

STATEMENTS OF FINANCIAL POSITION AS AT 31 December 2016		
(in million Rupiah)		
NO.	ACCOUNT	BANK 31 December 2016
ASSET		
1.	Cash	216,261
2.	Placement to Bank Indonesia	1,963,528
3.	Placement with other bank	2,266,159
4.	Spot and derivatives receivables	248
5.	Securities	-
	a. Measured at fair value through profit and loss	28,746
	b. Available for sale	1,972,218
	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	-
9.	Loans	-
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loan and receivables	-
10.	Sharia financing	11,697,793
11.	Equity investment	64
12.	Impairment on financial assets -/-	-
	a. Securities	-
	b. Loans	(522,137)
	c. Others	(32)
13.	Intangible assets	739,349
	Accumulated amortisation on intangible assets -/-	(278,093)
14.	Fixed assets and equipment	671,419
	Accumulated depreciation on fixed assets and equipment -/-	(529,059)
15.	Non productive Assets	-
	a. Abandoned property	899
	b. Foreclosed assets	1,613
	c. Suspense accounts	-
	d. Interbranch assets	-
	i. Conducting operational activities in Indonesia	7
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment of non financial assets -/-	(72)
17.	Leasing	-
18.	Deferred tax assets	149,462
19.	Other assets	426,546
	TOTAL ASSET	18,804,919
LIABILITIES AND EQUITIES		
LIABILITIES		
1.	Current account	1,447,487
2.	Saving account	6,852,679
3.	Time deposit	5,936,119
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1,065,081
7.	Spot and derivatives liabilities	4,880
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	27,194
13.	Interbranch liabilities	-
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	538,335
16.	Profit sharing investment	-
	TOTAL LIABILITIES	14,871,775
EQUITIES		
17.	Paid in capital	-
	a. Capital	13,000,000
	b. Unpaid capital -/-	(9,190,533)
	c. Treasury stock -/-	-
18.	Additional paid in capital	-
	a. Ago	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	6,179
	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	1,304
	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	(453,028)
	TOTAL EQUITIES	3,933,144
	TOTAL LIABILITIES AND EQUITIES	18,804,919

COMMITMENTS AND CONTINGENCIES AS AT 31 December 2016		
(in million Rupiah)		
NO.	ACCOUNT	BANK 31 December 2016
I		
1.	Unused loan facilities	-
	a. Rupiah	-
	b. Foreign currency	-
2.	Outstanding spot and derivatives (purchased)	437,095
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	-
	i. Committed	6,539
	ii. Uncommitted	-
2.	Undebursed loan facilities to other banks	2,151,735
	a. BANK	-
	i. Rupiah	-
	ii. Foreign currency	-
	b. Others	-
	i. Committed	-
	ii. Uncommitted	2,151,735
3.	Outstanding irrevocable L/C	-
	a. Foreign L/C	2,795
	b. Local L/C	-
4.	Outstanding spot and derivatives (sold)	490,505
5.	Others	-
III CONTINGENT RECEIVABLES		
1.	Received guarantees	-
	a. Rupiah	3,854
	b. Foreign currency	13,991
2.	Accrued interest	82,432
	a. Loan interest	-
	b. Other interest	-
IV CONTINGENT LIABILITIES		
1.	Issued guarantees	138,210
	a. Rupiah	-
	b. Foreign currency	39,428
2.	Others	-

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE INCOME FOR PERIOD FROM 1 JANUARY TO 31 December 2016		
(in million Rupiah)		
NO.	ACCOUNT	BANK 1 Jan - 31 December 2016
OPERATING INCOME AND EXPENSES		
A. Interest Income and Expenses		
1.	Interest Income	1,549,027
	a. Rupiah	1,453,600
	b. Foreign currency	95,427
2.	Interest expenses	523,360
	a. Rupiah	507,638
	b. Foreign currency	15,722
	Net interest income	1,025,667
B. Operating Income and Expenses Other than Interest		
1.	Operating Income other than Interest	515,268
	a. Positive mark to market on financial assets	9,638
	i. Securities	-
	ii. Loans	18
	iii. Spot and derivative	9,620
	iv. Other financial assets	-
	b. Negative mark to markets on financial liabilities	-
	c. Gain on sale of financial assets	68,181
	i. Securities	68,181
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain on spot and derivatives (realised)	118,355
	e. Gain on investment under equity method	-
	f. Dividend	-
	g. Commission/provision/fee and administration	317,077
	h. Recovery impairment	660
	i. Other income	1,357
2.	Operating Expenses other than Interest	2,147,220
	a. Negative mark to market on financial assets	10,294
	i. Securities	98
	ii. Loans	-
	iii. Spot and derivatives	-
	iv. Other financial assets	10,196
	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)	31,444
	e. Impairment of financial assets	854,771
	i. Securities	854,771
	ii. Loans	-
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses on Operating risk	202
	g. Losses on investment under equity method	-
	h. Commission/provision/fee and administration	15,722
	i. Impairment of other assets (non financial assets)	211
	j. Personal expenses	610,630
	k. Promotion expenses	35,177
	l. Other expenses	589,769
	Net Operating Expenses Other than Interest	(1,631,952)
	OPERATING INCOME	(606,285)
NON OPERATING INCOME (EXPENSES)		
1.	Gain/(loss) on sale of fixed assets and equipment	25,922
2.	Gain/(loss) on foreign exchange translation	(1,125)
3.	Other non operating income/(expenses)	(4,201)
	NON OPERATING INCOME	20,596
	CURRENT YEAR PROFIT BEFORE TAX EXPENSES	(585,689)
	Income tax expenses	132,661
	a. Estimated current year tax	-
	b. Deferred tax income	132,661
	CURRENT YEAR PROFIT AFTER TAX	(453,028)
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	24,718
	c. The effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax from accounts which are reclassified to statements of income	(6,180)
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	18,538
	TOTAL CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	(434,490)