

## PT Bank Danamon Indonesia, Tbk. and Subsidiaries Consolidated Financial Statements



FINANCIAL INFORMATION ON SHARIA BUSINESS UNIT

Column	STAT EMIENTS OF FINANCIAL PC SA 73 03 JUNE 2016 AND 31 DECEMBER 2015 In million Rupiah)  ACCOUNTS	BANK D	ANAMON 31 Dec 2015	CONSOI 30 Jun 2016		AS AT 30 JU (In million R	QUALITY AND OI NE 2016 AND 2015 Ipiah)  ACCOUNTS				30 Jun 2016		BANK DAN		30 Jun 2			This published Otoritas Jasa I	report are prese (euangan No. 18	rited to comply with /SEOJK.03/2015 da	the Copy Circula ted 8 June 2015	r Letter of regarding
The content will be content	ASSETS Cash Placements with Bank Indonesia Placements with other banks Spot and derivative receivables	10,256,808 2,980,417	21,748,171 7,484,053	10,256,808 4,337,776	21,748,171 9,659,194	Placements     a. Rupiah     b. Foreign ci	vith other banks rrencies		9,468 54,678	Special Mention Subs	standard Doub	otful Loss	- 9,468 - 54,678		Substandard	Doubtful Los		STATEME!	NT OF FINANC 2016 AND 31 DECEN	IAL POSITION	naria Business U	nit
The content is a content of the co	a. Designated at fair value through profit/loss     b. Available for sale     c. Held to maturity	17,872,861 2,968,066	10,934,425	19,670,889 3,028,066	11,900,872	a. Rupiah b. Foreign co 4. <b>Securities s</b> a. Rupiah	rrencies Id under repurchase agreeme		73,069 1,258	-	-	-	- 41 - 73,069 - 1,258 	15 69,741 11,967		- - - -	- 15 - 69,741 - 11,967 	NO. A. ASSETS 1. Cash	ACCOL	JNTS	10,794	10,126
The content will be content	Securities sold under repurchase agreements (repo) Securities purchased under resale agreements (reverse repo) Acceptance receivables Loans  Designated at fair value through profit/less	-	5,069,609	-	5,069,609	a. Rupiah b. Foreign co 6. Acceptance 7. Loans a. Debtor mi	rrencies eceivables ro. small and medium	ents (reverse repo)	5,129				5,129			=		Marketable sect     Financing receiv     Profit sharing fin     Leased financin	rities ables *) ancing		30,000 168,145 3,045,743 53,407	50,000 187,423 2,973,229
	Available for sale     Held to maturity     Loans and receivables     Sharia financing			3,267,296	3,191,167	ii. Rupiar ii. Foreigi c. Restructu i. Rupiah	currencies ed Loans		11.424	5	-		:	16 309			16 309	Allowance for in a. Individual b. Collective     Fixed assets an	pairment losses on earni	ng asset (-/-)	(11,783) (54,069)	(51,394)
The content will be content with the content will be content wit	Consumer financing receivables Allowance for impairment losses on consumer financing receivables -/- Premium receivables Reinsurance Assets			(1,086,947) 271,815	(1,080,784) 284,838	9. Temporary e 10. Others recei 11. Commitmen a. Rupiah b. Foreign o	quity investment ables s and contingencies to third p rrencies	arties	-	- - - 55				=				12. Allowance for in 13. Other assets TOTAL ASSETS	pairment losses on other	assets -/-		
The content will be content will be content with the content will be content will be content with the content will be content will be content with the content will	Nowance for impairment losses on financial assets -/- Marketable securities Loans	(300) (3,452,537)	(500) (3,359,932)	(300) (3,452,537)	(500) (3,359,932)	II. NON RELAT  1. Placements a. Rupiah b. Foreign or 2. Spot and de	counts ED PARTIES vith other banks rrencies vative receivables				-	=						Wadiah saving     Non profit sharir     Liabilities to Bar     Liabilities to other	k Indonesia r bank		2,421,967 678,603	2,310,763 - 565,535
