

STATEMENT OF FINANCIAL POSITION

Monthly
PERIOD OF FEBRUARY 28, 2017
(In Million Rupiah)

| No. ITEMS | February 28, 2017 |
|---|-------------------|
| ASSETS | |
| 1.Cash | 32,531 |
| 2.Placement to Bank Indonesia | 1,182,295 |
| 3.Interbank placement | 85,505 |
| 4.Spot and derivatives claims | - |
| 5.Securities | |
| a. Measured at fair value through profit and loss | - |
| b. Available for sale | - |
| c. Hold to maturity | 537,491 |
| d. Loan and receivables | - |
| 6.Securities sold under repurchase agreement (repo) | - |
| 7.Claims on securities bought under reverse repo | - |
| 8.Acceptance claims | 7,965 |
| 9.Loans | |
| a. Measured at fair value through profit and loss | - |
| b. Available for sale | - |
| c. Hold to maturity | - |
| d. Loan and receivables | 4,484,033 |
| 10.Sharia financing | - |
| 11.Equity investment | 10 |
| 12.Impairment on financial assets -/- | |
| a. Securities | - |
| b. Loans | (46,920) |
| c. Others | - |
| 13.Intangible assets | 13,833 |
| Accumulated amortisation on intangible assets -/- | (13,340) |
| 14.Fixed assets and equipment | 787,472 |
| Accumulated depreciation on fixed assets and equipment -/- | (53,613) |
| 15.Non Productive Asset | |
| a. Abandoned property | 1,701 |
| b. Foreclosed assets | 4,824 |
| 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 | 7,750 |
| 19.Other assets | 48,810 |
| TOTAL ASSETS | 7,080,347 |
| LIABILITIES AND EQUITIES | |
| LIABILITIES | |
| 1.Current account | 557,550 |
| 2.Saving account | 423,046 |
| 3.Time deposit | 4,649,687 |
| 4.Revenue sharing investment | - |
| 5.Liabilities to Bank Indonesia | - |
| 6.Interbank liabilities | 753 |
| 7.Spot and derivatives liabilities | - |
| 8.Liabilities on securities sold under repurchase agreement | - |
| 9.Acceptance liabilities | 7,965 |
| 10.Issued securities | - |
| 11.Loans received | - |
| 12.Margin deposit | 1,901 |
| 13.Interbranch liabilities | |
| a. Conducting operational activities in Indonesia | - |
| b. Conducting operational activities outside Indonesia | - |
| 14.Deferred tax liabilities | - |
| 15.Other liabilities | 132,605 |
| 16.Profit Sharing investment | - |
| TOTAL LIABILITIES | 5,773,507 |

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| No. ITEMS | February 28, 2017 |
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| 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 | 590,161 |
| e. Portion of other comprehensive income from associates | - |
| f. Gain (loss) on defined benefit actuarial program | (4,870) |
| g. Income tax of other comprehensive income | - |
| h. Others | - |
| 20.Reserves of quaty reorganization | - |
| 21.Difference in restructuring under common control | - |
| 22.Other Equities | - |
| 23.Reserves | |
| a. General reserves | 27,500 |
| b. Appropriated reserves | - |
| 24.Gain/loss | |
| a. Previous years | 441,098 |
| b. Current year | 10,961 |
| TOTAL EQUITIES | 1,306,840 |
| TOTAL LIABILITIES AND EQUITIES | 7,080,347 |

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO FEBRUARY 28, 2017

(In Million Rupiah)

| No. | ITEMS | February 28, 2017 |
|---|--|-------------------|
| OPERATIONAL INCOME AND EXPENSES | | |
| A. Interest income and expenses | | |
| 1. Interest income | | |
| | a. Rupiah | 115,699 |
| | b. Foreign currency | 1,149 |
| 2. Interest expenses | | |
| | a. Rupiah | 55,432 |
| | b. Foreign currency | 279 |
| Net interest income (expenses) | | 61,137 |
| 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. Dividend | - |
| | f. Gain on investment under equity method | - |
| | g. Commission/provision/fee and administration | 3,524 |
| | h. Recovery of impairment | - |
| | i. Other income | 1,333 |
| 2. Operational Expenses Other than Interest | | 51,455 |
| | 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 | 5,422 |
| | iii. Sharia financing | - |
| | iv. Other financial assets | - |
| | f. Losses on operational risk | 6 |
| | g. Losses on investment under equity method | - |
| | h. Commission/provision/fee, and administration | - |
| | i. Impairment of other assets (non financial assets) | - |
| | j. Personnel expenses | 26,917 |
| | k. Promotion expenses | 1,697 |
| | l. Other expenses | 17,413 |
| Net Operational Income (Expenses) Other than Interest | | (46,598) |
| OPERATIONAL PROFIT (LOSS) | | 14,539 |

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Monthly

PERIOD OF JANUARY 1 TO FEBRUARY 28, 2017

(In Million Rupiah)

| No. | ITEMS | February 28, 2017 |
|--|--|-------------------|
| NON OPERATIONAL INCOME (EXPENSES) | | |
| 1. | Gain (loss) on sale of fixed assets and equipment | 1 |
| 2. | Gain (loss) on foreign exchange translation | 72 |
| 3. | Other non operational income (expenses) | 3 |
| | NON OPERATIONAL PROFIT (LOSS) | 76 |
| | CURRENT YEAR PROFIT (LOSS) | 14,615 |
| 4. | Income taxes | |
| a. | Estimated current year tax | 3,654 |
| b. | Deferred tax income (expenses) | - |
| | NET PROFIT (LOSS) | 10,961 |
| | OTHER COMPREHENSIVE GAIN | - |
| 1. | Item That Will Not Be Reclassified to Profit or Loss | |
| a. | Gain on fixed asset revaluation | - |
| b. | Gain (loss) on defined benefit actuarial program | - |
| c. | Portion of other comprehensive income from associates | - |
| d. | Others | - |
| e. | Income tax related to items that will be reclassified to profit or loss | - |
| 2. | Item That Will be Classified to Profit or Loss | |
| 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 | - |
| e. | Income tax related to items that will be reclassified to profit or loss | - |
| | OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX | - |
| | CURRENT YEAR TOTAL COMPREHENSIVE PROFIT | 10,961 |
| | TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE | - |

REPORT ON COMMITMENT AND CONTINGENCIES

Monthly
PERIOD OF FEBRUARY 28, 2017
(In Million Rupiah)

| No. | ITEMS | February 28, 2017 |
|-----------------------------------|--|-------------------|
| 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 | 1,138,757 |
| | ii. Uncommitted | - |
| 2. | Undisbursed loan facilities to other banks | |
| | a. Committed | |
| | - Rupiah | - |
| | - Foreign Currency | - |
| | b. Uncommitted | |
| | - Rupiah | - |
| | - Foreign Currency | - |
| 3. | Outstanding irrevocable L/C | |
| | a. Foreign L/C | 12,162 |
| | 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 | 186 |
| | b. Other interest | - |
| 3. | Others | - |
| IV. CONTINGENT LIABILITIES | | |
| 1. | Issued guarantees | |
| | a. Rupiah | 41,186 |
| | b. Foreign currency | - |
| 2. | Others | 162,257 |