

**STATEMENT OF FINANCIAL POSITION**

MONTHLY

PERIOD OF FEBRUARY 28, 2015

(In Million Rupiah)

No.	Account	FEBRUARY 28, 2015
<b>ASSET</b>		
1.	Cash	35,513
2.	Placement to Bank Indonesia	1,066,101
3.	Interbank placement	150,101
4.	Spot and derivatives Claims	-
5.	Securities	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	198,927
	d. Loans and receivables	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Claims on securities purchased under reverse repo (reverse repo)	-
8.	Acceptance claims	5,546
9.	Loans	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	3,636,986
10.	Sharia Financing	-
11.	Inclusion	10

12.	Impairment on financial assets - / -	
	a. Securities	-
	b. Credit	(9,283)
	c. Other	(16)
13.	Intangible assets	13,207
	Accumulated amortization of intangible assets - / -	(10,987)
14.	Fixed assets and inventory	214,465
	Accumulated depreciation of fixed assets and equipment - / -	(80,822)
15.	Non-productive assets	
	a. Abandoned property	1,701
	b. Foreclosed assets	1,342
	c. Suspended account	-
	d. Interbranch Assets	
	i. Conducting operational activities in Indonesia	-
	ii. Conducting operational activities outside Indonesia	-
16.	Impairment on non-financial assets - / -	-
17.	Lease financing	-
18.	Deferred tax assets	3,272
19.	Other assets	68,802
<b>TOTAL ASSET</b>		<b>5,233,865</b>
<b>LIABILITY AND EQUITY</b>		

<b>LIABILITY</b>		
1.	Giro	502,377
2.	Savings	384,422
3.	Time deposit	3,617,905
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	865
7.	Liability of spot and derivatives	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	5,546
10.	Securities issued	-
11.	Loans received	-
12.	Deposit guarantee	-
13.	Liabilities interoffice	
	a. Conducting operational activities in Indonesia	-
	b. Conducting operational activities outside Indonesia	-
	Deferred tax liabilities	-
14.	Other liabilities	112,420
15.	Profit sharing investment	-
16.	<b>TOTAL LIABILITY</b>	<b>4,623,535</b>

**STATEMENT OF FINANCIAL POSITION**

MONTHLY

PERIOD OF FEBRUARY 28, 2015

(In Million Rupiah)

No.	Account	FEBRUARY 28, 2015
	<b>EQUITY</b>	
17.	Paid-up capital	
	a. Authorized capital	800,000
	b. Unpaid capital - / -	(569,000)
	c. Repurchased shares ( <i>treasury stock</i> ) - / -	-
18.	Additional paid-in capital	
	a. Agio	10,990
	b. Disagio - / -	-
	c. Capital contribution	-
	d. Capital paid in advance	-
	e. Others	-
19.	Other comprehensive Income (loss)	
	a. Adjustments due to the translation of financial statements in foreign currency	-
	b. Difference in revaluation of fixed assets	-
	c. Others	-
20.	Difference of quasi reorganization	-
21.	Difference of entities under common control	-
22.	Capital loan	-
23.	Reserves	
	a. General reserve	22,500

	b. Backup reserve	-
24.	Profit/loss	
	a. Previous years	337,876
	b. Current year	7,964
	<b>TOTAL EQUITY</b>	<b>610,330</b>
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>5,233,865</b>

**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**

MONTHLY

PERIOD OF JANUARY 1 TO FEBRUARY 28, 2015

(In million Rupiah)

No.	Account	FEBRUARY 28, 2015
<b>INCOME AND EXPENSES FROM OPERATIONS</b>		
<b>A</b>	Interest Income and Expenses	
	<b>1. Interest Income</b>	
	a. Rupiah	96,489
	b. Foreign exchange	878
	<b>2. Interest Expense</b>	
	a. Rupiah	57,543
	b. Foreign exchange	758
	<b>Income (Expense) of Net interest</b>	<b>39,066</b>
<b>B</b>	<b>Operational Income and Expenses other than Interest</b>	
	<b>1. Operational Income Other than Interest</b>	
	a. Increase in fair value of financial assets	
	i. Securities	-
	ii. Credit	-
	iii. Spot and Derivatives	-
	iv. Other financial assets	-
	b. Decrease in fair value of financial liabilities	-
	c. Profit on sale of financial assets	

