

STATEMENTS OF FINANCIAL POSITION
AS AT 30 November 2016

NO.	ACCOUNT	BANK (in million Rupiah)	
		30-Nov-2016	30-Nov-2016
ASSETS			
1.	Cash	-	207,976
2.	Placement to Bank Indonesia	-	1,860,391
3.	Placement with other bank	-	2,167,564
4.	Spot and derivatives receivables	-	9,398
5.	Securities	-	52,139
a.	Measured at fair value through profit and loss	-	-
b.	Available for sale	-	1,991,130
c.	Hold to maturity	-	-
d.	Loan and receivables	-	-
6.	Securities sold under repurchase agreement (repo)	-	-
7.	Receivables on securities bought under reverse repo	-	-
8.	Acceptance claims	-	-
9.	Loans	-	-
a.	Measured at fair value through profit and loss	-	-
b.	Available for sale	-	-
c.	Hold to maturity	-	-
d.	Loan and receivables	-	11,890,471
10.	Sharia financing	-	-
11.	Equity investment	-	64
12.	Impairment on financial assets -/-	-	-
a.	Securities	-	(350,824)
b.	Loans	-	(30)
c.	Others	-	735,526
13.	Intangible assets	-	-
a.	Accumulated amortisation on intangible assets -/-	-	(272,228)
14.	Fixed assets and equipment	-	678,997
a.	Accumulated depreciation on fixed assets and equipment -/-	-	(530,099)
15.	Non productive Assets	-	-
a.	Abandoned property	-	899
b.	Foreclosed assets	-	1,515
c.	Suspense accounts	-	-
d.	Intebranch assets	-	-
i.	Conducting operational activities in Indonesia	-	1,198
ii.	Conducting operational activities outside Indonesia	-	-
16.	Impairment of non financial assets -/-	-	(72)
17.	Leasing	-	-
18.	Deferred tax assets	-	97,393
19.	Other assets	-	462,491
	TOTAL ASSET		19,063,897
LIABILITIES AND EQUITIES			
LIABILITIES			
1.	Current account	-	1,528,082
2.	Saving account	-	6,027,191
3.	Time deposit	-	5,477,672
4.	Revenue sharing investment	-	-
5.	Liabilities to Bank Indonesia	-	-
6.	Intebranch liabilities	-	1,189,237
7.	Spot and derivatives liabilities	-	7,428
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	-	40,488
13.	Intebranch liabilities	-	-
a.	Conducting operational activities in Indonesia	-	-
b.	Conducting operational activities outside Indonesia	-	-
14.	Deferred tax liabilities	-	-
15.	Other liabilities	-	638,344
16.	Profit sharing investment	-	-
	TOTAL LIABILITIES		14,908,442
EQUITIES			
17.	Paid in capital	-	-
a.	Capital	-	13,000,000
b.	Unpaid capital -/-	-	(9,180,333)
c.	Treasury stock -/-	-	-
18.	Additional paid in capital	-	25,097
a.	Agio	-	-
b.	Diagno -/-	-	-
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	-	3,127
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	-	(18,336)
g.	Income taxes related to other comprehensive income	-	(246)
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	-	(288,428)
	TOTAL EQUITIES		4,095,455
	TOTAL LIABILITIES AND EQUITIES		19,063,897

COMMITMENTS AND CONTINGENCIES
AS AT 30 November 2016

NO.	ACCOUNT	BANK (in million Rupiah)	
		30-Nov-2016	30-Nov-2016
I			
1.	Unused loan facilities	-	-
a.	Rupiah	-	-
b.	Foreign currency	-	-
2.	Outstanding spot and derivatives (purchased)	-	633,248
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	-	6,756
ii.	Uncommitted	-	2,019,954
2.	Undisbursed loan facilities to other banks	-	-
a.	Committed	-	-
i.	Rupiah	-	-
ii.	Foreign currency	-	-
b.	Uncommitted	-	2,297
i.	Rupiah	-	-
ii.	Foreign currency	-	-
3.	Outstanding irrevocable L/C	-	-
a.	Foreign L/C	-	1,747
b.	Local L/C	-	-
4.	Outstanding spot and derivatives (sold)	-	646,062
5.	Others	-	-
III CONTINGENT RECEIVABLES			
1.	Received guarantees	-	-
a.	Rupiah	-	3,654
b.	Foreign currency	-	97,338
2.	Accrued interest	-	-
a.	Loan interest	-	82,318
3.	Others	-	-
IV CONTINGENT LIABILITIES			
1.	Issued guarantees	-	-
a.	Rupiah	-	-
b.	Foreign currency	-	39,662
2.	Others	-	-

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME
FOR PERIOD FROM 1 JANUARY TO 30 November 2016

NO.	ACCOUNT	BANK (in million Rupiah)	
		1 Jan - 30 Nov 2016	1 Jan - 30 Nov 2016
OPERATING INCOME AND EXPENSES			
A. Interest Income and Expenses			
1.	Interest Income	-	1,427,864
a.	Rupiah	-	1,339,388
b.	Foreign currency	-	88,476
2.	Interest expenses	-	479,485
a.	Rupiah	-	464,748
b.	Foreign currency	-	14,737
	Net Interest Income		948,379
B. Operating Income and Expenses Other than Interest			
1.	Operating Income other than Interest	-	505,351
a.	Positive mark to market on financial assets	-	9,850
i.	Securities	-	195
ii.	Loans	-	-
iii.	Spot and derivative	-	9,655
iv.	Other financial assets	-	-
b.	Negative mark to markets on financial liabilities	-	-
c.	Gain on sale of financial assets	-	62,741
i.	Securities	-	62,741
ii.	Loans	-	-
iii.	Other financial assets	-	-
d.	Gain on spot and derivatives (realised)	-	120,073
e.	Gain on investment under equity method	-	-
f.	Dividend	-	-
g.	Commission/provision/fee and administration	-	310,270
h.	Recovery impairment	-	1,073
i.	Other income	-	1,344
2.	Operating Expenses other than Interest	-	1,815,819
a.	Negative mark to market on financial assets	-	4,051
i.	Securities	-	421
ii.	Loans	-	-
iii.	Spot and derivatives	-	3,630
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)	-	36,436
e.	Impairment of financial assets	-	610,772
i.	Securities	-	610,772
ii.	Loans	-	-
iii.	Sharia financing	-	-
iv.	Other financial assets	-	-
f.	Losses on Operating risk	-	192
g.	Losses on investment under equity method	-	169
h.	Commission/provision/fee and administration	-	567,475
i.	Impairment of other assets (non financial assets)	-	-
j.	Personnel expenses	-	29,972
k.	Promotion expenses	-	552,565
l.	Other expenses	-	(1,310,468)
	Net Operating Expenses Other than Interest		(362,089)
	OPERATING INCOME		(362,089)
NON OPERATING INCOME (EXPENSES)			
1.	Gain/(loss) on sale of fixed assets and equipment	-	11,119
2.	Gain/(loss) on foreign exchange translation	-	(13,400)
3.	Other non operating income/(expenses)	-	(3,883)
	NON OPERATING INCOME		(6,169)
	CURRENT YEAR PROFIT BEFORE TAX EXPENSES		(368,258)
Income tax expenses			
a.	Estimated current year tax	-	79,830
b.	Deferred tax income	-	79,830
	CURRENT YEAR PROFIT AFTER TAX		(288,428)
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	-	21,666
c.	The effective portion of cash flow hedge	-	-
d.	Others	-	-
e.	Income tax from accounts which are reclassified to statements of income	-	(7,730)
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX		13,936
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)		(274,492)