



No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 JUN 2017	31 DEC 2016	30 JUN 2017	31 DEC 2016
1.	Assets	1,846,623	1,412,409	1,873,476	1,433,984
2.	Placement to Bank Indonesia	12,089,209	11,526,910	12,841,343	12,684,518
3.	Interest placement	7,843,854	11,351,982	7,915,226	11,078,150
4.	Spot and derivatives claims	4,893	12,850	4,893	12,850
5.	Securities	656,841	1,052,219	677,838	1,072,903
a.	Measured at fair value through profit and loss	3,330,991	4,026,524	3,428,007	4,088,870
b.	Available for sale	16,396,696	13,443,159	17,355,191	14,780,909
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	6,745,051	1,786,076	6,745,051	1,786,076
6.	Securities sold under repurchase agreement (repo)	7,271,950	4,187,436	7,340,087	4,187,436
7.	Claims on securities bought under reverse repo	2,469,798	1,796,743	2,469,798	1,796,743
8.	(Reverse Repo)	-	-	-	-
9.	Acceptance claims	-	-	-	-
10.	Loans	-	-	-	-
a.	Measured at fair value through profit and loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	124,333,664	122,299,802	128,104,651	134,630,260
11.	Share financing	-	-	-	-
12.	Equity investment	1,590,301	1,446,919	588,907	562,273
13.	Goodwill	-	-	9,918	9,918
14.	Impairment on financial assets -	-	-	-	-
a.	Securities	(8,252)	(6,252)	(6,300)	(6,300)
b.	Loans and receivables	(3,148,159)	(2,976,622)	(3,472,492)	(3,219,753)
c.	Others	(625)	(625)	(63,637)	(63,635)
15.	Intangible Assets	269,826	267,581	292,984	283,832
16.	Accumulated amortisation on intangible assets -	(198,997)	(185,980)	(204,694)	(189,424)
17.	Fixed assets and equipment	9,818,987	9,797,583	10,146,984	10,105,968
18.	Accumulated depreciation on fixed assets and equipment -	(332,645)	(218,644)	(381,791)	(254,217)
19.	Non-current assets	186,896	189,104	186,896	189,104
a.	Abandoned properties	421,423	423,422	581,936	586,109
b.	Foreclosed assets	-	-	-	-
c.	Surplus accounts	-	-	-	-
d.	Intangible assets *	-	-	-	-
e.	Conducting operational activities in Indonesia	-	-	-	-
f.	Conducting operational activities outside Indonesia	-	-	-	-
20.	Impairment on Non Financial Assets -	-	-	-	-
a.	Leasing	-	-	2,238,028	1,712,429
b.	Deferred tax assets	283,026	327,372	295,889	335,479
21.	Other assets	1,453,493	1,355,838	1,712,691	1,560,199
<b>TOTAL ASSETS</b>	<b>193,305,789</b>	<b>183,714,888</b>	<b>210,736,896</b>	<b>199,175,053</b>	

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 JUN 2017	31 DEC 2016	30 JUN 2017	31 DEC 2016
1.	Current account	10,130,131	9,954,812	10,467,452	10,413,351
2.	Saving account	40,832,870	43,114,761	41,666,203	43,713,576
3.	Time deposit	82,275,799	82,690,202	89,309,301	86,527,289
4.	Revenue sharing investment	-	-	-	-
5.	Liabilities to Bank Indonesia	-	-	-	-
6.	Interbank liabilities	4,310,465	1,397,295	4,564,098	1,718,164
7.	Liabilities on securities sold under repurchase agreement (Repo)	2,988	2,988	2,988	2,930
8.	Acceptance claims	6,351,243	1,606,876	6,351,243	1,606,876
9.	Loans	2,474,503	1,801,972	2,474,503	1,801,972
10.	Issued securities	5,112,395	5,110,301	5,851,340	5,960,556
11.	Loans received	7,396,498	5,038,994	7,396,498	7,764,277
12.	Margin deposit	190,739	169,901	208,026	178,014
13.	Interbranch liabilities *	-	-	-	-
a.	Conducting operational activities in Indonesia	501	-	501	-
b.	Conducting operational activities outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	3,084,074	2,967,415	3,504,463	3,266,248
16.	Profit sharing investment	-	-	-	-
<b>TOTAL LIABILITIES</b>	<b>162,162,206</b>	<b>153,883,459</b>	<b>175,017,627</b>	<b>164,974,253</b>	