i. Securities	-
ii. Credit	-
iii. Other financial assets	-
d. Profit of spot transactions and derivatives ( <i>realized</i> )	-
e. Profit from investments by equity method	-
f. Dividend	3
g. Commission/provision/fee and administration	3,388
h. Restoration of loan loss provisioning	-
i. Other income	1,040
<b>2. Operational Expenses Other than Interest</b>	<b>33,255</b>
a. Decrease in fair value of financial assets	
i. Securities	-
ii. Credit	-
iii. Spot and Derivatives	-
iv. Other financial assets	-
b. Increase in fair value of financial liabilities	-
c. Loss on sale of financial assets	
i. Securities	-
ii. Credit	-
iii. Other financial assets	-

d. Loss of spot transactions and derivatives ( <i>realized</i> )	-
e. Impairment losses on financial assets ( <i>impairment</i> )	
i. Securities	-
ii. Credit	2,876
iii. Sharia financing	-
iv. Other financial assets	-
f. Losses related to operational risk	1
g. Losses from investments by equity method	-
h. Commission/provision/fee and administration	-
i. Impairment losses on other assets (non-financial)	-
j. Laborexenses	17,614
k. Promotional expenses	269
l. Other expenses	12,495
<b>Operational Income (Expense) Other than Net Interest</b>	<b>(28,824)</b>
<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>10,242</b>



**STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME**

MONTHLY

PERIOD OF JANUARY 1 TO FEBRUARY 28, 2015

(In million Rupiah)

<b>No.</b>	<b>Account</b>	<b>FEBRUARY 28, 2015</b>
<b>NON-OPERATIONAL INCOME AND (EXPENSES)</b>		
1.	Profit (loss) on sale of fixed assets and inventory	214
2.	Profit (losses) on translation of foreign currency transactions	175
3.	Other non-operating Income (expenses)	(12)
	<b>NON-OPERATIONAL PROFIT (LOSS)</b>	<b>377</b>
	<b>PROFIT (LOSS) FOR CURRENT YEAR BEFORE TAX</b>	<b>10,619</b>
	Income tax	
	a. Estimated taxes for current year	2,655
	b. Deferred tax Income (expense)	-
	<b>PROFIT (LOSS) FOR CURRENT YEAR AFTER TAX NET</b>	<b>7,964</b>

**REPORT ON COMMITMENTS AND CONTINGENCIES**

MONTHLY

PERIOD OF MARCH 31, 2015

(In million Rupiah)

No.	ACCOUNT	MARCH 31, 2015
<b>I</b>	<b>RECEIVABLE COMMITMENT</b>	
	1. Undrawn loan facilities <ul style="list-style-type: none"> <li>a. Rupiah</li> <li>b. Foreign exchange</li> </ul> 2. Position of spot purchase and outstanding derivatives <ul style="list-style-type: none"> <li>3. Others</li> </ul>	- - - -
<b>II</b>	<b>COMMITMENT LIABILITY</b>	
	1. credit facilities to customers who have not withdrawn <ul style="list-style-type: none"> <li>a. SOE                             <ul style="list-style-type: none"> <li><i>i. Committed</i> <ul style="list-style-type: none"> <li>- Rupiah</li> <li>- Foreign exchange</li> </ul> </li> <li><i>ii. Uncommitted</i> <ul style="list-style-type: none"> <li>- Rupiah</li> <li>- Foreign exchange</li> </ul> </li> </ul> </li> <li>b. Others                             <ul style="list-style-type: none"> <li><i>i. Committed</i></li> <li><i>ii. Uncommitted</i></li> </ul> </li> </ul> 2. Credit facilities to other banks that have	- - - - - - 810,052 -

	not been withdrawn	
	<i>a. Committed</i>	
	- Rupiah	-
	- Foreign exchange	-
	<i>b. Uncommitted</i>	
	- Rupiah	-
	- Foreign exchange	-
	3. Outstanding <i>Irrevocable L/C</i>	
	a. L/C abroad	6,612
	b. L/C in the country	1,656
	4. Position of spot sale and outstanding derivatives	-
	5. Others	-
<b>III</b>	<b>RECEIVABLE CONTINGENCIES</b>	
	1. Guarantees received	
	a. Rupiah	-
	b. Foreign exchange	-
	2. Income interest under settlements	
	a. Loan interests	231
	b. Other interests	-
	3. Others	-
<b>IV</b>	<b>CONTINGENT LIABILITIES</b>	
	6. Guarantees issued	
	a. Rupiah	13,719
	b. Foreign exchange	-
	2. Others	170,762