

STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2016		
(in million Rupiah)		
NO.	ACCOUNT	BANK 30-Sep-2016
ASSET		
1.	Cash	202,255
2.	Placement to Bank Indonesia	1,709,708
3.	Placement with other bank	1,650,974
4.	Spot and derivatives receivables	3,337
5.	Securities	-
a.	Measured at fair value through profit and loss	60,072
b.	Available for sale	2,155,523
c.	Held to maturity	-
d.	Loan and receivables	-
6.	Securities sold under repurchase agreement (repo)	-
7.	Receivables on securities bought under reverse repo	-
8.	Acceptance claims	21,886
9.	Loans	-
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Held to maturity	-
d.	Loan and receivables	11,557,111
10.	Sharia financing	-
11.	Equity investment	64
12.	Impairment on financial assets -/-	-
a.	Securities	-
b.	Loans	(316,292)
c.	Others	(148)
13.	Intangible assets	730,123
14.	Accumulated amortisation on intangible assets -/-	(262,162)
15.	Fixed assets and equipment	735,291
16.	Accumulated depreciation on fixed assets and equipment -/-	(562,790)
17.	Non productive Assets	-
a.	Abandoned property	899
b.	Foreclosed assets	1,667
c.	Suspense accounts	-
d.	Interbranch assets	-
e.	Conducting operational activities in Indonesia	289
f.	Conducting operational activities outside Indonesia	-
18.	Impairment of non financial assets -/-	-
19.	Leasing	-
20.	Deferred tax assets	85,412
21.	Other assets	587,819
TOTAL ASSET		18,361,038
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1,530,403
2.	Saving account	6,405,111
3.	Time deposit	4,811,704
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	707,440
7.	Spot and derivatives liabilities	10,503
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	21,886
10.	Issued securities	-
11.	Loans received	-
a.	Loans recognise as capital	-
b.	Other loans received	-
12.	Margin deposit	42,217
13.	Interbranch liabilities	-
a.	Conducting operational activities in Indonesia	-
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	683,757
16.	Profit sharing investment	-
TOTAL LIABILITIES		14,213,021
EQUITIES		
17.	Paid in capital	-
a.	Capital	13,000,000
b.	Unpaid capital -/-	(9,180,335)
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	22,897
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	(2,875)
h.	Others	-
20.	Reserves of equity 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	(259,947)
TOTAL EQUITIES		4,148,017
TOTAL LIABILITIES AND EQUITIES		18,361,038

COMMITMENTS AND CONTINGENCIES AS AT 30 SEPTEMBER 2016		
(in million Rupiah)		
NO.	ACCOUNT	BANK 30-Sep-2016
I		
1.	Unused loan facilities	-
a.	Rupiah	-
b.	Foreign currency	-
2.	Outstanding spot and derivatives (purchased)	1,610,514
3.	Others	-
II COMMITTED LIABILITIES		
1.	Undisbursed loan facilities to debtors	-
a.	BLMN	-
i.	Committed	-
ii.	Foreign currency	-
ii.	Uncommitted	-
iii.	Rupiah	-
iv.	Foreign currency	-
b.	Others	-
i.	Committed	6,989
ii.	Uncommitted	2,287,697
2.	Undisbursed loan facilities to other banks	-
a.	Committed	-
i.	Rupiah	-
ii.	Foreign currency	3,600
iii.	Uncommitted	-
i.	Rupiah	-
ii.	Foreign currency	-
3.	Outstanding irrevocable L/C	-
a.	Foreign L/C	1,682
b.	Local L/C	-
4.	Outstanding spot and derivatives (sold)	993,232
5.	Others	-
III CONTINGENT RECEIVABLES		
1.	Received guarantees	-
a.	Rupiah	8,847
b.	Foreign currency	97,296
2.	Accrued interest	-
a.	Loan interest	64,785
b.	Other interest	-
3.	Others	-
IV CONTINGENT LIABILITIES		
a.	Rupiah	135,669
b.	Foreign currency	87,219
2.	Others	-

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME FOR PERIOD FROM 1 JANUARY TO 30 SEPTEMBER 2016		
(in million Rupiah)		
NO.	ACCOUNT	BANK 1 Jan - 30 Sep 2016
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,168,473
a.	Rupiah	1,113,099
b.	Foreign currency	75,374
2.	Interest expenses	403,411
a.	Rupiah	390,486
b.	Foreign currency	12,925
Net Interest Income		785,062
B. Operating Income and Expenses Other than Interest		
1. Operating Income other than Interest		418,243
a.	Positive mark to market on financial assets	10,267
i.	Securities	374
ii.	Loans	-
iii.	Spot and derivative	9,893
iv.	Other financial assets	-
b.	Negative mark to markets on financial liabilities	-
c.	Gain on sale of financial assets	54,624
i.	Securities	54,624
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivatives (realised)	108,564
e.	Gain on investment under equity method	-
f.	Dividend	-
g.	Commission/provision/fee and administration	243,015
h.	Recovery impairment	555
i.	Other income	1,218
2. Operating Expenses other than Interest		1,517,312
a.	Negative mark to market on financial assets	13,002
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	-
iv.	Other financial assets	13,002
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)	29,717
e.	Impairment of financial assets	498,754
i.	Securities	-
ii.	Loans	498,753
iii.	Sharia financing	-
iv.	Other financial assets	1
f.	Losses on Operating risk	191
g.	Losses on investment under equity method	11,519
h.	Commission/provision/fee and administration	11,519
i.	Impairment of other assets (non financial assets)	15
j.	Personnel expenses	481,957
k.	Promotion expenses	21,072
l.	Other expenses	461,087
Net Operating Expenses Other than Interest		(1,099,069)
OPERATING INCOME		(314,007)
NON OPERATING INCOME (EXPENSES)		
1.	Gain/(loss) on sale of fixed assets and equipment	-
2.	Gain/(loss) on foreign exchange translation	(15,620)
3.	Other non operating income/(expenses)	(3,111)
NON OPERATING INCOME		(18,731)
CURRENT YEAR PROFIT BEFORE TAX EXPENSES		(332,738)
Income tax expenses		72,791
a.	Estimated current year tax	-
b.	Deferred tax income	72,791
CURRENT YEAR PROFIT AFTER TAX		(259,947)
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	41,436
c.	The effective portion of cash flow hedge	-
d.	Others	-
e.	Income tax from accounts which are reclassified to statements of income	(10,359)
OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX		31,077
TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)		(228,870)