

| STATEMENTS OF FINANCIAL POSITION AS AT 31 AUGUST 2016 | | (in million Rupiah) |
|--|---|---------------------|
| NO. | ACCOUNT | BANK 31-Aug-2016 |
| ASSET | | |
| 1. | Cash | 185,750 |
| 2. | Placement to Bank Indonesia | 1,963,936 |
| 3. | Placement with other bank | 2,296,766 |
| 4. | Spot and derivatives receivables | 1,583 |
| 5. | Securities | 33,238 |
| | a. Measured at fair value through profit and loss | - |
| | b. Available for sale | 2,104,394 |
| | c. Hold to maturity | - |
| | d. Loan and receivables | 1,191 |
| 6. | Securities sold under repurchase agreement (repo) | - |
| 7. | Receivables on securities bought under reverse repo | - |
| 8. | Acceptance claims | 36,095 |
| 9. | Loans | - |
| | a. Measured at fair value through profit and loss | - |
| | b. Available for sale | - |
| | c. Hold to maturity | - |
| | d. Loan and receivables | 11,417,089 |
| 10. | Sharia financing | - |
| 11. | Equity investment | 64 |
| 12. | Impairment on financial assets -/- | - |
| | a. Securities | - |
| | b. Loans | (342,533) |
| | c. Others | (210) |
| 13. | Intangible assets | 724,901 |
| | Accumulated amortisation on intangible assets -/- | (257,129) |
| 14. | Fixed assets and equipment | 732,927 |
| | Accumulated depreciation on fixed assets and equipment -/- | (559,017) |
| 15. | Non productive Assets | - |
| | a. Abandoned property | 899 |
| | b. Foreclosed assets | 1,651 |
| | 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 | 88,444 |
| 19. | Other assets | 440,010 |
| TOTAL ASSET | | 18,870,049 |
| LIABILITIES AND EQUITIES | | |
| LIABILITIES | | |
| 1. | Current account | 1,924,632 |
| 2. | Saving account | 6,829,843 |
| 3. | Time deposit | 4,651,549 |
| 4. | Revenue sharing investment | - |
| 5. | Liabilities to Bank Indonesia | - |
| 6. | Interbank liabilities | 520,096 |
| 7. | Spot and derivatives liabilities | 602 |
| 8. | Liabilities on securities sold under repurchase agreement (repo) | - |
| 9. | Acceptance liabilities | 36,095 |
| 10. | Issued securities | - |
| 11. | Loans received | - |
| | a. Loans recognise as capital | - |
| | b. Other loans received | - |
| 12. | Margin deposits | 44,337 |
| 13. | Interbranch liabilities | - |
| | a. Conducting operational activities in Indonesia | 407 |
| | b. Conducting operational activities outside Indonesia | - |
| 14. | Deferred tax liabilities | - |
| 15. | Other liabilities | 719,487 |
| 16. | Profit sharing investment | - |
| TOTAL LIABILITIES | | 14,727,048 |
| EQUITIES | | |
| 17. | Paid in capital | - |
| | a. Capital | 13,000,000 |
| | b. Unpaid capital -/- | (9,180,333) |
| | c. Treasury stock -/- | - |
| 18. | Additional paid in capital | - |
| | a. Agio | 25,097 |
| | b. Disagio -/- | - |
| | c. Donated capital | - |
| | d. Advanced for shares subscription | - |
| | e. Others | - |
| 19. | Other comprehensive gain/(loss) | - |
| | a. Translation adjustment in foreign currency | - |
| | b. Gain from changes in the value of financial assets as available for sale | 23,864 |
| | c. The effective portion of cash flow hedge | - |
| | d. Revaluation of fixed assets | - |
| | e. Other comprehensive income from associates entity | - |
| | f. Gain/(loss) on defined benefit actuarial program | (11,396) |
| | g. Income taxes related to other comprehensive income | (3,117) |
| | h. Others | - |
| 20. | Reserves of quaty reorganization | - |
| 21. | Reserves of restructuring under common control | - |
| 22. | Loaned capital | - |
| 23. | Reserves | - |
| | a. General reserves | 14,911 |
| | b. Appropriated reserves | - |
| 24. | Gain/loss | - |
| | a. Previous year | 539,663 |
| | b. Current year | (265,688) |
| TOTAL EQUITIES | | 4,143,001 |
| TOTAL LIABILITIES AND EQUITIES | | 18,870,049 |

