

STATEMENTS OF FINANCIAL POSITION AS AT 31 JANUARY 2017		
(in million Rupiah)		
NO.	ACCOUNT	BANK 31 January 2017
ASSET		
1.	Cash	219,837
2.	Placement to Bank Indonesia	2,099,942
3.	Placement with other bank	2,953,829
4.	Spot and derivatives receivables	8,609
5.	Securities	-
	a. Measured at fair value through profit and loss	49,170
	b. Available for sale	1,978,343
	c. Held to maturity	-
	d. Loan and receivables	-
6.	Securities sold under repurchase agreement (repo)	-
7.	Receivables on securities bought under reverse repo	212,748
8.	Acceptance claims	-
9.	Loans	-
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loan and receivables	12,144,557
10.	Sharia financing	-
11.	Equity investment	64
12.	Impairment on financial assets -/-	-
	a. Securities	-
	b. Loans	(508,833)
	c. Others	(32)
13.	Intangible assets	742,946
	Accumulated amortisation on intangible assets -/-	(283,597)
14.	Fixed assets and equipment	668,410
	Accumulated depreciation on fixed assets and equipment -/-	(531,752)
15.	Non productive Assets	-
	a. Abandoned property	899
	b. Foreclosed assets	2,084
	c. Suspense accounts	-
	d. Interbranch assets	-
	i. Conducting operational activities in Indonesia	278
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	(72)
17.	Leasing	-
18.	Deferred tax assets	119,259
19.	Other assets	512,019
	TOTAL ASSET	20,389,308
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1,791,937
2.	Saving account	5,930,119
3.	Time deposit	6,519,941
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1,148,583
7.	Spot and derivatives liabilities	791
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	-
10.	Issued securities	-
11.	Loans received	-
	a. Loans recognise as capital	-
	b. Other loans received	-
12.	Margin deposit	26,526
13.	Interbranch liabilities	-
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	998,656
15.	Other liabilities	-
16.	Profit sharing investment	-
	TOTAL LIABILITIES	16,425,553
EQUITIES		
17.	Paid in capital	-
	a. Capital	13,000,000
	b. Unpaid capital -/-	(9,180,330)
	c. Treasury stock -/-	-
18.	Additional paid in capital	25,097
	a. Ago	-
	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	14,493
	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	(20,649)
	g. Income taxes related to other comprehensive income	(774)
	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	108,284
	b. Current year	2,726
	TOTAL EQUITIES	3,963,755
	TOTAL LIABILITIES AND EQUITIES	20,389,308

COMMITMENTS AND CONTINGENCIES AS AT 31 JANUARY 2017		
(in million Rupiah)		
NO.	ACCOUNT	BANK 31 January 2017
I		
1.	Unused loan facilities	-
	a. Rupiah	-
	b. Foreign currency	-
2.	Outstanding spot and derivatives (purchased)	396,227
3.	Others	-
II COMMITTED LIABILITIES		
1.	Undebursed loan facilities to debtors	-
	a. BANK	-
	i. Committed	-
	- Rupiah	-
	- Foreign currency	-
	ii. Uncommitted	-
	- Rupiah	-
	- Foreign currency	-
	b. Others	6,862
	i. Committed	-
	ii. Uncommitted	2,108,200
2.	Undebursed loan facilities to other banks	-
	a. BANK	-
	i. Rupiah	-
	ii. Foreign currency	-
	iii. Other financial assets	2,394
3.	Outstanding irrevocable L/C	-
	a. Foreign L/C	309
	b. Local L/C	-
4.	Outstanding spot and derivatives (sold)	465,883
5.	Others	-
III CONTINGENT RECEIVABLES		
1.	Received guarantees	-
	a. Rupiah	3,854
	b. Foreign currency	13,866
	c. Other interest	-
2.	Accrued interest	91,263
	a. Loan interest	-
	b. Other interest	-
IV CONTINGENT LIABILITIES		
1.	Issued guarantees	135,599
	a. Rupiah	-
	b. Foreign currency	39,074
2.	Others	-

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME FOR PERIOD FROM 1 JANUARY TO 31 JANUARY 2017		
(in million Rupiah)		
NO.	ACCOUNT	BANK 1-31 January 2017
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	146,650
	a. Rupiah	139,298
	b. Foreign currency	7,560
2.	Interest expenses	66,909
	a. Rupiah	64,550
	b. Foreign currency	1,959
	Net Interest Income	79,949
B. Operating Income and Expenses Other than Interest		
1.	Operating Income other than Interest	64,131
	a. Positive mark to market on financial assets	-
	i. Securities	29
	ii. Loans	-
	iii. Spot and derivative	12,660
	iv. Other financial assets	-
	b. Negative mark to markets on financial liabilities	-
	c. Gain on sale of financial assets	4,653
	i. Securities	4,653
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	17,196
	e. Gain on investment under equity method	-
	f. Dividend	-
	g. Commission/provision/fee and administration	28,149
	h. Recovery impairment	1,246
	i. Other income	198
2.	Operating Expenses other than Interest	128,879
	a. Negative mark to market on financial assets	212
	i. Securities	-
	ii. Loans	-
	iii. Spot and derivatives	-
	iv. Other financial assets	212
	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)	4,449
	e. Impairment of financial assets	15,265
	i. Securities	15,265
	ii. Loans	-
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses on Operating risk	39
	g. Losses on investment under equity method	-
	h. Commission/provision/fee and administration	4,987
	i. Impairment of other assets (non financial assets)	202
	j. Personal expenses	50,646
	k. Promotion expenses	2,621
	l. Other expenses	50,250
	Net Operating Expenses Other than Interest	(64,748)
	OPERATING INCOME	15,201
NON OPERATING INCOME (EXPENSES)		
1.	Gain/(loss) on sale of fixed assets and equipment	5,720
2.	Gain/(loss) on foreign exchange translation	(15,458)
3.	Other non operating income/(expenses)	(424)
	NON OPERATING INCOME	(10,162)
	CURRENT YEAR PROFIT BEFORE TAX EXPENSES	5,039
	Income tax expenses	(2,313)
	a. Estimated current year tax	-
	b. Deferred tax income	(2,313)
	CURRENT YEAR PROFIT AFTER TAX	2,726
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	8,314
	c. The effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax from accounts which are reclassified to statements of income	(2,078)
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	6,236
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	8,962