

STATEMENTS OF FINANCIAL POSITION
AS AT 31 OCTOBER 2016

(in million Rupiah)

NO.	ACCOUNT	BANK 31-Oct-2016
ASSET		
1.	Cash	210,475
2.	Placement to Bank Indonesia	1,916,985
3.	Placement with other bank	2,389,374
4.	Spot and derivatives receivables	344
5.	Securities	27,114
	a. Measured at fair value through profit and loss	2,071,095
	b. Available for sale	-
	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	15,707
9.	Loans	-
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
10.	Loan and receivables	11,515,485
11.	Sharia financing	-
12.	Equity investment	64
13.	Impairment on financial assets -/-	-
	a. Securities	-
	b. Loans	(331,485)
	c. Others	(113)
14.	Intangible assets	734,613
	Accumulated amortisation on intangible assets -/-	(287,195)
	Fixed assets and equipment	681,521
	Accumulated depreciation on fixed assets and equipment -/-	(529,259)
15.	Non productive Assets	-
	a. Abandoned property	899
	b. Foreclosed assets	1,771
	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	94,913
19.	Other assets	498,220
	TOTAL ASSET	19,040,488
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1,591,239
2.	Saving account	6,142,242
3.	Time deposit	5,248,546
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1,184,190
7.	Spot and derivatives liabilities	6,702
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	15,707
10.	Issued securities	-
11.	Loans received	-
	a. Loans recognise as capital	-
	b. Other loans received	-
12.	Margin deposit	41,915
13.	Interbranch liabilities	-
	a. Conducting operational activities in Indonesia	59
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	695,392
16.	Profit sharing investment	-
	TOTAL LIABILITIES	14,925,992
EQUITIES		
17.	Paid in capital	-
	a. Capital	13,000,000
	b. Unpaid capital -/-	(9,180,335)
	c. Treasury stock -/-	-
18.	Additional paid in capital	25,097
	a. Ago	-
	b. Disago -/-	-
	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	19,425
	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	(11,395)
	g. Income taxes related to other comprehensive income	(2,007)
	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	(290,865)
	TOTAL EQUITIES	4,114,496
	TOTAL LIABILITIES AND EQUITIES	19,040,488

COMMITMENTS AND CONTINGENCIES
AS AT 31 OCTOBER 2016

(in million Rupiah)

NO.	ACCOUNT	BANK 31-Oct-2016
I		
1.	Unused loan facilities	-
	a. Rupiah	-
	b. Foreign currency	-
2.	Outstanding spot and derivatives (purchased)	957,776
3.	Others	-
II COMMITTED LIABILITIES		
1.	Undisbursed loan facilities to debtors	-
	a. BLBN	-
	i. Committed	-
	ii. Foreign currency	-
	iii. Uncommitted	-
	b. Others	-
	i. Committed	7,031
	ii. Uncommitted	2,243,540
2.	Undisbursed loan facilities to other banks	-
	a. Committed	-
	i. Rupiah	-
	ii. Foreign currency	-
	iii. Uncommitted	3,599
	b. Local L/C	3,441
3.	Outstanding irrevocable L/C	-
	a. Foreign L/C	3,441
	b. Local L/C	-
4.	Outstanding spot and derivatives (sold)	891,895
5.	Others	-
III CONTINGENT RECEIVABLES		
1.	Received guarantees	-
	a. Rupiah	3,854
	b. Foreign currency	93,715
2.	Accrued interest	74,361
3.	Others	-
IV CONTINGENT LIABILITIES		
1.	Issued guarantees	138,518
	a. Rupiah	38,186
	b. Foreign currency	-
2.	Others	-

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME
FOR PERIOD FROM 1 JANUARY TO 31 OCTOBER 2016

(in million Rupiah)

NO.	ACCOUNT	BANK 1 Jan - 31 Oct 2016
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,309,931
	a. Rupiah	1,228,213
	b. Foreign currency	81,718
2.	Interest expenses	440,376
	a. Rupiah	426,508
	b. Foreign currency	13,868
	Net Interest Income	869,555
B. Operating Income and Expenses Other than Interest		
1.	Operating Income other than Interest	463,078
	a. Positive mark to market on financial assets	9,917
	i. Securities	159
	ii. Loans	-
	iii. Spot and derivative	9,758
	iv. Other financial assets	-
	b. Negative mark to markets on financial liabilities	-
	c. Gain on sale of financial assets	58,409
	i. Securities	58,409
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	112,053
	e. Gain on investment under equity method	-
	f. Dividend	-
	g. Commission/provision/fee and administration	280,819
	h. Recovery impairment	1,615
	i. Other income	6,285
2.	Operating Expenses other than Interest	1,683,018
	a. Negative mark to market on financial assets	12,061
	i. Securities	-
	ii. Loans	-
	iii. Spot and derivatives	12,061
	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)	28,859
	e. Impairment of financial assets	571,220
	i. Securities	-
	ii. Loans	571,219
	iii. Sharia financing	-
	iv. Other financial assets	1
	f. Losses on Operating risk	192
	g. Losses on investment under equity method	-
	h. Commission/provision/fee and administration	12,882
	i. Impairment of other assets (non financial assets)	276
	j. Personnel expenses	529,670
	k. Promotion expenses	25,016
	l. Other expenses	532,840
	Net Operating Expenses Other than Interest	(1,219,940)
	OPERATING INCOME	(350,385)
NON OPERATING INCOME (EXPENSES)		
1.	Gain/(loss) on sale of fixed assets and equipment	(4,213)
2.	Gain/(loss) on foreign exchange translation	(14,280)
3.	Other non operating income/(expenses)	(3,412)
	NON OPERATING INCOME	(21,905)
	CURRENT YEAR PROFIT BEFORE TAX EXPENSES	(372,290)
	Income tax expenses	81,425
	a. Estimated current year tax	-
	b. Deferred tax income	81,425
	CURRENT YEAR PROFIT AFTER TAX	(290,865)
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	37,964
	c. The effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax from accounts which are reclassified to statements of income	(9,491)
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	28,473
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(262,392)