

STATEMENT OF FINANCIAL POSITION

Monthly
PERIOD OF JULY 31, 2016
(In Million Rupiah)

No. POS - POS	July 31, 2016
ASSETS	
1.Cash	41,648
2.Placement to Bank Indonesia	1,423,683
3.Interbank placement	72,761
4.Spot and derivatives claims	-
5.Securities	
a. Measured at fair value through profit and loss	-
b. Available for sale	-
c. Hold to maturity	428,711
d. Loan and receivables	-
6.Securities sold under repurchase agreement (repo)	-
7.Claims on securities bought under reverse repo	-
8.Acceptance claims	5,919
9.Loans	
a. Measured at fair value through profit and loss	-
b. Available for sale	-
c. Hold to maturity	-
d. Loan and receivables	4,468,336
10.Sharia financing	-
11.Equity investment	10
12.Impairment on financial assets -/-	
a. Securities	-
b. Loans	(36,940)
c. Others	(16)
13.Intangible assets	13,871
Accumulated amortisation on intangible assets -/-	(12,066)
14.Fixed assets and equipment	784,139
Accumulated depreciation on fixed assets and equipment -/-	(50,180)
15.Non Productive Asset	
a. Abandoned property	1,701
b. Foreclosed assets	1,099
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	4,509
19.Other assets	56,095
TOTAL ASSETS	7,203,280
LIABILITIES AND EQUITIES	
LIABILITIES	
1.Current account	537,741
2.Saving account	431,560
3.Time deposit	4,842,610
4.Revenue sharing investment	-
5.Liabilities to Bank Indonesia	-
6.Interbank liabilities	1,957
7.Spot and derivatives liabilities	-
8.Liabilities on securities sold under repurchase agreement	-
9.Acceptance liabilities	5,919
10.Issued securities	-
11.Loans received	-
12.Margin deposit	2,984
13.Interbranch liabilities	
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14.Deferred tax liabilities	-
15.Other liabilities	124,113
16.Profit Sharing investment	-
TOTAL LIABILITIES	5,946,884

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No. POS - POS	July 31, 2016
EQUITIES	
17. Paid in capital	
a. Capital	800,000
b. Unpaid capital -/-	(569,000)
c. treasury stock -/-	-
18. Additional paid in capital	
a. Agio	10,990
b. Disagio -/-	-
c. Donated capital	-
d. Fund for paid up capital	-
e. Others	-
19. Other comprehensive gain (loss)	
a. Translation adjustment	-
b. Gain (loss) on value changes of financial assets categorized as available for sale	-
c. Effective portion of cash flow hedge	-
d. Difference in fixed asset revaluation	590,161
e. Portion of other comprehensive income from associates	-
f. Gain (loss) on defined benefit actuarial program	(2,424)
g. Income tax of other comprehensive income	-
h. Others	-
20. Reserves of quaty reorganization	-
21. Difference in restructuring under common control	-
22. Other Equities	-
23. Reserves	
a. General reserves	27,500
b. Appropriated reserves	-
24. Gain/loss	
a. Previous years	362,319
b. Current year	36,850
TOTAL EQUITIES	1,256,396
TOTAL LIABILITIES AND EQUITIES	7,203,280

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO JULY 31, 2016

(In Million Rupiah)

No.	POS - POS	July 31, 2016
OPERATIONAL INCOME AND EXPENSES		
A.	Interest income and expenses	
1.	Interest income	
a.	Rupiah	414,333
b.	Foreign currency	4,225
2.	Interest expenses	
a.	Rupiah	222,320
b.	Foreign currency	1,754
	Net interest income (expenses)	194,484
B.	Operational Income and Expenses Other than Interest	
1.	Operational Income Other than Interest	
a.	Positive mark to market on financial assets	
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	-
iv.	Other financial assets	-
b.	Negative mark to market on financial liabilities	-
c.	Gain on sale of financial assets	
i.	Securities	-
ii.	Loans	-
iii.	Other financial assets	-
d.	Gain on spot and derivatives (realised)	-
e.	Gain on investment under equity method	-
f.	Dividend	9
g.	Comission/provision/fee and administration	9,769
h.	Recovery of impairment	-
i.	Other income	3,660
2.	Operational Expenses Other than Interest	159,061
a.	Negative mark to market on financial assets	
i.	Securities	-
ii.	Loans	-
iii.	Spot and derivatives	-
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)	-
e.	Impairment of financial assets	
i.	Securities	-
ii.	Loans	19,357
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Losses on operational risk	5
g.	Losses on investment under equity method	-
h.	Commission/provision/fee, and administration	-
i.	Impairment of other assets (non financial assets)	-
j.	Personnel expenses	78,312
k.	Promotion expenses	2,924
l.	Other expenses	58,463
	Net Operational Income (Expenses) Other than Interest	(145,623)
	OPERATIONAL PROFIT (LOSS)	48,861

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO JULY 31, 2016

(In Million Rupiah)

No.	POS - POS	July 31, 2016
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	183
2.	Gain (loss) on foreign exchange translation	68
3.	Other non operational income (expenses)	21
	NON OPERATIONAL PROFIT (LOSS)	272
	CURRENT YEAR PROFIT (LOSS)	49,133
4.	Income taxes	
a.	Estimated current year tax	12,283
b.	Deferred tax income (expenses)	-
	NET PROFIT (LOSS)	36,850
		-
a.	Gain on fixed asset revaluation	-
b.	Gain (loss) on defined benefit actuarial program	-
c.	Portion of other comprehensive income from associates	-
d.	Others	-
		-
a.	Translation adjustment from foreign currency	-
b.	Gain (loss) on value changes of financial assets categorized as available for sale	-
c.	Effective portion of cash flow hedge	-
d.	Others	-
		-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	36,850
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

REPORT ON COMMITMENT AND CONTINGENCIES

Monthly
PERIOD OF JULY 31, 2016
(In Million Rupiah)

No.	POS - POS	July 31, 2016
I. COMMITTED CLAIMS		
1.	Unused borrowing	
a.	Rupiah	-
b.	Foreign currency	-
2.	Outstanding spot and derivatives (purchased)	-
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	1,058,165
ii.	Uncommitted	-
2.	Undisbursed loan facilities to other banks	
a.	Committed	
-	Rupiah	-
-	Foreign Currency	-
b.	Uncommitted	
-	Rupiah	-
-	Foreign Currency	-
3.	Outstanding irrevocable L/C	
a.	Foreign L/C	11,219
b.	Local L/C	-
4.	Outstanding spot and derivatives (sold)	-
5.	Others	-
III. CONTINGENT CLAIMS		
1.	Received guarantees	
a.	Rupiah	-
b.	Foreign currency	-
2.	Accrued interest	
a.	Loan interest	229
b.	Other interest	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Issued guarantees	
a.	Rupiah	24,003
b.	Foreign currency	-
2.	Others	127,076