

STATEMENT OF FINANCIAL POSITION

MONTHLY

PERIOD OF JANUARY 31, 2015

(In Million Rupiah)

No.	Account	JANUARY 31, 2015
ASSET		
1.	Cash	35,118
2.	Placement to Bank Indonesia	1,066,464
3.	Interbank placement	150,058
4.	Spot and derivatives Claims	-
5.	Securities	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	219,094
	d. Loans and receivables	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Claims on securities purchased under reverse repo (reverse repo)	-
8.	Acceptance claims	2,296
9.	Loans	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	3,554,319
10.	Sharia Financing	-
11.	Inclusion	10

12.	Impairment on financial assets - / -	
	a. Securities	-
	b. Credit	(7,294)
	c. Other	(16)
13.	Intangible assets	13,207
	Accumulated amortization of intangible assets - / -	(10,911)
14.	Fixed assets and inventory	213,936
	Accumulated depreciation of fixed assets and equipment - / -	(80,459)
15.	Non-productive assets	
	a. Abandoned property	1,701
	b. Foreclosed assets	1,342
	c. Suspended account	-
	d. Interbranch Assets	
	i. Conducting operational activities in Indonesia	-
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment on non-financial assets - / -	-
17.	Lease financing	-
18.	Deferred tax assets	3,272
19.	Other assets	74,605
TOTAL ASSET		5,236,742
LIABILITY AND EQUITY		

LIABILITY		
1.	Giro	495,331
2.	Savings	375,028
3.	Time deposit	3,644,492
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	143
7.	Liability of spot and derivatives	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	2,296
10.	Securities issued	-
11.	Loans received	-
12.	Deposit guarantee	615
13.	Liabilities interoffice	
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
	Deferred tax liabilities	-
14.	Other liabilities	110,822
15.	Profit sharing investment	-
16.	TOTAL LIABILITY	4,628,727

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(In Million Rupiah)

No.	Account	JANUARY 31, 2015
	EQUITY	
17.	Paid-up capital	
	a. Authorized capital	800,000
	b. Unpaid capital - / -	(569,000)
	c. Repurchased shares (<i>treasury stock</i>) - / -	-
18.	Additional paid-in capital	
	a. Agio	10,990
	b. Disagio - / -	-
	c. Capital contribution	-
	d. Capital paid in advance	-
	e. Others	-
19.	Other comprehensive Income (loss)	
	a. Adjustments due to the translation of financial statements in foreign currency	-
	b. Difference in revaluation of fixed assets	-
	c. Others	-
20.	Difference of quasi reorganization	-
21.	Difference of entities under common control	-
22.	Capital loan	-
23.	Reserves	
	a. General reserve	22,500

	b. Backup reserve	-
24.	Profit/loss	
	a. Previous years	337,876
	b. Current year	5,649
	TOTAL EQUITY	608,015
	TOTAL LIABILITIES AND EQUITY	5,236,742

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

MONTHLY

PERIOD OF JANUARY 1 TO JANUARY 31, 2015

(In million Rupiah)

No.	Account	JANUARY 31, 2015
INCOME AND EXPENSES FROM OPERATIONS		
A	Interest Income and Expenses	
	1. Interest Income	
	a. Rupiah	50,616
	b. Foreign exchange	543
	2. Interest Expense	
	a. Rupiah	30,030
	b. Foreign exchange	394
	Income (Expense) of Net interest	20,735
B	Operational Income and Expenses other than Interest	
	1. Operational Income Other than Interest	
	a. Increase in fair value of financial assets	
	i. Securities	-
	ii. Credit	-
	iii. Spot and Derivatives	-
	iv. Other financial assets	-
	b. Decrease in fair value of financial liabilities	-
	c. Profit on sale of financial assets	