17.	Equities	6,900,000	6,900,000	6,900,000	6,900,000
a.	Capital	7,191,235	7,191,235	7,191,235	7,191,235
b.	Reserves	-	-	-	-
18.	Additional paid in capital	3,444,330	3,444,330	3,444,330	3,444,330
a.	Agio	-	-	-	-
b.	Disagio -	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Fund for paid-up capital	-	-	-	-
e.	Other	-	-	(52,867)	(51,515)
19.	Retained earnings (gain/loss)	-	-	-	-
a.	Translation adjustment from foreign currency	-	-	-	-
b.	Gain (loss) on value changes of financial assets categorized as available for sale	177,225	103,504	177,669	103,529
c.	Effective portion of cash flow hedge	6,758,158	6,792,787	6,814,570	6,840,216
d.	Difference in fixed asset revaluation	-	-	-	-
e.	Portion of other comprehensive income from associates	1,502	2,117	1,502	2,117
f.	Gain (loss) on defined benefit actuarial program	(183,916)	(183,103)	(181,726)	(181,726)
g.	Income tax of other comprehensive income	1,673	20,136	1,015	19,514
20.	Difference in quasi-reorganization	-	-	-	-
21.	Difference in restructuring under common control	-	-	-	-
22.	Other Equity	-	-	-	-
23.	Reserves	17,106,501	14,875,601	17,443,467	15,155,238
a.	General reserves	140,000	140,000	140,000	140,000
b.	Appropriated reserves	-	-	-	-
24.	Gains/losses	1,280,847	2,230,235	1,339,750	2,405,293
a.	Previous years	-	-	-	-
b.	Current year	1,280,847	2,230,235	1,339,750	2,405,293
<b>TOTAL EQUITIES ATTRIBUTABLE TO OWNERS</b>	<b>31,143,583</b>	<b>29,831,409</b>	<b>32,984,499</b>	<b>31,614,893</b>	
<b>TOTAL EQUITIES</b>	<b>31,143,583</b>	<b>29,831,409</b>	<b>35,719,289</b>	<b>34,200,800</b>	

stated at net carrying value

### STATEMENTS OF PROFIT OR LOSS OR OTHER COMPREHENSIVE INCOME FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2017 AND 2016 (In Millions Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		30 JUN 2017	30 JUN 2016	30 JUN 2017	30 JUN 2016
<b>OPERATIONAL INCOME AND EXPENSES</b>					
<b>A. Interest income and expenses</b>					
1.	Interest income	7,342,013	7,440,923	8,351,435	8,291,930
a.	Rupiah	293,238	311,989	295,577	312,230
b.	Foreign currency	-	-	-	-
2.	Interest expenses	3,941,033	4,012,630	4,388,040	4,458,464
a.	Rupiah	37,855	44,045	37,855	44,045
b.	Foreign currency	3,903,178	3,968,585	4,350,185	4,414,419
<b>Net interest income (expenses)</b>	<b>3,400,980</b>	<b>3,428,293</b>	<b>3,963,395</b>	<b>3,833,466</b>	
<b>B. Operational Income and Expenses Other than Interest</b>					
1.	Operational Income Other than Interest	753,456	672,511	920,759	786,576
<b>OPERATIONAL INCOME OTHER THAN INTEREST</b>					
i.	Positive mark to market on financial assets	27,755	77,781	27,755	77,781
ii.	Securities	-	-	-	-
iii.	Spot and derivatives	13,031	12,531	13,031	12,531
iv.	Other financial assets	-	-	-	-
v.	Other financial liabilities	-	-	-	-
vi.	Gain on sale of financial assets	69,860	112,514	69,860	112,514
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
iv.	Other financial liabilities	-	-	-	-
v.	Gain on sale of financial assets	24,148	32,913	24,148	32,913
vi.	Dividend	40,753	16,717	3,169	13
g.	Gain on investment under equity method	-	-	34,903	42,027
h.	Commission/provision/fee and administration	238,199	186,133	333,735	237,738
i.	Recovery of asset impairment	10,827	29,659	23,946	39,543
ii.	Other income	328,883	204,263	381,112	231,516
<b>Operational Expenses Other than Interest</b>	<b>2,734,834</b>	<b>3,020,673</b>	<b>3,326,367</b>	<b>3,404,292</b>	
a.	Negative mark to market on financial assets	912	939	1,242	939
