

STATEMENT OF FINANCIAL POSITION

Monthly
PERIOD OF JANUARY 31, 2016
(In Million Rupiah)

No.	POS - POS	31 JANUARI 2016
ASSETS		
1.	Cash	54,433
2.	Placement to Bank Indonesia	1,137,413
3.	Interbank placement	66,465
4.	Spot and derivatives claims	-
5.	Securities	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	360,585
d.	Loan and receivables	-
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	-
8.	Acceptance claims	10,313
9.	Loans	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	-
d.	Loan and receivables	4,322,598
10.	Sharia financing	-
11.	Equity investment	10
12.	Impairment on financial assets -/-	
a.	Securities	-
b.	Loans	(21,092)
c.	Others	(17)
13.	Intangible assets	13,847
Accumulated amortisation on intangible assets -/-		(11,748)
14.	Fixed assets and equipment	782,861
Accumulated depreciation on fixed assets and equipment -/-		(46,682)
15.	Non Productive Asset	
a.	Abandoned property	1,701
b.	Foreclosed assets	1,099
c.	Suspense accounts	-
d.	Interbranch assets	
i.	Conducting operational activities in Indonesia	-
ii.	Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	-
17.	Leasing	-
18.	Deferred tax assets	3,872
19.	Other assets	49,013
TOTAL ASSETS		6,724,671
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	657,841
2.	Saving account	408,379
3.	Time deposit	4,291,362
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	3,904
7.	Spot and derivatives liabilities	-
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	10,313
10.	Issued securities	-
11.	Loans received	-
12.	Margin deposit	451
13.	Interbranch liabilities	
a.	Conducting operational activities in Indonesia	-
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	112,148
16.	Profit Sharing investment	-
TOTAL LIABILITIES		5,484,398

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No.	POS - POS	31 JANUARI 2016
	EQUITIES	
17.	Paid in capital	
	a. Capital	800,000
	b. Unpaid capital -/-	(569,000)
	c. treasury stock -/-	-
18.	Additional paid in capital	
	a. Agio	10,990
	b. Disagio -/-	-
	c. Donated capital	-
	d. Fund for paid up capital	-
	e. Others	-
19.	Other comprehensive gain (loss)	
	a. Translation adjustment	-
	b. Gain (loss) on value changes of financial assets categorized as available for sale	-
	c. Effective portion of cash flow hedge	-
	d. Difference in fixed asset revaluation	586,534
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on defined benefit actuarial program	22
	g. Income tax of other comprehensive income	-
	h. Others	-
20.	Reserves of quaty reorganization	-
21.	Difference in restructuring under common control	-
22.	Ekuitas lainnya	-
23.	Reserves	
	a. General reserves	25,000
	b. Appropriated reserves	-
24.	Gain/loss	
	a. Previous years	377,859
	b. Current year	8,868
	TOTAL EQUITIES	1,240,273
	TOTAL LIABILITIES AND EQUITIES	6,724,671

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO JANUARY 31, 2016

(In Million Rupiah)

No.	POS - POS	31 JANUARI 2016
OPERATIONAL INCOME AND EXPENSES		
A.	Interest income and expenses	
1.	Interest income	
a.	Rupiah	58,110
b.	Foreign currency	603
2.	Interest expenses	
a.	Rupiah	32,006
b.	Foreign currency	315
	Net interest income (expenses)	26,392
B.	Operational Income and Expenses Other than Interest	
1.	Operational Income Other than Interest	
a.	Positive mark to market on financial assets	
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	-
iv.	Other financial assets	-
b.	Negative mark to market on financial liabilities	-
c.	Gain on sale of financial assets	
i.	Securities	-
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivatives (realised)	-
e.	Gain on investment under equity method	-
f.	Dividend	4
g.	Comission/provision/fee and administration	1,329
h.	Recovery of impairment	206
i.	Other income	361
2.	Operational Expenses Other than Interest	16,480
a.	Negative mark to market on financial assets	
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	-
iv.	Other financial assets	-
b.	Positive mark to market on financial liabilities	-
c.	Loss on sale of financial assets	
i.	Securities	-
ii.	Loans	-
iii.	Other financial assets	-
d.	Loss on spot and derivatives (realised)	-
e.	Impairment of financial assets	
i.	Securities	-
ii.	Loans	-
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Losses on operational risk	-
g.	Losses on investment under equity method	-
h.	Commission/provision/fee, and administration	-
i.	Impairment of other assets (non financial assets)	-
j.	Personnel expenses	9,635
k.	Promotion expenses	129
l.	Other expenses	6,716
	Net Operational Income (Expenses) Other than Interest	(14,580)
	OPERATIONAL PROFIT (LOSS)	11,812

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO JANUARY 31, 2016

(In Million Rupiah)

No.	POS - POS	31 JANUARI 2016
	NON OPERATIONAL INCOME (EXPENSES)	
1.	Gain (loss) on sale of fixed assets and equipment	-
2.	Gain (loss) on foreign exchange translation	12
3.	Other non operational income (expenses)	-
	NON OPERATIONAL PROFIT (LOSS)	12
	CURRENT YEAR PROFIT (LOSS)	11,824
4.	Income taxes	
a.	Estimated current year tax	2,956
b.	Deferred tax income (expenses)	-
	NET PROFIT (LOSS)	8,868
		-
a.	Gain on fixed asset revaluation	586,534
b.	Gain (loss) on defined benefit actuarial program	22
c.	Portion of other comprehensive income from associates	-
d.	Others	-
		-
a.	Translation adjustment from foreign currency	-
b.	Gain (loss) on value changes of financial assets categorized as available for sale	-
c.	Effective portion of cash flow hedge	-
d.	Others	-
		-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	586,556
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	595,424
		-

REPORT ON COMMITMENT AND CONTINGENCIES

Monthly
PERIOD OF JANUARY 31, 2016
(In Million Rupiah)

No.	POS - POS	31 JANUARI 2016
I. COMMITTED CLAIMS		
1.	Unused borrowing	
a.	Rupiah	-
b.	Foreign currency	-
2.	Outstanding spot and derivatives (purchased)	-
3.	Others	-
II. COMMITTED LIABILITIES		
1.	Undisbursed loan facilities to debtors	
a.	BUMN	
i.	Committed	
-	Rupiah	-
-	Foreign Currency	-
ii.	Uncommitted	
-	Rupiah	-
-	Foreign Currency	-
b.	Others	
i.	Committed	1,029,113
ii.	Uncommitted	-
2.	Undisbursed loan facilities to other banks	
a.	Committed	
-	Rupiahs	-
-	Foreign Currency	-
b.	Uncommitted	
-	Rupiahs	-
-	Foreign Currency	-
3.	Outstanding irrevocable L/C	
a.	Foreign L/C	9,220
b.	Local L/C	-
4.	Outstanding spot and derivatives (sold)	-
5.	Others	-
III. CONTINGENT CLAIMS		
1.	Received guarantees	
a.	Rupiah	-
b.	Foreign currency	-
2.	Accrued interest	
a.	Loan interest	229
b.	Other interest	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Issued guarantees	
a.	Rupiah	19,977
b.	Foreign currency	-
2.	Others	196,702