	i. Securities	-
	ii. Credit	-
	iii. Other financial assets	-
	d. Profit of spot transactions and derivatives (<i>realized</i>)	-
	e. Profit from investments by equity method	-
	f. Dividend	3
	g. Commission/provision/fee and administration	1,816
	h. Restoration of loan loss provisioning	-
	i. Other income	551
	2. Operational Expenses Other than Interest	15,697
	a. Decrease in fair value of financial assets	
	i. Securities	-
	ii. Credit	-
	iii. Spot and Derivatives	-
	iv. Other financial assets	-
	b. Increase in fair value of financial liabilities	-
	c. Loss on sale of financial assets	
	i. Securities	-
	ii. Credit	-
	iii. Other financial assets	-

d. Loss of spot transactions and derivatives (<i>realized</i>)	-
e. Impairment losses on financial assets (<i>impairment</i>)	
i. Securities	-
ii. Credit	590
iii. Sharia financing	-
iv. Other financial assets	-
f. Losses related to operational risk	1
g. Losses from investments by equity method	-
h. Commission/provision/fee and administration	-
i. Impairment losses on other assets (non-financial)	-
j. Laborexenses	8,907
k. Promotional expenses	125
l. Other expenses	6,074
Operational Income (Expense) Other than Net Interest	(13,327)
PROFIT (LOSS) FROM OPERATIONS	7,408

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

MONTHLY

PERIOD OF JANUARY 1 TO JANUARY 31, 2015

(In million Rupiah)

No.	Account	JANUARY 31, 2015
NON-OPERATIONAL INCOME AND (EXPENSES)		
1.	Profit (loss) on sale of fixed assets and inventory	78
2.	Profit (losses) on translation of foreign currency transactions	43
3.	Other non-operating Income (expenses)	3
	NON-OPERATIONAL PROFIT (LOSS)	124
	PROFIT (LOSS) FOR CURRENT YEAR BEFORE TAX	7,532
	Income tax	
	a. Estimated taxes for current year	1,883
	b. Deferred tax Income (expense)	-
	PROFIT (LOSS) FOR CURRENT YEAR AFTER TAX NET	5,649

REPORT ON COMMITMENTS AND CONTINGENCIES

MONTHLY

PERIOD OF JANUARY 31, 2015

(In million Rupiah)

No.	ACCOUNT	JANUARY 31, 2015
I	RECEIVABLE COMMITMENT	
	1. Undrawn loan facilities <ul style="list-style-type: none"> a. Rupiah b. Foreign exchange 2. Position of spot purchase and outstanding derivatives <ul style="list-style-type: none"> 3. Others 	- - - -
II	COMMITMENT LIABILITY	
	1. credit facilities to customers who have not withdrawn <ul style="list-style-type: none"> a. SOE <ul style="list-style-type: none"> <i>i. Committed</i> <ul style="list-style-type: none"> - Rupiah - Foreign exchange <i>ii. Uncommitted</i> <ul style="list-style-type: none"> - Rupiah - Foreign exchange b. Others <ul style="list-style-type: none"> <i>i. Committed</i> <i>ii. Uncommitted</i> 2. Credit facilities to other banks that have	- - - - - - - 834,924 -

	not been withdrawn	
	<i>a. Committed</i>	
	- Rupiah	-
	- Foreign exchange	-
	<i>b. Uncommitted</i>	
	- Rupiah	-
	- Foreign exchange	-
	3. Outstanding Irrevocable L/C	
	a. L/C abroad	16,491
	b. L/C in the country	2,119
	4. Position of spot sale and outstanding derivatives	-
	5. Others	-
III	RECEIVABLE CONTINGENCIES	
	1. Guarantees received	
	a. Rupiah	-
	b. Foreign exchange	-
	2. Income interest under settlements	
	a. Loan interests	231
	b. Other interests	-
	3. Others	-
IV	CONTINGENT LIABILITIES	
	6. Guarantees issued	
	a. Rupiah	8,641
	b. Foreign exchange	-
	2. Others	204,304