The content will be content with the content will be content wit	ntangible assets .ccumulated amortisation on intangible assets -/- ixed assets and equipment .ccumulated depreciation of fixed assets and equipment -/-	1,108,862 (839,387) 4,285,001	1,062,447 (796,310) 4,237,374	3,250,723 (1,823,227) 5,280,301	3,192,946 (1,765,947) 5,218,978	a. Rupiah b. Foreign ci 4. Securities si a. Rupiah	rrencies Id under repurchase agreeme	nts (repo)	11,668,398 10,595,635	8,916 2,055			- 11,677,314 - 10,597,690					Profit sharing in     Working funds     Accumulated ga	n/(loss)		210,685 67,832	447,017 84,604
Second	Non earning asset a. Idle properties b. Foreclosed assets c. Suspense accounts d. Interbranch assets	14,392	499	14,392	499	5. Securities pa a. Rupiah b. Foreign or 6. Acceptance 7. Loans a. Debtor mi	rchased under resale agreem rrencies eceivables ro, small and medium	ents (reverse repo)	28.578.096	3,419,297	335,439 53	39,707 1,278,98	.,,	6,754,362 23,4	78 353.125	568,789 96	6,777,827	STATEME!	NTS OF INCOM			5,000,000
The content will be content with the content will be content wit	<ul> <li>i. Conducting operational activities in Indonesia</li> <li>ii. Conducting operational activities outside Indonesia</li> <li>Allowance for impairment losses on non financial assets -/- Leased receivables</li> </ul>			1,242,312		i. Rupiar ii. Foreigi c. Restructu i. Rupiar	currencies ed Loans		51,507,663 5,692,949 1,013,956	3,511,232 1,230,926 628,780	248,173 30 3,205 12 136,831 7	02,094 597,18 26,843 72,25	9 56,166,351 7,126,174	58,837,172 9,626,422 5,111,0 885,6	102 179,765 140 136,546	358,564 46 - 26 104,499 16	6,385 64,952,888 0,142 10,908,750 4,396 2,089,243	OPERATING IN	COME AND EXPENSE	UNTS	30 Jun 2016	30 Jun 2015
The content will be content with the content will be content wit	Other assets  TOTAL ASSETS	3,646,724	2,294,212	4,190,978	2,877,319	8. Investments 9. Temporary e 10. Others recei 11. Commitmen a. Rupiah	quity investment ables s and contingencies to third p	varties	130,927 26,414	25	-	25	- 130,952 - 26,414 0 34,674,040 - 7,989,667	170,724 6,753 1,7	32 -	100	- 170,749 - 8,485 - 33,412,827	a. Income from b. Income from c. Others  2. Margin distributi a. Non Profit si	receivables profit sharing on to owners of investmentaring	nt funds -/-	9,390	5,838
March   Marc	current accounts avings ime deposits tevenue sharing investment funds	30,626,454 58,848,349	32,565,480 64,670,116	30,626,454 58,843,464 2,526,923	32,565,480 64,573,240 2,437,439	III. OTHERS INF 1. Collateralised a. To Bank Ir	ORMATION assets donesia		13,893 838	:	:	- 49	9 14,392 838	763		80	419 499 763	Income after ma     Other Operating     Other Operating     Income as n	gin distribution Income and Expense Income Judharib in mudharabah r	nuqayyadah nistrative		
The content of the	Jnearned premium reserve coans from Bank Indonesia Sorrowings from other banks Spot and derivative liabilities	42,603	1,827,201 123,991	1,004,550 - 2,197,603 43,664	1,014,460 - 1,827,201	Total Allowan     Minimum req     Percentage of     Percentage of     Percentage of	e for impairment losses on finar ired allowance for possible loss micro, small and medium enter micro and small enterprises cre micro, small and medium enter	es on assets prises credit to total loans edit to total loans prises debtors to total debto	ors				3,263,930 35.20% 15.37% 13.59%				3,387,592 29.63% 11.17% 9.83%	c. Other incom Other Operating a. Wadiah bon b. Impairment c. Losses on o	e Expenses us expense osses on financial assets perational risk		813 11,274	1,359 41,319
The content	Acceptance payables Marketable securities issued Borrowings	1,503,143 3 876,405	1,704,884	1,503,143 9,957,114 11,482,100	9,714,134 13,086,240	b. Chanelling c. Written-of d. Recovery	loans Mudharabah Muqayadah earning assets on written-off earning assets						1,659,529 367,994				1,475,238 348,776	e. Impairment f. Salaries and g. Other expen 3. Other Operating OPERATING IN	osses on other asset (not employee benefits ses Income (Expense) COME (LOSS)	n financial)	30,820 12,132 (41,227)	36,528 14,736 (57,986)
