

STATEMENT OF FINANCIAL POSITION

Monthly

PERIOD OF OCTOBER 31, 2015

(In Million Rupiah)

No.	Account	October 31, 2015
ASSETS		
1.	Cash	42,943
2.	Placement to Bank Indonesia	1,026,123
3.	Interbank placement	100,171
4.	Spot and derivatives claims	-
5.	Securities	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	329,104
d.	Loan and receivables	-
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	-
8.	Acceptance claims	7,898
9.	Loans	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	-
d.	Loan and receivables	4,272,955
10.	Sharia financing	-
11.	Equity investment	10
12.	Impairment on financial assets -/-	
a.	Securities	-
b.	Loans	(19,284)
c.	Others	(17)
13.	Intangible assets	13,556
Accumulated amortisation on intangible assets -/-		(11,580)
14.	Fixed assets and equipment	216,885
Accumulated depreciation on fixed assets and equipment -/-		(85,101)
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	2,597
19.	Other assets	53,277
TOTAL ASSETS		5,952,337
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	629,075
2.	Saving account	420,687
3.	Time deposit	4,142,452
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	4,131
7.	Spot and derivatives liabilities	-
8.	Liabilities on securities sold under repurchase agreement	7,898
9.	Acceptance liabilities	-
10.	Issued securities	-
11.	Loans received	-
12.	Margin deposit	-
13.	Interbranch liabilities	
a.	Conducting operational activities in Indonesia	-
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	111,253
16.	Profit Sharing investment	-
TOTAL LIABILITIES		5,315,496

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Monthly

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(In Million Rupiah)

No.	Account	October 31, 2015
	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	-
	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.	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	322,191
	b. Current year	47,660
	TOTAL EQUITIES	636,841
	TOTAL LIABILITIES AND EQUITIES	5,952,337

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO OCTOBER 31, 2015

(In Million Rupiah)

No.	Account	October 31, 2015
OPERATIONAL INCOME AND EXPENSES		
A.	Interest income and expenses	
1.	Interest income	
a.	Rupiah	540,039
b.	Foreign currency	3,600
2.	Interest expenses	
a.	Rupiah	315,233
b.	Foreign currency	3,200
	Net interest income (expenses)	225,206
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	10
g.	Comission/provision/fee and administration	17,258
h.	Recovery of impairment	-
i.	Other income	3,550
2.	Operational Expenses Other than Interest	183,672
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	14,536
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Losses on operational risk	14
g.	Losses on investment under equity method	-
h.	Commission/provision/fee, and administration	-
i.	Impairment of other assets (non financial assets)	-
j.	Personnel expenses	92,010
k.	Promotion expenses	1,604
l.	Other expenses	75,508
	Net Operational Income (Expenses) Other than Interest	(162,854)
	OPERATIONAL PROFIT (LOSS)	62,352

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO OCTOBER 31, 2015

(In Million Rupiah)

No.	Account	October 31, 2015
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	466
2.	Gain (loss) on foreign exchange translation	745
3.	Other non operational income (expenses)	(16)
	NON OPERATIONAL PROFIT (LOSS)	1,195
	CURRENT YEAR PROFIT (LOSS)	63,547
4.	Income taxes	
a.	Estimated current year tax	15,887
b.	Deferred tax income (expenses)	-
	NET PROFIT (LOSS)	47,660
		-
a.	Gain on fixed asset revaluation	-
b.	Gain (loss) on defined benefit actuarial program	-
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	47,660
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

REPORT ON COMMITMENT AND CONTINGENCIES

Monthly
PERIOD OF OCTOBER 31, 2015
(In Million Rupiah)

No.	Account	October 31, 2015
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	1,000,604
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	13,975
b.	L/C dalam negeri 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	231
b.	Other interest	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Issued guarantees	
a.	Rupiah	18,446
b.	Foreign currency	-
2.	Others	151,322