

# STATEMENT OF FINANCIAL POSITION

Monthly

PERIOD OF OKTOBER 31, 2016

(In Million Rupiah)

No.   ITEMS	October 31, 2016
<b>ASSETS</b>	
1.Cash	53,583
2.Placement to Bank Indonesia	952,648
3.Interbank placement	50,369
4.Spot and derivatives claims	-
5.Securities	
a. Measured at fair value through profit and loss	-
b. Available for sale	-
c. Hold to maturity	639,285
d. Loan and receivables	-
6.Securities sold under repurchase agreement (repo)	-
7.Claims on securities bought under reverse repo	-
8.Acceptance claims	5,674
9.Loans	
a. Measured at fair value through profit and loss	-
b. Available for sale	-
c. Hold to maturity	-
d. Loan and receivables	4,507,175
10.Sharia financing	-
11.Equity investment	10
12.Impairment on financial assets -/-	
a. Securities	-
b. Loans	(37,238)
c. Others	(16)
13.Intangible assets	13,873
Accumulated amortisation on intangible assets -/-	(12,203)
14.Fixed assets and equipment	785,228
Accumulated depreciation on fixed assets and equipment -/-	(51,418)
15.Non Productive Asset	
a. Abandoned property	1,701
b. Foreclosed assets	2,599
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	4,509
19.Other assets	51,347
<b>TOTAL ASSETS</b>	<b>6,967,126</b>
<b>LIABILITIES AND EQUITIES</b>	
<b>LIABILITIES</b>	
1.Current account	655,641
2.Saving account	460,603
3.Time deposit	4,429,729
4.Revenue sharing investment	-
5.Liabilities to Bank Indonesia	-
6.Interbank liabilities	1,098
7.Spot and derivatives liabilities	-
8.Liabilities on securities sold under repurchase agreement	-
9.Acceptance liabilities	5,674
10.Issued securities	-
11.Loans received	-
12.Margin deposit	250
13.Interbranch liabilities	
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14.Deferred tax liabilities	-
15.Other liabilities	136,223
16.Profit Sharing investment	-
<b>TOTAL LIABILITIES</b>	<b>5,689,218</b>

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(In Million Rupiah)

No.	ITEMS	October 31, 2016
	<b>EQUITIES</b>	
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	(2,424)
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	362,319
b.	Current year	58,362
	<b>TOTAL EQUITIES</b>	<b>1,277,908</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>6,967,126</b>

# STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO OKTOBER 31, 2016

(In Million Rupiah)

No.	ITEMS	October 31, 2016
<b>OPERATIONAL INCOME AND EXPENSES</b>		
<b>A.</b>	<b>Interest income and expenses</b>	
1.	<b>Interest income</b>	
a.	Rupiah	594,206
b.	Foreign currency	5,913
2.	<b>Interest expenses</b>	
a.	Rupiah	314,868
b.	Foreign currency	2,181
	<b>Net interest income (expenses)</b>	<b>283,070</b>
<b>B.</b>	<b>Operational Income and Expenses Other than Interest</b>	
1.	<b>Operational Income Other than Interest</b>	
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	14
f.	Gain on investment under equity method	-
g.	Comission/provision/fee and administration	13,686
h.	Recovery of impairment	-
i.	Other income	5,450
		<b>225,074</b>
2.	<b>Operational Expenses Other than Interest</b>	
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	21,936
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Losses on operational risk	23
g.	Losses on investment under equity method	-
h.	Commission/provision/fee, and administration	-
i.	Impairment of other assets (non financial assets)	-
j.	Personnel expenses	114,163
k.	Promotion expenses	4,605
l.	Other expenses	84,347
	<b>Net Operational Income (Expenses) Other than Interest</b>	<b>(205,924)</b>
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>77,146</b>

# STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO OKTOBER 31, 2016

(In Million Rupiah)

No.	ITEMS	October 31, 2016
<b>NON OPERATIONAL INCOME (EXPENSES)</b>		
1.	Gain (loss) on sale of fixed assets and equipment	569
2.	Gain (loss) on foreign exchange translation	72
3.	Other non operational income (expenses)	29
	<b>NON OPERATIONAL PROFIT (LOSS)</b>	670
	<b>CURRENT YEAR PROFIT (LOSS)</b>	77,816
4.	Income taxes	
a.	Estimated current year tax	19,454
b.	Deferred tax income (expenses)	-
	<b>NET PROFIT (LOSS)</b>	58,362
	<b>OTHER COMPREHENSIVE GAIN</b>	-
1.	<b>Item That Will Not Be Reclassified to Profit or Loss</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 items that will be reclassified to profit or loss	-
2.	<b>Item That Will be Classified to Profit or Loss</b>	
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	-
	<b>OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX</b>	-
	<b>CURRENT YEAR TOTAL COMPREHENSIVE PROFIT</b>	58,362
	<b>TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE</b>	-

# REPORT ON COMMITMENT AND CONTINGENCIES

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

No.	ITEMS	October 31, 2016
<b>I. COMMITTED CLAIMS</b>		
1.	Unused borrowing	
a.	Rupiah	-
b.	Foreign currency	-
2.	Outstanding spot and derivatives (purchased)	-
3.	Others	-
<b>II. COMMITTED LIABILITIES</b>		
1.	Undisbursed loan facilities to debtors	
a.	BUMN	
i.	Committed	
-	Rupiah	-
-	Foreign Currency	-
ii.	Uncommitted	
-	Rupiah	-
-	Foreign Currency	-
b.	Others	
i.	Committed	1,047,221
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	18,408
b.	Local L/C	-
4.	Outstanding spot and derivatives (sold)	-
5.	Others	-
<b>III. CONTINGENT CLAIMS</b>		
1.	Received guarantees	
a.	Rupiah	-
b.	Foreign currency	-
2.	Accrued interest	
a.	Loan interest	230
b.	Other interest	-
3.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		
1.	Issued guarantees	
a.	Rupiah	43,110
b.	Foreign currency	-
2.	Others	130,962