The content will be content	nterbranch liabilities . Conducting operational activities in Indonesia . Conducting operational activities outside Indonesia beferred tax liabilities	:		-	104 - -	AS AT 30	IUNE 2016 AND 31 DE	IITMENTS AND CEMBER 2015	CONTIN	GENCIES		KEY FIN AS AT 30 C	IANCIAL RA	<b>TIOS</b> 2015				Gain/(loss) from     Gain (loss) on fo     Income(expense     NON OPERATION	sale of premisses and eq reign currencies translati s) non operating expense IG INCOME (LOSS)	uipment on es	(3,426)	24 (8) (7,178) (7,162)
The content of the	rofit sharing investment funds OTAL LIABILITIES QUITY		-	-		NO.	ACCOUNTS					CONSOLII						Income tax INCOME (LOS:	) FOR THE PERIOD EN	DED NET OF TAX	67,832	
The content of the	Authorized capital     Unpaid capital -/-     Treasury stock -/-					a. Rupiah b. Foreign Outstandin 3. Others	currencies g buying of spot and derivati	ve contract 2,874,	- 472 3,187,8	2,874,472	3,187,821	II. Earning as 1. Non-po and no 2. Non-po 3. Allowa	ssets erforming earning a in productive assets erforming earning a nce for impairment	ssets and non producti	e assets	mings 2.	06% 1.78% 63% 2.26%	AS AT 30 JUNE (In million Rupia	2016 AND 31 DECEN h) ACCOL	1BER 2015		31 Dec 2015
The content will be content	. Agio Disagio /- Donated capital . Capital paid in advance	7,236,756	7,236,756	7,236,756 - - -	7,236,756 - - -	1. Unused loa a. BUMN i. Com - Ri	ns facilities granted to debto nitted piah	rs	-			III. Rentability 1. Return 2. Return	on Assets (ROA) on Equity (ROE)	eremium expenses		2. 2. 10.	02% 1.63% 67% 1.73%	1. Unused Fina 2. Outstanding 3. Others II. COMMITMENT 1. Unused Fina	ncing facilities buying of spot and forwa PAYABLES	rd contract	461,378	361,269
Column   C	her comprehensive income Adjustment in foreign currencies translation Gains (losses) from changes in the value of financial	189,736	80.856	172,204	30,602	ii. Unco - Ri - Fo b. Others	nmitted piah reign currencies		-			4. Cost to BANK RA  I. Capital 1. CAR Earning as	income rios:		in and to total and	48.	54% 54.68%	III. CONTINGENT F 1. Guarantees 2. Margin rece 3. Others	received vables on non performing	assets		
Mary	Effective portion on fair value for cash flow hedge Cain on revaluation of fixed asset Part of other comprehensive income of associates Actuarial gain (loss) from defined benefit program		(1,072)	(27,365)	24,814	2. Unused loa a. Commit i. Rupi	nmitted n facilities granted to other b ed h	36,554,	895 35,925,2	36,554,895	35,925,213	2. Non-po 3. Allowa 4. NPL go 5. NPL no	erforming earning a nce for impairment oss et after impairment	ssets to total productiv losses for financial ass	ive assets to total ea e assets set to productive ass	et 2. 3.	74% 2.29% 58% 2.18% 52% 3.07%	Guarantees     Others	issued		:	:
The content of the	comprehensive income Others ifference in quasi- reorganisation	44,429	78,550 - -	71,288 - -	91,342 - -	b. Uncomn i. Rupi ii. Forei 3. Outstan a. Offsh	itted h gn currencies ing Irrevocable L/C ore L/C	2,095,	119 1.331.7	97 2.095.119	1,331,797	1. ROA 2. ROE 3. NIM 4. NIM in	cluding third party p	oremium expenses		10. 7.	26% I 7.07%	AS AT 30 JUNE	2016 AND 2015 ACCOL			