| COMMITMENTS AND CONTINGENCIES AS AT 31 AUGUST 2016 | | (in million Rupiah) |
|---|--|---------------------|
| NO. | ACCOUNT | BANK 31-Aug-2016 |
| I | | |
| 1. | Unused loan facilities | - |
| | a. Rupiah | - |
| | b. Foreign currency | - |
| 2. | Outstanding spot and derivatives (purchased) | 487,736 |
| 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 | 61,681 |
| | ii. Uncommitted | 2,288,351 |
| 2. | Undisbursed loan facilities to other banks | - |
| | a. Committed | - |
| | i. Rupiah | - |
| | ii. Foreign currency | - |
| | b. Uncommitted | 391 |
| | i. Rupiah | - |
| | ii. Foreign currency | - |
| 3. | Outstanding irrevocable L/C | - |
| | a. Foreign L/C | 1,126 |
| | b. Local L/C | - |
| 4. | Outstanding spot and derivatives (sold) | 256,139 |
| 5. | Others | - |
| III CONTINGENT RECEIVABLES | | |
| 1. | Received guarantees | - |
| | a. Rupiah | 8,847 |
| | b. Foreign currency | 85,616 |
| 2. | Accrued interest | - |
| | a. Loan interest | 60,232 |
| | b. Other interest | - |
| 3. | Others | - |
| IV CONTINGENT LIABILITIES | | |
| | Issued guarantees | - |
| | a. Rupiah | 134,022 |
| | b. Foreign currency | 88,059 |
| 2. | Others | - |

| STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME FOR PERIOD FROM 1 JANUARY TO 31 AUGUST 2016 | | (in million Rupiah) |
|--|--|-----------------------------|
| NO. | ACCOUNT | BANK 1 Jan - 31 Aug 2016 |
| OPERATING INCOME AND EXPENSES | | |
| A. Interest Income and Expenses | | |
| 1. | Interest Income | 1,069,842 |
| | a. Rupiah | 1,000,964 |
| | b. Foreign currency | 68,878 |
| 2. | Interest expenses | 371,893 |
| | a. Rupiah | 359,974 |
| | b. Foreign currency | 11,909 |
| Net interest income | | 697,959 |
| B. Operating Income and Expenses Other than Interest | | |
| 1. | Operating Income other than Interest | 370,303 |
| | a. Positive mark to market on financial assets | 9,770 |
| | i. Securities | 68 |
| | ii. Loans | - |
| | iii. Spot and derivative | 9,702 |
| | iv. Other financial assets | - |
| | b. Negative mark to markets on financial liabilities | - |
| | c. Gain on sale of financial assets | 48,534 |
| | i. Securities | 48,534 |
| | ii. Loans | - |
| | iii. Other financial assets | - |
| | d. Gain on spot and derivatives (realised) | 98,148 |
| | e. Gain on investment under equity method | - |
| | f. Dividend | - |
| | g. Commission/provision/fee and administration | 212,186 |
| | h. Recovery impairment | 484 |
| | i. Other income | 1,181 |
| 2. | Operating Expenses other than Interest | 1,382,821 |
| | a. Negative mark to market on financial assets | 4,665 |
| | i. Securities | - |
| | ii. Loans | - |
| | iii. Spot and derivatives | 4,665 |
| | 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) | 23,942 |
| | e. Impairment of financial assets | 479,274 |
| | i. Securities | - |
| | ii. Loans | 479,270 |
| | iii. Sharia financing | - |
| | iv. Other financial assets | - |
| | f. Losses on Operating risk | 163 |
| | g. Losses on investment under equity method | - |
| | h. Commission/provision/fee and administration | 10,053 |
| | i. Impairment of other assets (non financial assets) | 6 |
| | j. Personnel expenses | 436,788 |
| | k. Promotion expenses | 18,053 |
| | l. Other expenses | 409,877 |
| Net Operating Expenses Other than Interest | | (1,012,518) |
| OPERATING INCOME | | (314,559) |
| NON OPERATING INCOME (EXPENSES) | | |
| 1. | Gain/(loss) on sale of fixed assets and equipment | (245) |
| 2. | Gain/(loss) on foreign exchange translation | (24,177) |
| 3. | Other non operating income/(expenses) | (2,772) |
| NON OPERATING INCOME | | (27,194) |
| CURRENT YEAR PROFIT BEFORE TAX EXPENSES | | (341,753) |
| Income tax expenses | | |
| | a. Estimated current year tax | 76,065 |
| | b. Deferred tax income | 76,065 |
| CURRENT YEAR PROFIT AFTER TAX | | (265,688) |
| OTHER COMPREHENSIVE INCOME | | |
| 1. | Accounts which are not reclassified to statements of income | - |
| | a. Gain on revaluation of fixed assets | - |
| | b. Gain/(loss) on defined benefit actuarial program | - |
| | c. Other comprehensive income from associates entity | - |
| | d. Others | - |
| | e. Income tax from accounts which are not reclassified to statements of income | - |
| 2. | Accounts which are reclassified to statements of income | - |
| | a. Translation adjustment in foreign currency | - |
| | b. Gain/(loss) from changes in the value of financial assets as available for sale | 42,403 |
| | c. The effective portion of cash flow hedge | - |
| | d. Others | - |
| | e. Income tax from accounts which are reclassified to statements of income | 10,601 |
| OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX | | 53,004 |
| TOTAL CURRENT YEAR COMPREHENSIVE INCOME | | (212,684) |