

STATEMENT OF FINANCIAL POSITION

Monthly

PERIOD OF DECEMBER 31, 2015

(In Million Rupiah)

No.	POS - POS	31 DESEMBER 2015
ASSETS		
1.	Cash	63,841
2.	Placement to Bank Indonesia	973,855
3.	Interbank placement	78,862
4.	Spot and derivatives claims	-
5.	Securities	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	358,491
d.	Loan and receivables	-
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	-
8.	Acceptance claims	9,484
9.	Loans	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	-
d.	Loan and receivables	4,314,490
10.	Sharia financing	-
11.	Equity investment	10
12.	Impairment on financial assets -/-	
a.	Securities	-
b.	Loans	(21,297)
c.	Others	(17)
13.	Intangible assets	13,556
Accumulated amortisation on intangible assets -/-		(11,695)
14.	Fixed assets and equipment	782,779
Accumulated depreciation on fixed assets and equipment -/-		(45,994)
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	3,872
19.	Other assets	43,039
TOTAL ASSETS		6,566,076
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	613,563
2.	Saving account	406,915
3.	Time deposit	4,191,208
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	4,130
7.	Spot and derivatives liabilities	-
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	9,484
10.	Issued securities	-
11.	Loans received	-
12.	Margin deposit	100
13.	Interbranch liabilities	
a.	Conducting operational activities in Indonesia	-
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	109,270
16.	Profit Sharing investment	-
TOTAL LIABILITIES		5,334,670

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No.	POS - POS	31 DESEMBER 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	586,534
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on defined benefit actuarial program	22
	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	318,316
	b. Current year	59,544
	TOTAL EQUITIES	1,231,406
	TOTAL LIABILITIES AND EQUITIES	6,566,076

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO DECEMBER 31, 2015

(In Million Rupiah)

No.	POS - POS	31 DESEMBER 2015
OPERATIONAL INCOME AND EXPENSES		
A.	Interest income and expenses	
1.	Interest income	
a.	Rupiah	656,136
b.	Foreign currency	4,578
2.	Interest expenses	
a.	Rupiah	377,530
b.	Foreign currency	3,823
	Net interest income (expenses)	279,361
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	20,559
h.	Recovery of impairment	-
i.	Other income	4,911
2.	Operational Expenses Other than Interest	225,279
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	17,326
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Losses on operational risk	15
g.	Losses on investment under equity method	-
h.	Commission/provision/fee, and administration	-
i.	Impairment of other assets (non financial assets)	-
j.	Personnel expenses	106,569
k.	Promotion expenses	1,941
l.	Other expenses	99,428
	Net Operational Income (Expenses) Other than Interest	(199,799)
	OPERATIONAL PROFIT (LOSS)	79,562

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO DECEMBER 31, 2015

(In Million Rupiah)

No.	POS - POS	31 DESEMBER 2015
	NON OPERATIONAL INCOME (EXPENSES)	
1.	Gain (loss) on sale of fixed assets and equipment	550
2.	Gain (loss) on foreign exchange translation	922
3.	Other non operational income (expenses)	69
	NON OPERATIONAL PROFIT (LOSS)	1,541
	CURRENT YEAR PROFIT (LOSS)	81,103
4.	Income taxes	
a.	Estimated current year tax	22,835
b.	Deferred tax income (expenses)	1,276
	NET PROFIT (LOSS)	59,544
		-
a.	Gain on fixed asset revaluation	586,534
b.	Gain (loss) on defined benefit actuarial program	22
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	586,556
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	646,100
		-

REPORT ON COMMITMENT AND CONTINGENCIES

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

No.	POS - POS	31 DESEMBER 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	1,023,163
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	12,204
b.	L/C dalam negeri Local L/C	2,900
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	19,251
b.	Foreign currency	-
2.	Others	115,136