Mary Control Property   Mary	nder common control tithers Equity teserves . General reserves	326,740	302,807	326,740	302,807	Outstandin     Others     III. CONTING	selling of spot and derivative NT RECEIVABLES		419 294,8 948 4,050,2	269,419 4,019,948		IV. Liquidity LFR **) V. Compliand 1. a. Pe	income ce			49. 92.	53.81% 52% 89.57%	2 Non-performing 3 Allowance for im 4 NPF gross 5 NPF net	earning assets to total pro pairment losses for finance	ductive assets	1.37% 2.00% 1.50% 0.92%	1.67% 1.95% 1.89% 0.97%
The stands	Retained earnings a. Previous years *) b. Current year					a. Rupiah b. Foreign 2. Interest red a. Loan int b. Other in	currencies eivables on non performing a erest income	assets 573,	389 493,9	573,389	493,979	a.i b. Pe b.i b.i	2. Third parties rcentage lending in 1. Related parties 2. Third parties		ing Limit	0. 0. 0.	00% 0.00% 00% 0.00% 00% 0.00%	7 Profit sharing fin 8 Financing to Dep	ancing to total financing osit Ratio (FDR)	TION ZAKAT FUN	92.36% 113.55%	93.91%
Company   Comp	HOLDERS OF THE PARENT EQUITY  Non-controlling interests  TOTAL EQUITY	30,552,676	29,709,035	382,632 <b>35,400,494</b>	282,710 <b>34,214,848</b>	CONTING     Guarantee     Rupiah	issued	3,272,	620 2,984,9	167 3,272,620	2,984,967	a. G\ b. G\ 4. Net Op	VM Primary IDR *** VM Foreign Curren en Position	cy	ed based on Bl Regulation No	8. 0.	11% 8.67% 18% 1.36%	NO.	ACCOL		30 Jun 2016	
March   Marc	TATEMENTS OF COMPREHENS OR THE 6 MONTHS PERIODS ENDED 30	SIVE INC	OME	174,858,454	188,057,412	2. Others  CAPITA AS AT 30 v	L ADEQUACY R UNE 2016 AND 2015	ATIO (CAR)				CONSO	LIDATED ST	TATEMENTS (			ricy For Conventional Bank. ret 2016, GWM Primary IDR	a. Internal UUS b. Eksternal UI 3. Distribution zaka a. Amil Zakat I	; JS t funds to zakat administr nstitution	ator entity		1 1
Part	ACCOUNTS	BANK D				(In million	· ·	DN .						ies:		30 Jun 2		Increase (decrea     Ending balance	se) zakat funds of zakat funds	TION QARDH FUN	202	(1.684) 160
The content of the	Interest Income and Expenses Interest Income a. Rupiah b. Foreign currencies					1 Main Cor 1.1 Paid 1.2 Disc 1.2.	Capital (CET 1)  Jp Capital (After deducted with Treasused reserves  Agio / Disagio	ury Stock)	26,40 5,90 24,63	33,788 30,686,905 25,437, 01,122 5,901,122 5,901, 34,658 29,148,600 23,440,	,543 29,630,256 ,122 5,901,122 ,489 27,345,238	Interest income, Receipts from co Payments of new Payments of inte	fees and commissi onsumer financing to v consumer financial erest, fees and com	ons ransactions ng transactions missions		14,444 (9,903 (3,266 (487	329 16,319,836 454) (9,140,209) 214) (4,246,990) 000) (535,603)	NO.	ACCOL	JNTS	30 Jun 2016	
Company	b. Foreign currencies Net Interest Income	144,523	268,197	331,484	622,563	1.2.3 1.2.4 1.2.3 1.2.3	General reserve Prior years' profit/loss that can be rec Current year profit/loss that can be re Surplus from foreign currency transla	eckoned	15,61	16,776 19,930,473 14,467,	,159 18,278,991	Other operating Gains from forei Other operating	income gn exchange transa expenses	actions - net		596 65 (4,284	652 374,101 466 1,125,621 121 214,879 ,114) (3,972,372)	Receipt of funds     a. Infaq     b. Shadaqah     c. Productive     d. Penalties	virtue Qardh funds refund	g p	93	2
The contribution	3.1. Premium income 3.2. Underwriting expense Net Underwriting Income Net Interest and underwriting income	4,741,156	- - - 4,917,428	655,757 <b>278,665</b>	639,692 <b>213,630</b>	1.2.1 1.2.1 1.2.1 1.2.1	Issued warran Issued share options on shares optio Other comprehensive income Surplus of fixed assets revaluation					Changes in ope Decrease/(incre Placements with	erating assets and ease) in operating other banks and B	liabilities: assets: ank Indonesia - mature				f. Others Total Receipts 3. Utilisation of Qa a. Productive	rdh funds		:	:
