACTIVITIE	ES				COMMITMENTS AND COM		addy ratio, odins di	- oquirou to propare autitional capital above the	MANAGEME			
2.	Statutory Reserves F						Marketable securities and government bor	nds	248,908	-		ine 2016 and 31 Decembe (In million Rupiah)				As of 30 June 3			
	 Rupiah Foreign currencie 	es			6.61% 8.53%	8.11%	Marketable securities-with maturity more the Purchase of property, plant equipment	han 3 months	(344,652) (221,060)	(204,659) (132,944)		В		NSOLIDATED	BOARD OF COMMISSIONERS President Commissioner (Independent)	: Mari Elka I	Pangestu		
	Net Open Position				0.02%	-	Purchase of intangible assets		(215,669)	(88,639)	ACCOUNTS	Unaudited			- Independent Commissioner	: Arief T. Su	rowidjojo		
	ased on BI Regulation (PBI) I garding Giro Wajib Minimu						Proceeds from sale of property plant and e Net cash flows used in investing activities	equipment	3,838 (777,543)	230 (426,012)	I. COMMITMENT RECEIVABLES 1. Unused borrowing facilities	2,943,54			 Independent Commissioner Commissioner 	: Chow Ying			
	onventional Bank, which effect						indicash nows used in investing activities		(11,343)	(420,012)	a. Rupiah				- Commissioner BOARD OF DIRECTORS	: Hiroshi Hig			
	SI	POT AND DER			IS		CASH FLOWS FROM FINANCING ACTIVITI	IES	(685,000)	(585.000)	 b. Foreign currencies 2. Outstanding spot and derivative purchas 	ed 2,943,54		3,544	- President Director (Independent)	: Jerry Ng			
			of 30 June 2 nillion Rupi	iah)			Payment for due bonds payable Proceeds from borrowings		(685,000) 668,250	(585,000) 1,268,118	3. Others II. COMMITMENT LIABILITIES	7,800,04		0,040 4,229,705	 Deputy President Director Deputy President Director 	: Ongki War : Djemi Suh	nadjati Dana enda		
				BANK	Derivative Re	ceivables	Installment payment and settlement of bon	rowings	(1,479,073)	(1,224,073)	1. Unused loans facilities granted to custon	ners 4,769,10	2 4,126,188 4,769	9,102 4,126,188	 Director of Compliance (Independent) Director 	: Anika Fais			
	TRANSACTION	Notional Amount		ective	and Paya	ables	Payment of finance lease payables Buy back shares		(778) (262,404)	(3,298)	 a. State-owned enterprises (BUMN) i. Committed 	250,00	0 210,000 250	0,000 210,000	- Director	: Arief Harris	s Tandjung		
A	RELATED TO		Irading		Receivables		Proceeds paid in capital			48,000	- Rupiah				- Director	: Wolf Arno			
	EXCHANGE RATE 1. Spot	2,938,639	-	- 2,938,639 - 13,156	4,982 27	3,281 26	Net cash flows provided from operating ac	tivities	(1,759,005)	(496,253)	- Foreign currencies ii. Uncommitted	250,00		210,000		As of 30 June 2			
	2 Forward	-	-		-	-	NET INCREASE/(DECREASE) IN CASH ANI	D CASH EQUIVALENT	978,559	(842,179)	 Rupiah Foreign currencies 	250,00		0,000 210,000	Ultimate Shareholder: Ultimate Shareholder: Sumitomo Mits	ui Financial Group thro	ugh Sumitomo Mito	ui Banking Corporatio	on: 40.00%
	3 Option a. Put		-		-	-	CASH AND CASH EQUIVALENT AT THE BE		12,349,137	12,516,644	b. Others	4,519,10	2 3,916,188 4,519	9,102 3,916,188	Non-controlling shareholder throug	gh capital market (≥ 5		a banning corporatio	
	b. Call 4 Future	-	-		-	-	CASH AND CASH EQUIVALENT AT THE BE	-GININING OF PERIOD	12,349,137	12,310,044	i. Committed ii. Uncommitted	4,519,10	2 3,916,188 4,519	9,102 3,916,188	Summit Global Capital Management E Non-controlling shareholder not the		(≥ 5%) :		
	5 Swap	2,925,483	-	- 2,925,483	4,955	3,255	CASH AND CASH EQUIVALENT AT THE EN	ND OF PERIOD	13,327,696	11,674,465	 Unused loans facilities granted to other t a. Committed 			9,456 103,517	None				
В	6 Others RELATED TO	+ -	-		-	-	Activities not affecting cash flows				i. Rupiah								
	INTEREST RATE		-		-	-	Share-based payment reserves		25,548	23,919	ii. Foreign currencies b. Uncommitted	89,45		9,456 103,517					
	2 Option		-		-	-	Cash and cash equivalent at the end of per	riod consist of:			i. Rupiah	89,45		9,456 103,517					
	a. Put b. Call		-		-	-	Cash		2,915,668	2,077,439	ii. Foreign currencies 3. Outstanding irrevocable L/C					Jakarta, 26 July			
	3 Future	-	-		-	-	Current account with Bank Indonesia Current account with other banks		4,414,484 2,696,544	5,083,338 216,188	a. Foreign L/C b. Local L/C				PT Ban	k Tabungan Pensiu Board of Dire		k	
	4 Swap 5 Others				-	-	Placement with Bank Indonesia and other	banks - with maturity			4. Outstanding spot and derivative sold	2,941,48	2 - 2,941	1,482 -		S.E. & O.			