i.	Securities	-	-	-	-
ii.	Loans	-	-	-	-
iii.	Spot and derivatives	48	4,708	48	4,708
iv.	Other financial assets	-	-	-	-
v.	Other financial liabilities	-	-	-	-
vi.	Loss on sale of financial assets	34	574	101	574
ii.	Loans	-	-	-	-
iii.	Other financial assets	-	-	-	-
iv.	Other financial liabilities	-	-	-	-
v.	Loss on sale of financial assets	15,073	4,197	15,073	4,197
vi.	Impairment of financial assets	-	-	-	-
i.	Securities	696,510	870,402	904,776	966,088
ii.	Loans	-	-	-	-
iii.	Share financing	-	-	-	-
iv.	Other financial assets	-	-	-	-
v.	Other financial liabilities	-	-	-	-
vi.	Losses on operational risk	103	84,335	103	84,335
g.	Losses on investment under equity method	-	-	-	-
h.	Commission/provision/fee and administration	4,329	4,889	4,329	4,889
i.	Impairment of other assets (non financial assets)	10,663	115,500	10,894	116,701
j.	Personnel expenses	512,109	748,000	599,919	871,426
k.	Promotion expenses	26,691	36,204	38,575	41,971
l.	Other expenses	1,168,562	1,150,925	1,320,554	1,252,976
<b>Net Operational Income (Expense) Other than Interest</b>	<b>(1,981,378)</b>	<b>(2,348,162)</b>	<b>(2,405,608)</b>	<b>(2,617,876)</b>	
<b>OPERATIONAL PROFIT (LOSS)</b>	<b>1,674,985</b>	<b>1,348,074</b>	<b>1,895,589</b>	<b>1,483,975</b>	
<b>NON OPERATIONAL INCOME (EXPENSES)</b>					
1.	Gain (loss) on sale of fixed assets and equipment	18	190	(939)	361
2.	Gain (loss) on foreign exchange translation	(491)	(10,574)	(1,050)	(13,673)
3.	Other non operational income (expenses)	12,127	2,598	40,334	27,821
<b>NON OPERATIONAL PROFIT (LOSS)</b>	<b>11,654</b>	<b>(7,786)</b>	<b>38,700</b>	<b>14,509</b>	
<b>CURRENT YEAR PROFIT (LOSS)</b>					
<b>BEFORE TAX</b>	<b>1,686,639</b>	<b>1,340,288</b>	<b>1,844,289</b>	<b>1,498,484</b>	
a.	Income taxes	-	-	-	-
b.	Estimated current year tax	(379,876)	(305,814)	(423,394)	(342,340)
c.	Deferred tax income (expenses)	26,691	(10,569)	(12,533)	(8,891)
<b>NET PROFIT (LOSS)</b>	<b>1,283,454</b>	<b>1,023,905</b>	<b>1,398,212</b>	<b>1,147,253</b>	
<b>OTHER COMPREHENSIVE INCOME</b>					
1.	Items that will not be reclassified to profit or loss	-	-	-	-
a.	Gain on fixed asset revaluation	(24,629)	-	(24,629)	-
b.	Gain (loss) on defined benefit actuarial program	-	-	-	-
c.	Portion of other comprehensive income from associates	-	-	(706)	(105)
d.	Others	-	-	-	-
e.	Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-
2.	Items that will be reclassified to profit or loss	-	-	-	-
a.	Translation adjustment from foreign currency	-	-	-	-
b.	Gain (loss) on value changes of financial assets categorized as available for sale	73,721	111,889	74,468	113,262
c.	Effective portion of cash flow hedge	(16,430)	(27,973)	(16,616)	(28,316)
d.	Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	<b>30,662</b>	<b>83,916</b>	<b>30,594</b>	<b>84,841</b>	
<b>CURRENT YEAR TOTAL COMPREHENSIVE INCOME</b>	<b>1,314,116</b>	<b>1,107,821</b>	<b>1,428,806</b>	<b>1,232,094</b>	
<b>Profit attributable to:</b>					
<b>EQUITY HOLDERS OF THE PARENT</b>					
ENTITLED	1,280,847	1,023,909	1,339,750	1,099,175	
NON CONTROLLING INTEREST	55,469	84,912	89,056	132,919	
<b>CURRENT YEAR TOTAL PROFIT</b>	<b>1,280,847</b>	<b>1,023,909</b>	<b>1,399,212</b>	<b>1,147,253</b>	
<b>Attributable to:</b>					
<b>EQUITY HOLDERS OF THE PARENT</b>					
ENTITLED	1,311,509	1,107,424	1,371,155	1,183,580	
NON CONTROLLING INTEREST	69,338	116,485	128,057	163,673	
<b>TOTAL COMPREHENSIVE PROFIT (LOSS) FOR THE PERIOD</b>	<b>1,311,509</b>	<b>1,107,424</b>	<b>1,429,716</b>	<b>1,232,0</b>	