

		(in millions of rupiah)					
No.	ITEMS	30 Jun 2016	31 Dec 2015	No.	ITEMS	30 Jun 2016	31 Dec 2015
ASSETS				LIABILITIES & EQUITIES			
1.	Cash	46,037	55,042	1.	Demand deposits	2,639,032	2,858,272
2.	Placement at Bank Indonesia	1,386,798	1,829,997	2.	Savings deposits	771,928	737,497
3.	Placement at other banks	796,393	1,036,891	3.	Time deposits	4,117,500	3,800,419
4.	Spot and derivative receivables	41,097	41,827	4.	Investment fund for revenue sharing	-	-
5.	Securities held	768,278	539,556	5.	Liability at Bank Indonesia	-	-
a.	Fair value through profit and loss	174,403	240,757	6.	Deposits from other banks	251,831	795,789
b.	Available for sales	216,856	219,223	7.	Derivatives payables	77,473	119,860
c.	Held to maturity	365,464	69,248	8.	Securities sold under repurchase agreement (repo)	429,314	497,559
d.	Loans and receivables	11,555	10,328	9.	Acceptance payables	-	-
e.	Securities issued	-	-	10.	Securities issued	-	-
6.	Securities sold under repurchase agreement (repo)	211,007	-	11.	Borrowings	584,232	1,204,102
7.	Securities purchased under resell agreement (reverse repo)	-	-	12.	Security deposits	64,084	143,404
8.	Acceptance receivables	429,314	497,559	13.	Interbranch liabilities accounts	-	-
9.	Loans	8,101,690	8,737,685	a.	Operating in Indonesia	-	-
a.	Fair value through profit and loss	-	-	b.	Operating outside Indonesia	4,682	-
b.	Available for sales	-	-	c.	Deferred tax liabilities	161,372	136,250
c.	Held to maturity	-	-	d.	Other Liabilities	-	-
d.	Loans and receivables	8,101,690	8,737,685	14.	Investment funds for profit sharing	-	-
e.	Sharia financing	-	-	15.	TOTAL LIABILITIES	9,302,315	10,293,232
11.	Participation	-	-	16.	EQUITY	150,000	150,000
12.	Allowance for impairment losses on financial assets -/-	109,952	129,562	a.	Equity participation	150,000	150,000
a.	Securities held	74	42	b.	Unpaid in capital -/-	200,000	200,000
b.	Loans	108,594	128,152	c.	Repurchase capital (treasury stock) -/-	50,000	50,000
c.	Others	1,284	1,368	17.	Additional paid in capital	-	-
13.	Intangible assets	119,195	115,970	18.	Agio	-	-
a.	Accumulated amortization of intangible assets -/-	46,343	39,224	19.	Disagio -/-	-	-
14.	Fixed assets	120,018	119,475	20.	Capital contribution	-	-
a.	Accumulated depreciation of fixed assets -/-	90,823	87,922	21.	Funds for paid-up capital	-	-
15.	Non productive assets	5,471	22	e.	Others	-	-
a.	Abandoned property	-	-	22.	Other comprehensive income (loss)	10,455	9,245
b.	Foreclosed assets	-	-	a.	Adjustments due to translation of financial statements	-	-
c.	Suspense accounts	5,471	22	b.	Gains (losses) from changes in the value of financial assets	-	-
d.	Interbranch asset accounts	-	-	c.	Effective portion of cash flow hedges	2,674	(1,272)
e.	Operating in Indonesia	-	-	d.	Revaluation of fixed assets	-	-
f.	Operating outside Indonesia	-	-	e.	Part of other comprehensive income of associates	-	-
16.	Allowance for loss impairment on other assets -/-	-	-	f.	Gains (losses) actuarial defined benefit program	8,523	10,833
17.	Leasing	-	-	g.	Income tax related to other comprehensive income	(742)	(316)
18.	Deferred tax assets	31,144	37,151	20.	Quay reorganization difference	-	-
19.	Other assets	161,976	72,888	21.	Restructuring difference in entity under common control	-	-
	TOTAL ASSETS	11,971,300	12,827,355	22.	Others equity	-	-
				23.	Reserves	30,000	30,000
				a.	General reserves	30,000	30,000
				b.	Appropriated reserves	-	-
				c.	Retained earnings	2,478,530	2,344,878
				d.	Previous years earnings	2,344,878	2,229,040
				e.	Current year profit and loss	132,652	115,838
				f.	TOTAL EQUITY ATTRIBUTABLE TO OWNER	2,668,985	2,534,123
				g.	minority interests	-	-
				25.	TOTAL EQUITY	2,668,985	2,534,123
					TOTAL LIABILITIES AND EQUITY	11,971,300	12,827,355

No.	ITEMS	30 June 2016						30 June 2015					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I. RELATED PARTIES													
1.	Placement at other banks	23,660	-	-	-	-	23,660	28,537	-	-	-	-	28,537
a.	Rupiah	23,660	-	-	-	-	23,660	28,537	-	-	-	-	28,537
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables	290	-	-	-	-	290	402	-	-	-	-	402
a.	Rupiah	290	-	-	-	-	290	402	-	-	-	-	402
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities held	290	-	-	-	-	290	402	-	-	-	-	402
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold under repurchase agreement (repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	10,008	-	-	-	-	10,008	10,185	-	-	-	-	10,185
