

**STATEMENT OF FINANCIAL POSITION**

MONTHLY

PERIOD OF SEPTEMBER 30, 2015

(In Million Rupiah)

No.	Account	SEPTEMBER 30, 2015
<b>ASSET</b>		
1.	Cash	46,354
2.	Placement to Bank Indonesia	1,158,333
3.	Interbank placement	148,023
4.	Spot and derivatives Claims	-
5.	Securities	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	329,765
	d. Loans and receivables	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Claims on securities purchased under reverse repo (reverse repo)	-
8.	Acceptance claims	9,753
9.	Loans	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	4,168,473
10.	Sharia Financing	-
11.	Inclusion	10

12.	Impairment on financial assets - / -	
	a. Securities	-
	b. Credit	(16,419)
	c. Other	(18)
13.	Intangible assets	13,256
	Accumulated amortization of intangible assets - / -	(11,507)
14.	Fixed assets and inventory	216,853
	Accumulated depreciation of fixed assets and equipment - / -	(84,480)
15.	Non-productive assets	
	a. Abandoned property	1,701
	b. Foreclosed assets	1,099
	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	52,138
<b>TOTAL ASSET</b>		<b>6,035,931</b>
<b>LIABILITY AND EQUITY</b>		

<b>LIABILITY</b>		
1.	Giro	726,856
2.	Savings	423,282
3.	Time deposit	4,132,568
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	2,883
7.	Liability of spot and derivatives	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	9,753
10.	Securities issued	-
11.	Loans received	-
12.	Deposit guarantee	-
13.	Liabilities interoffice	
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
	Deferred tax liabilities	-
14.	Other liabilities	109,975
15.	Profit sharing investment	-
16.	<b>TOTAL LIABILITY</b>	<b>5,405,317</b>

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MONTHLY

PERIOD OF SEPTEMBER 30, 2015

(In Million Rupiah)

No.	Account	SEPTEMBER 30, 2015
	<b>EQUITY</b>	
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 of other comprehensive income	-
	h. Others	-
20.	Difference of quasi reorganization	-
21.	Difference of entities under common control	-
22.	Other equity	-
23.	Reserves	
	a. General reserve	25,000
	b. Backup reserve	-
24.	Profit/loss	
	a. Previous years	322,191
	b. Current year	41,433
	<b>TOTAL EQUITY</b>	<b>630,614</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>6,035,931</b>

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**

MONTHLY

PERIOD OF JANUARY 1 TO SEPTEMBER 30, 2015

(In million Rupiah)

No.	Account	SEPTEMBER 30, 2015
<b>INCOME AND EXPENSES FROM OPERATIONS</b>		
<b>A</b>	Interest Income and Expenses	
	<b>1. Interest Income</b>	
	a. Rupiah	481,791
	b. Foreign exchange	3,273
	<b>2. Interest Expense</b>	
	a. Rupiah	283,484
	b. Foreign exchange	2,881
	<b>Income (Expense) of Net interest</b>	<b>198,669</b>
<b>B</b>	<b>Operational Income and Expenses other than Interest</b>	
	<b>1. Operational Income Other than Interest</b>	
	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	10
	g. Commission/provision/fee and administration	15,180
	h. Restoration of loan loss provisioning	-
	i. Other income	3,097
	<b>2. Operational Expenses Other than Interest</b>	<b>163,043</b>
	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	11,671
iii. Sharia financing	-
iv. Other financial assets	-
f. Losses related to operational risk	14
g. Losses from investments by equity method	-
h. Commission/provision/fee and administration	-
i. Impairment losses on other assets (non-financial)	-
j. Labor expenses	82,770
k. Promotional expenses	1,422
l. Other expenses	67,166
<b>Operational Income (Expense) Other than</b>	<b>(144,756)</b>
<b>Net Interest</b>	
<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>53,943</b>



**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**

MONTHLY

PERIOD OF JANUARY 1 TO SEPTEMBER 30, 2015

(In million Rupiah)

No.	Account	SEPTEMBER 30, 2015
<b>NON-OPERATIONAL INCOME AND (EXPENSES)</b>		
1.	Profit (loss) on sale of fixed assets and inventory	461
2.	Profit (losses) on translation of foreign currency transactions	862
3.	Other non-operating Income (expenses)	(20)
<b>NON-OPERATIONAL PROFIT (LOSS)</b>		1,303
<b>CURRENT YEAR PROFIT (LOSS)</b>		55,246
4.	Income tax	
	a. Estimated taxes for current year	13,813
	b. Deferred tax Income (expense)	-
<b>NET PROFIT</b>		<b>41,433</b>
<b>OTHER COMPREHENSIVE INCOME</b>		-
1.	<b>Accounts that will not be reclassified into income</b>	
	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 accounts that will be reclassified to income	-
<b>2.</b>	<b>Accounts that will be reclassified into income</b>	
	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 accounts that will be reclassified to income	-
	<b>OTHER COMPREHENSIVE INCOME OF CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	-
	<b>TOTAL OF CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)</b>	<b>41,433</b>
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	-

**REPORT ON COMMITMENTS AND CONTINGENCIES**

MONTHLY

PERIOD OF SEPTEMBER 30, 2015

(In million Rupiah)

No.	ACCOUNT	SEPTEMBER 30, 2015
<b>I</b>	<b>RECEIVABLE COMMITMENT</b>	
	1. Undrawn loan facilities	
	a. Rupiah	-
	b. Foreign exchange	-
	2. Position of spot purchase and outstanding derivatives	-
<b>II</b>	<b>COMMITMENT LIABILITY</b>	
	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>	987,626	
<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 <i>Irrevocable L/C</i>	
	a. L/C abroad	4,270
	b. L/C in the country	2,354
	4. Position of spot sale and outstanding derivatives	-
	5. Others	-
<b>III</b>	<b>RECEIVABLE CONTINGENCIES</b>	
	1. Guarantees received	
	a. Rupiah	-
	b. Foreign exchange	-
	2. Income interest under settlements	
	a. Loan interests	230
	b. Other interests	-
	3. Others	-
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>	
	6. Guarantees issued	
	a. Rupiah	18,243
	b. Foreign exchange	-
	2. Others	160,143