

STATEMENT OF FINANCIAL POSITION

MONTHLY

PERIOD OF MARCH 31, 2015

(In Million Rupiah)

No.	Account	MARCH 31, 2015
ASSET		
1.	Cash	50,298
2.	Placement to Bank Indonesia	1,082,164
3.	Interbank placement	109,735
4.	Spot and derivatives Claims	-
5.	Securities	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	223,882
	d. Loans and receivables	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Claims on securities purchased under reverse repo (reverse repo)	-
8.	Acceptance claims	10,035
9.	Loans	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	3,733,753
10.	Sharia Financing	-
11.	Inclusion	10

12.	Impairment on financial assets - / -	
	a. Securities	-
	b. Credit	(8,806)
	c. Other	(16)
13.	Intangible assets	13,207
	Accumulated amortization of intangible assets - / -	(11,064)
14.	Fixed assets and inventory	214,860
	Accumulated depreciation of fixed assets and equipment - / -	(81,456)
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	2,597
19.	Other assets	74,968
TOTAL ASSET		5,417,210
LIABILITY AND EQUITY		

LIABILITY		
1.	Giro	545,698
2.	Savings	373,876
3.	Time deposit	3,756,065
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1,549
7.	Liability of spot and derivatives	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	10,035
10.	Securities issued	-
11.	Loans received	-
12.	Deposit guarantee	798
13.	Liabilities interoffice	
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
	Deferred tax liabilities	-
14.	Other liabilities	114,246
15.	Profit sharing investment	-
16.	TOTAL LIABILITY	4,802,267

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MONTHLY

PERIOD OF MARCH 31, 2015

(In Million Rupiah)

No.	Account	MARCH 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. Gain (loss) on value changes of financial assets categorized as available for sale	-
	c. Effective portion of cash flow hedge	-
	d. Gain on fixed asset revaluation	-
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on defined benefit actuarial	-

	program	
	g. Income tax other comprehensive income	-
	h. Others	-
20.	Other equity	-
21.	Reserves	
	a. General reserve	22,500
	b. Appropriated reserve	-
22.	Profit/loss	
	a. Previous years	337,650
	b. Current year	12,803
	TOTAL EQUITY	614,943
	TOTAL LIABILITIES AND EQUITY	5,417,210

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

MONTHLY

PERIOD OF JANUARY 1 TO MARCH 31, 2015

(In million Rupiah)

No.	Account	MARCH 31, 2015
INCOME AND EXPENSES FROM OPERATIONS		
A	Interest Income and Expenses	
	1. Interest Income	
	a. Rupiah	148,078
	b. Foreign exchange	1,238
	2. Interest Expense	
	a. Rupiah	88,147
	b. Foreign exchange	1,085
	Income (Expense) of Net interest	60,084
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	5,214
	h. Restoration of loan loss provisioning	-
	i. Other income	1,359
	2. Operational Expenses Other than Interest	50,071
	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	2,441
	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	-
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	26,916
k. Promotional expenses	475
l. Other expenses	20,238
Operational Income (Expense) Other than Net Interest	(43,495)
PROFIT (LOSS) FROM OPERATIONS	16,589

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

MONTHLY

PERIOD OF JANUARY 1 TO MARCH 31, 2015

(In million Rupiah)

No.	Account	MARCH 31, 2015
NON-OPERATIONAL INCOME AND (EXPENSES)		
1.	Profit (loss) on sale of fixed assets and inventory	214
2.	Profit (losses) on translation of foreign currency transactions	260
3.	Other non-operating Income (expenses)	8
	NON-OPERATIONAL PROFIT (LOSS)	482
	PROFIT (LOSS) FOR CURRENT YEAR BEFORE TAX	17,071
	Income tax	
	a. Estimated taxes for current year	4,268
	b. Deferred tax Income (expense)	-
	PROFIT (LOSS) FOR CURRENT YEAR AFTER TAX NET	12,803
	OTHER COMPREHENSIVE INCOME	-
1.	Account that will not be reclassified into income	
	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 Account that will not be reclassified into income	-
2.	Account that will be reclassified into income	
	a. Translation adjustment from foreign currency	-
	b. Gain (loss) on value changes of financial assets	-
	c. Effective portion of cash flow hedge	-
	d. Others	-
	e. Income Tax related to Account will be reclassified into income	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR-NET OF APPLICABLE TAX	-
	TOTAL COMPREHENSIVE PROFIT OF CURRENT YEAR	12,803

REPORT ON COMMITMENTS AND CONTINGENCIES

MONTHLY

PERIOD OF MARCH 31, 2015

(In million Rupiah)

No.	ACCOUNT	MARCH 31, 2015
I	RECEIVABLE COMMITMENT	
	1. Undrawn loan facilities	
	a. Rupiah	-
	b. Foreign exchange	-
	2. Position of spot purchase and outstanding derivatives	-
	3. Others	-
II	COMMITMENT LIABILITY	
	1. credit facilities to customers who have not withdrawn	
	a. SOE	
	<i>i. Committed</i>	
	- Rupiah	-
	- Foreign exchange	-
	<i>ii. Uncommitted</i>	
	- Rupiah	-
	- Foreign exchange	-
	b. Others	
	<i>i. Committed</i>	810,052
	<i>ii. Uncommitted</i>	-
	2. Credit facilities to other banks that have	

	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	6,612
	b. L/C in the country	1,656
	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	13,719
	b. Foreign exchange	-
	2. Others	170,762