a.	Small Medium Enterprise (SME) Debtors	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non SME Debtors	10,008	-	-	-	-	10,008	10,185	-	-	-	-	10,185
i.	Rupiah	10,008	-	-	-	-	10,008	10,185	-	-	-	-	10,185
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
c.	Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-
i.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
d.	Properties Loans	9,470	-	-	-	-	9,470	9,962	-	-	-	-	9,962
8.	Participation	-	-	-	-	-	-	-	-	-	-	-	-
9.	Investment in share of stock	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others receivables	472	-	-	-	-	472	2,388	-	-	-	-	2,388
11.	Contingency and Commitments	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
12.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
II. NON RELATED PARTIES													
1.	Placement at other banks	772,733	-	-	-	-	772,733	589,237	-	-	-	-	589,237
a.	Rupiah	445,465	-	-	-	-	445,465	230,268	-	-	-	-	230,268
b.	Foreign currencies	327,268	-	-	-	-	327,268	358,969	-	-	-	-	358,969
2.	Spot and derivative Receivables	40,807	-	-	-	-	40,807	71,281	-	-	-	-	71,281
a.	Rupiah	40,790	-	-	-	-	40,790	70,731	-	-	-	-	70,731
b.	Foreign currencies	17	-	-	-	-	17	550	-	-	-	-	550
3.	Securities held	768,278	-	-	-	-	768,278	674,612	-	-	-	-	674,612
a.	Rupiah	757,166	-	-	-	-	757,166	661,596	-	-	-	-	661,596
b.	Foreign currencies	11,112	-	-	-	-	11,112	13,016	-	-	-	-	13,016
4.	Securities sold under repurchase agreement (repo)	211,007	-	-	-	-	211,007	-	-	-	-	-	-
a.	Rupiah	211,007	-	-	-	-	211,007	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased under resell agreement (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance Receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans	429,314	173,279	21,711	9,727	186,883	429,314	307,554	4,375	127,740	4,657	104,254	311,929
a.	Small Medium Enterprise (SME) Debtors	477,041	3,999	-	-	801,682	8,194,473	383,809	-	-	-	-	8,804,933
i.	Rupiah	208,231	3,999	-	-	481,040	612,184	3,998	-	-	-	-	616,182
ii.	Foreign currencies	268,810	-	-	-	212,330	175,369	3,998	-	-	-	-	179,367
b.	Non SME Debtors	7,223,041	169,280	21,711	9,727	186,883	7,610,642	7,572,289	379,811	127,740	4,657	104,254	8,188,751
i.	Rupiah	5,033,481	147,429	21,711	9,727	170,868	5,610,216	4,856,955	206,035	90,692	4,657	47,335	5,905,674
ii.	Foreign currencies	2,189,560	21,851	-	-	16,015	2,227,426	2,715,334	173,776	37,048	4,657	56,919	2,983,077
c.	Restructured Loans	99,561	11,291	-	-	177,709	288,561	155	19,576	52,459	13	79,737	151,940
i.	Rupiah	4,093	7,730	-	-	161,694	173,517	155	19,576	15,411	13	42,975	78,130
ii.	Foreign currencies	95,468	3,561	-	-	16,015	115,044	-	37,048	-	-	-	78,130
d.	Properties Loans	191,449	4,496	-	4,007	7,113	207,065	168,992	10,274	16,162	-	2,005	197,433
8.	Participation	-	-	-	-	-	-	-	-	-	-	-	-
9.	Investment in share of stock	-	-	-	-	-	-	-	-	-	-	-	-
10.	Others receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Contingency and Commitments	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	9,948,988	1,023	-	-	9,950,011	8,853,405	224,578	-	-	-	-	9,077,983
b.	Foreign currencies	5,294,039	186	-	-	5,294,225	4,453,678	3,910	-	-	-	-	4,462,586
12.	Foreclosed assets	4,654,948	838	-	-	4,655,786	4,394,729	220,668	-	-	-	-	4,615,397
III. OTHER INFORMATION													
1.	Total guaranteed Assets:	-	-	-	-	-	-	-	-	-	-	-	-
a.	At Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	At other parties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Total Impairment of financial assets on productive assets	-	-	-	-	-	109,952	-	-	-	-	-	181,553
3.	Total required allowances for possible losses of productive assets	-	-	-	-	-	220,015	-	-	-	-	-	228,064
4.	Percentage of SME to total loans	-	-	-	-	-	5.94%	-	-	-	-	-	6.99%
5.	Percentage of Small Scale Business to total loans	-	-	-	-	-	0.00%	-	-	-	-	-	0.00%
6.	Percentage of SME debtors to total debtors	-	-	-	-	-	0.26%	-	-	-	-	-	0.16%
7.	Percentage of Small Scale Business debtors to total debtors	-	-	-	-	-	0.00%	-	-	-	-	-	0.00%
8.	Others	-	-	-	-	-	-	-	-	-	-	-	-
a.	Chancellings of loan	-	-	-	-	-	-	-	-	-	-	-	-
b.	Mudharabah Muqayyadah financing	-	-	-	-	-	-	-	-	-	-	-	-
c.	Written off productive assets	-	-	-	-	-	457,612	-	-	-	-	-	275,391
d.	Recovery of written off productive assets	-	-	-	-	-	17,130	-	-	-	-	-	16,884
e.	Claimed off productive assets	-	-	-	-	-	22,896	-	-	-	-	-	22,451