Section   Control   Cont	Other Operating Income a. Increase in fair value of financial assets i. Marketable securities	,,.	2,415,731	, ,,,,,	2,800,929	1.2. 1.2. 1.3 Min 1.4 Ded	3 Under provision between regulatory prov 4 Negative difference on fair value adju- rity interest which can be reckoned ction factor to core capital	vision and impairment value on non p	rading book (4,13	16,896) (16,896) (16, 	,856) (16,856)   ,068) (3,616,104)	Marketable secu Securities purch Loans Prepayments an	rities and Governm ased under resale a d other assets	ent Bonds - trading agreement		3,580	886) 160,919 - 232,691 048 20,491	c. Other utilisa Total Utilisation 4. Increase (Decre	ase) source of Qardh fun	d i	421 416	1.414
March   Marc	iv. Other financial assets Decrease in fair value of financial liabilities Gain from sale of financial assets	:				143 143 144 143 143	Goodwill Other intangible assets Investment calculated as deduction for Short of capital on insurance subsidial Capital securitisation exposure		(26	- (1,074,532) 39,475) (340,699) (208,	- (1,074,532) ,544) (274,249)	- Current acc - Savings - Time depos	customers: cunts	adilities:		(1,725 (5,055	.083) (3,274,784) .628) 3,617,116	TABLE OF FOR THE MON (In million Rupia	MARGIN DISTR TH OF JUNE 2016 h)	IBUTIONS		
Company   Comp	Loans     Other financial assets     Gain from spot and derivative transaction (realised)     Gain from investment under equity method	71,482	736,439	71,482	736,439	1.4.1 2 Additions 2.1 Instr 2.2 Agic	Investment at AT1 and Tier 2 to other Core Capital (AT-1) ment that qualified for AT-1 Disaglo					Accruals and oth Income tax paid Net cash provide Cash flows from	ner liabilities during the period ded by/(used in) of n investing activit	ies:		229 (773	213 623,579 813) (817,274)		nding bal	erage to be lance distributed	Nisbah Total bonus & profit sharing	Rate of return indication (%)
The contract of the contract	Fees/commissions and administrative     Recovery of impairment loss reserves     Other income     Other Operating Expenses	661,980 332,214	710,533 322,597	1,037,774 809,626	1,066,055 860,540	II Supplementary 1 Capital Int 2 Agio / dist 3 General a	Capital (Tier 2) rument in form of shares or others which gio from the issuance of supplementary owance for possible losses on earning a	h are qualified capital instrument				to maturity ar Acquisition of m to maturity ar Acquisition of fix	d available for sale arketable securities d available for sale ed assets and softy	and Government Bond		(20,839 (272	.069) (9,430,973) .960) (522,561)	1. Bank 2. Non Bank B. FUNDING 1. Wadiah current	2,i	318,204 338,212 28,619	: :	:
Column   C	Marketable securities     Loans     Spot and derivatives	5,954	-	5,954	-	5.1 Sinki 5.2 Inves	g Fund ment at other banks tier 2 instruments	1 00 to 0000	27,46			Receipt from inv Placement in de Receipt of cash	estment posits dividends	ies		150 887 1	162 142,183 581 349,350 511 (12,257)	a. Bank b. Non Bank 2. Mudharabah cu a. Bank b. Non Bank	rrent accounts		10.00 14 10.00 173	1.00 1.00
The contract of the contract	Increase in fair value of financial liabilities     Losses from sale of financial assets     i. Marketable securities     ii. Loans	1,151	:	1,151		WEIGHTED RISK BASED	Bank Consolida SSETS	tion Bank Consolidation	CAR RATIO  Main Core Capital	Bank Consolidation Bank	k Consolidation	Cash flows from (Decrease)/incre Payments of print Proceeds from b	n financing activit ease in securities so ncipal on bonds issu nonds issuance	ies: old under repurchase a ued		682	128 (570,301) 000) (2,896,000)	4. Mudharabah sa a. Bank b. Non Bank 5. Mudharabah de	posits	14,725 284,010 121 2,335	13.00 16 13.00 304	