	OTHERS TOTAL	2.938.639	-	- 2.938.639	- 4.982	- 3,281	of 3 months or less Total cash and cash equivalent		3,301,000 13,327,696	4,297,500	5. Others III. CONTINGENT RECEIVABLES	41,07	 0 39,926 44	4,711 42,294					
Notes	:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		1			· · ·	0			1. Guarantees received a. Rupiah		-			•			<u>,</u>
ar	nd Subsidiary which were	unaudited and th					6 and 2015 are derived from the Consolidated Financial lecember 2015 was derived from the audited Consolida				b. Foreign currencies				(1 Hund	R.	\rightarrow	X////	
2 TI	asional Tbk and Subsidia ne financial information al	bove is published									2. Interest on non-performing loan a. Loan interest	41,07 41,07		4,71142,2944,71142,294	\setminus / \mathcal{A}	7.	V	ma	Ξ.
b)	Financial Services Auth	hority Circular Let	tter No. 11/SI	EOJK.03/2015	dated 17 April 201	5 regarding Tra	arancy and Publication of Bank's Financial Statements; insparancy and Publication of Bank's Financial Stateme	ents;			b. Other interest 3. Others				$\sim u$	/			Γ'
· · · ·	Financial Statements:		•				Capital market Supervisory Agency No: Kep-346/BL/2		•		IV. CONTINGENT LIABILITIES								
d) e)	Financial Information a	and Statement of	Cash Flows	in Publication F	inancial Statemen	nts are derived i	ated 19 July 2004 concerning rule number I-E concerni n accordance to Capital Market Supervisory Agency Re	egulation No. VIII.G.7 Attack	nation Submission; hment Decision of	Chairman of	1. Guarantees issued a. Rupiah				JERRY NG			ARRIS TANDJUN	G
3 ТІ	Capital market Supervi ne Bank obtained license	isory Agency No: e to conduct forei	: Kep-347/BL/ ign exchange	/2012 dated 25 e activities base	June 2012 regard ed on Decree of F	ing Financial St inancial Service	tatements Presentation and Disclosure of Issuer or Pub es Authority No. 382/PB.12/2015 dated 22 December	olic Company.			b. Foreign currencies 2. Others				President Director			Director	
	ctivities. The Bank has be change rate of 1 USD as				rom 16 February 2	2016.						I	<u> </u>						
	au htpp oo																		

	FINANCIAL RATIOS As of 30 June 2016 and 2015	STATEMENTS OF CONSOLIDATED CASH FLOWS For the periods ended 30 June 2016 and 2015					
	RATIO (%)		30 Jun 2015	(In million Rupiah)	<u> </u>		
Dorfo	rmance Ratios (Consolidated)	Unaudited	Unaudited	ACCOUNTS	30 Jur Unau		
Feno	mance Ratios (Consolidated)			CASH FLOWS FROM OPERATING ACTIVITIES	Unda		
1.	Capital Adequacy Ratio (CAR)	23.97%	23.58%	Receipt from interest	5,70		
2.	Non-performing earning assets and non-earning assets to			Receipt from sharia income	1,02		
	total earning assets and non-earning assets	0.59%	0.61%	Interest paid	(2,42		
3.	Non-performing earning assets to total earning assets	0.62%	0.63%	Sharia profit sharing paid	(14		
4.	Allowance for impairment losses on financial assets to	0.81%	0.77%	Fee and commission income received	34		
-	earning assets	0.740/	0.700/	Recovery from written off loan	1		
5.	Non-Performing Loans (NPL) - gross	0.74%	0.78%	Payment of personnel expenses	(1,74		
6.	Non-Performing Loans (NPL) - net	0.42%	0.44% 3.35%	Other operating expenses	(1,06		
7. 8.	Return on Assets (ROA) Return on Equity (ROE)	13.59%	3.35%	Non-operating income			
0. 9.	Net Interest Margin (NIM)	11.79%	11.19%	Non-operating expense	(
10.	Operating Expenses to Operating Revenues	81.76%	81.09%	Corporate income tax paid	(35		
11.	Loan to Deposit Ratio (LDR)	94.36%	97.54%	Fixed assets revaluation tax	(2:		
	rmance Ratios (Bank)	54.5070	37.3470	Cash flows before changes in operating assets and liabilities	1,35		