Column   C	d. Losses from spot and derivative transaction (realised)     impairment losses on financial assets     i. Marketable securities		66	_	66				Main Capital (Tier 1) Ratio Supplementary			Payments of case Payment of sub- Divestment in su Proceeds from b	sh dividends ordinated loans obsidiaries orrowings in relatio	on to joint financing	its (Right Issue) V	3 8,283		- 1 month - 3 months - 6 months - 12 months b. Non Bank			42.00 42.00 19	
Section   Company   Comp	iv. Other financial assets Losses related to operational risk Losses from investment in shares under equity method	11,274 (3,455) 7,779	40,665 4,968 2,713	11,274 25,284 8,212	40,665 44,394 3,420				Ratio Total Ratio		52% 18.39%	(Decrease)/incre Net cash provid Net (decrease)/	ease in borrowings ded by financing a increase in cash a	activities and cash equivalents		(1,348 (1,365 (16,855	275) 173,825 754) (1,365,306) 816) 2,414,788	- 6 months - 12 months		9,921 8,565 70		4.21 4.21 4.21
Ministration   Mini	Losses from decrease in value of non financial assets     Salaries and employee benefits     Promotion expenses	1,570,676 50,037	1,715,350 77,113 1,442,733	2,402,596 60,729 2,113,301	60 2,616,341 94,750 2,239,447				PERCENTAGE Capital			Cash and cash Cash and cash Cash	equivalents as at equivalents consi	the end of period st of:	od	15,086 2,322	839 27,771,588 960 2,387,521	AS AT 30 JUNE	2016 AND 31 DECEMB	ER 2015	Portfolio P	TOTAL
10   10   10   10   10   10   10   10	OPERATING INCOME NON OPERATING INCOME Gain/(loss) from sale of premisses and equipment	1,845,391 1,284	1,715,808	<b>2,374,129</b> 1,439	1,695,815 5,726				Buffer Countercyclical Buffer			Current account Placements with from the date	s with other banks other banks and B of acquisition		e within 3 months	1,760 3,463	631 4,830,003 690 9,717,290	INFORMATION IN B     Beginning Balance	EGINNING OF PERIODE	1 0101011071		
According to protect protection   Company of the protect	Income(expenses) non operating expenses NON OPERATING LOSS INCOME BEFORE INCOME TAX Income tax	5,235 6,346 1,851,737	(223) 1,715,585	20,908 20,953 2,395,082	5,523 16,036 1,711,851	*) As restated			for D-SIB			AS AT 30 JU	NE 2016 AND 201		T LOSSES			a. Receipt of fur b. Withdrawal of c. Gain/(loss) fro d. Cost e. Fee/Bank Acc	ds funds m Investment eptance			
## A PART OF THE PROPRIES TO STATE CONTINUES OF THE PROPRIES	b. Deferred tax expenses (income) NET INCOME OTHER COMPREHENSIF INCOME NET OF TAX	74,311	55,282	(10,478)	25,802	AS OF 30 J (In million R	JNE 2016 Ipiah)	ND DERIVATIV		MON			·	Impairment Loss Allowance N	finimum Required Regulatory	Impairment Loss Allowance	Minimum Required Regulatory	3. INFORMASI AT E Ending Balance  Notes:  *) Total of Murabaha	NDING PERIODE  and Istishna financing e	xclude margin to be received	f Rp 43,688 million and R	p 52,403 million
April 1997   Control of the Control of Con	Gain fixed asset revalutioan     Actuarial gain (loss) from defined benefit program     Part of other comprehensive income of associates     Others	-	(755) - -	:	(754) - -	A. Related to		Tra	ading Hedg	ing Receivables	Liabilities	2 Spot and deri 3 Marketable se	vative receivables curities	- 3,024	29,804 - 1,250 -	- 7,416	95,999 - 2,705 -	as at 30 June 201	and 31 December 2015	akarta, July 27, 2016		
Companies   Comp	Items that may reclassified to profit or loss a. Adjustment from translation of financial statements b. Gains from change financial assets available for sale					Forward     Option     a. Purchase     b. Written	d					agreements (i 5 Securities pur agreements (i 6 Acceptance re	repo) chased under resale reverse repo)	- 14 846.861 2 605 676		705,145 2,417,617	67,544 1,173	/	20	Lu,	Hellea	. N.
March   Company   Compan	The effective portion of cash flow hedges     Others     Income tax relating to items that may reclassified to profit or loss	(34,121)	(1,209)	(55,202)	100,375	4. Future 5. Swap 6. Others  Related to its	nterest rate	4,150,430 4,15	50,430	- - - 60,835	37,368	8 Others receive 9 Investments 10 Temporary eq	uity investment		264 27,006 1	. 55, 170 2,417,617	68 87 28,160 1			<u> </u>		
TOTAL ROCKE FOR PC CURRENT VER. PLANT 19. 13.9.13 1.13.9.14 1.13.9.15 1.13.9	TOTAL COMPREHENSIVE INCOME (LOSS) Income attributable to : EQUITY HOLDERS OF THE PARENT ENTITY	1,561,531	1,412,848	1,869,956 1,734,246	1,361,843 1,252,211	Forward     Option     a. Purchase     b. Written		:			-	AS AT 30 JI Board Of Co	JNE 2016 ommissioners	HE BANK	: Na Kee (	Choe		The above finance     Indonesia Tbk. (the	e "Bank") and its subsidi	aries as of June 30, 2016 ar	d for the six-month perio	ds then ended,
Total   Tota	TOTAL INCOME FOR THE CURRENT YEAR Total other comprehensive income attributable to: EQUITY HOLDERS OF THE PARENT ENTITY NON-CONTROLLING INTERESTS	1		<b>1,799,843</b> 1,803,613	1,281,517 1,329,729	4. Swap 5. Others C. Others		98,653	98,653	- 482 	-	2. Vice Pre 3. Commis 4. Commis 5. Commis 6. Commis	sident Commission sioner sioner/Independent sioner sioner/Independent		: Johanes : Gan Che : Manggi T : Ernest W : Made Su	Berchmans Kristiad e Yen aruna Habir ong Yuen Weng kada	li Pudjosukanto	financial information The above publish No. 6/POJK.03/20 Letter of Otoritas	n does not contain notes ed report are presented i 15 dated 31 March 2015 r asa Keuangan ("SEOJK"	to the consolidated financial or order to comply with Regula egarding "Transparency and I ONO. 11/SEOJK.03/2015 dat	statements. tion of Otoritas Jasa Keu hublication of Bank" dan th d 17 April 2015 regarding	angan ("POJK") le Copy Circular l "Transparency
Sample of the part	FOR THE CURRENT YEAR PROFIT (LOSS) TRANSFERRED TO HEAD OFFICE DIVIDEND EARNINGS PER SHARE	(717,890)	(781,149)	(717,890)	(781,149)	Market value re A notional amou	nt is a number of currency ur	nt buy and sell position at	t gross basis.			Board Of Di 1. Presider 2. Vice Pre 3. Director 4. Director	rectors nt Director	•	: Sng Seo : Muliadi F : Herry Hy : Vera Eve	w Wah ahardja kmanto Lim		("Bapepam-LK" w No. VIII.G.7. Appe Statements Prese LK. No. KEP-554 Market Superviso	nich function has been tra ndix to the Decree of the ntation and Disclosure o BL/2010 dated 30 Decen y Agency No. KEP-06/PI	nsferred to Financial Service. Chairman of Bapepam-LK N f Issuer or Public Companies nber 2010 regarding "Amend W/2000 dated 13 March 2000	authority ("OJK") starting of b. Kep-347/BL/2012 regat jo. Decision of Chairmatent on Decision of Chairest regarding Guidelines for	I January 2013) rding "Financial in of Bapepam- rman of Capital the Preparation
Additional Part   Components	ossified (note 2)  ONSOLIDATED STATEMENTS  R PERIOD ENDED 30 JUNE 2016 AND 31 DEC							ne parent entity				5. Director 6. Director 7. Director 8. Director	Khan	he Baptic O	: Satinder : Michellin : Adnan Q : Heriyanto	Pal Singh Ahluwalia a Laksmi Triwardha ayum Khan <sup>1)</sup> o Agung Putra <sup>2)</sup>		of Financial State for Presentation a X.K.2 Appendix to "Submission Oblig 2. Certain account in	nents" jo. Circular Letter nd Disclosure of Financ the Decree of the Chairm ation of Periodic Financia the comprehensive incor	of Chairman of Bapepam N cial Statements of Issuer or nan of Bapepam-LK No. Kep- al Statements". ne statements for the six-mor	<ul> <li>ŠE-02/PM/2002 regard Public Companies", and 846/BL/2011 dated 5 July</li> <li>th period ended 30 June 2</li> </ul>	ling "Guidelines Regulation No. 2011 regarding 2015 have been