1.	Capital Adequacy Ratio (CAR)	24.58%	24.27%				
2.	Non-performing earning assets and non-earning assets to	21.0070	22.70	Decrease/(increase) in operating assets:			
	total earning assets and non-earning assets	0.55%	0.58%	Placements with Bank Indonesia and other banks - with maturity			
3.	Non-performing earning assets to total earning assets	0.59%	0.60%	more than 3 months			
4.	Allowance for impairment losses on financial assets to	0.75%	0.73%	Securities purchased under resale agreement (Reverse Repo)	1,09		
	earning assets			Loans	(2,48		
5.	Non-Performing Loans (NPL) - gross	0.70%	0.75%	Sharia financing/receivables	(96		
6.	Non-Performing Loans (NPL) - net	0.44%	0.45%	Derivative receivables	(170		
7.	Return on Assets (ROA)	2.79%	3.29%	Other assets, prepaid expenses and prepaid tax	(1,72		
8.	Return on Equity (ROE)	12.71%	16.00%	Increase/(decrease) in operating liabilities and temporary syirkah funds:			
9.	Net Interest Margin (NIM)	10.03%	9.97%	Liabilities due immediately			
10.	Operating Expenses to Operating Revenues	82.20%	80.15%	Deposits from customers	3.84		
11.	Loan to Deposit Ratio (LDR)	94.57%	97.72%	Deposits from Sharia customers	4		
12.	Loan to Funding Ratio (LFR)	91.90%	92.75%	Deposits from other banks	38		
	bliance Ratios (Bank)			Accruals and other liabilities	56		
1.	a. Percentage Violation of Legal Lending Limit	0.00%	0.00%	Temporary syirkah funds :			
	i. Related parties ii. Non-related parties	0.00%	0.00%	Mudharabah saving deposits			
	b. Percentage Lending in Excess of the Legal Lending	0.0070	0.00%	Mudharabah time deposits	77		
	Limit			Net cash flows provided from operating activities	3,26		
	i. Related parties	0.00%	0.00%				
	ii. Non-related parties	0.00%	0.00%	CASH FLOWS FROM INVESTING ACTIVITIES			
2.	Statutory Reserves Requirements			Marketable securities and government bonds	24		
	a. Rupiah	6.61%	8.11%	Marketable securities-with maturity more than 3 months	(34		
	b. Foreign currencies	8.53%	-	Purchase of property, plant equipment	(22		
3.	Net Open Position	0.02%	-	Purchase of intangible assets	(21		
*) Ba	sed on BI Regulation (PBI) No. 17/11/PBI/2015 dated 25 June 2015 regarding	changes of PBI No	o. 15/15/PBI/2013	Proceeds from sale of property plant and equipment			
reg	arding Giro Wajib Minimum of Commercial Banks in Bank Indonesia in	Rupiah and Forei		Net cash flows used in investing activities	(77		
Co	nventional Bank, which effective on August 2015 LDR changed into Loan to Fu	nding Ratio (LFR).		-			
	SPOT AND DERIVATIVE TRANSACTIO	NS		CASH FLOWS FROM FINANCING ACTIVITIES			
	As of 30 June 2016			Payment for due bonds payable	(68		

SPOT AND DERIVATIVE TRANSACTIONS As of 30 June 2016												
	(In million Rupiah)											
	BANK											
	TRANSACTION	Notional Amount	Obje	ctive	Derivative Receivables and Payables							
		Amount	Trading	Hedging	Receivables	Payables						
A	RELATED TO EXCHANGE RATE	2,938,639	-	2,938,639	4,982	3,281						
	1. Spot	13,156	-	13,156	27	26						
	2 Forward	-	-	-	-	-						
	3 Option		-	-	-	-						
	a. Put	-	-	-	-	-						
	b. Call	-	-	-	-	-						
	4 Future	-	-	-	-	-						
	5 Swap	2,925,483	-	2,925,483	4,955	3,255						
	6 Others	-	-	-	-	-						
В	RELATED TO INTEREST RATE	-	-	-	-	-						
	1 Forward	-	-	-	-	-						
	2 Option		-	-	-	-						
	a. Put	-	-	-	-	-						
	b. Call	-	-	-	-	-						
	3 Future	-	-	-	-	-						
	4 Swap	-	-	-	-	-						
	5 Others	-	-	-	-	-						
С	OTHERS	-	-	-	-	-						
	TOTAL	2,938,639	-	2,938,639	4,982	3,281						