1.   1.   1.   1.   1.   1.   1.   1.			Add Share pai capital ca	ditional O id-up pai apital ca	ther Availab id-up Secur	Other equity c lized gains/(losses) on ole For Sale Marketable rities and Government	emponents  Effective portion on Fair Value changes of	Retained earnings	non-controlling	ng controlling	Total Equity	Adnan Qayum will be effectiv     Heriyanto Agu on 28 April 20     SHARIA SU	IPERVISORY BO	ARD:			on 28 April 2016, and olders ("AGMS") held	reclassified to con period ended 30 J 3. The consolidated financial statemer	form with the presentation une 2016. financial statements as ts of subsidiaries, i.e. PT	n of consolidated comprehen at 30 June 2016 and for the	six-month periods then	or the six-month ended included
## driver comprehensive income	ance as of 1 January 2016 al comprehensive income for the year income for the period re comprehensive income, net of tax tive portion on fair value changes of derivative instruments or cals alized gains on available-for-sale marketable securities,					46,501 - -	18,359		33,932,136 6 1,734,246 - (38,379	9 282,710 6 65,597 9) (3,022)	34,214,849 1,799,843 (41,401)	Member     Member     SHARE	IOLDERS	: Drs. Hasanuddin, N	Л. Ag.			The ultimate share holding company     Exchange rate as	cholder of Asia Financial based in Singapore which at 30 June 2016: USD	n is wholly owned by the Mini 1 = Rp13,212.5; Exchange	try of Finance of Singapo	re.
stmert in subsidiary	remment Bonds, and investment in shares - net all other comprehensive income all other comprehensive income for the year vopriation for general and legal reserve tribution of cash dividends		-	-	-	107,746			- 69,361 6 1,803,613	7 746 3 66,343	70,113 1,869,956 (759,902)	1. Asia 2. JPM	Financial (Indones CB-FRANKLIN Te	mpleton Investment	Funds		6.69%				Confidence	
## Comprehensive income, not of fax  ## R1763	estment in subsidiary ance as of 31 June 2016 ance as of 1 Junuary 2015 ustment on additional paid-up capital al comprehensive income for the period income for the period		5.901.122 7.3	391.756	189 189			326,551 21,419,01 276,578 18,813,72	7 35,017,862 5 32,408,842 (155,000	75,591 2 382,632 2 237,998 0)	75,591 <b>35,400,494</b> 32,646,840 (155,000)			Jakarta, Ju		Ň -			CEPTIFICATE Bys risins.  The Basis and Basis		1 <sup>st</sup> Rank	
Captive   Capt	ner comprehensive income, net of tax civie portion or fair value changes of derivative instruments for cas measurement of obligation for post-employment benefits ealized gains on available-for-sale marketable securities, vernment Bonds, and investment in shares - net	sh flow hedge	-	-	-		-	- - 26,75	- 81,760 3 26,750 - (42,375	3 4,688 3 - 5) (2,080)	86,451 26,753 (44,455)		$\bigwedge \Lambda_{\Lambda}$	Surard of	2001013	$   \int b$	9		FORT HERED TO SERVICE		PT Bank Canorson	
	tal comprehensive income for the period propriation for general and legal reserve stribution of cash dividends illance as of 31 December 2015		5,901,122 7,2	236,756	189	(42,375)	81,763 - -	- <b>2,420,05</b> 26,040 (26,04 - (781,14	0) 9) (781,149	6 78,460  9) (33,748)	2,537,906 - (814,897)		Sng Sec President	ow Wah_ Director			<u>m</u>	in The Warta Ekonor	ni Indonesia Digital Inn		1.5 Trillion in The 12th Is	