

STATEMENT OF FINANCIAL POSITION

MONTHLY

PERIOD OF AUGUST 31, 2015

(In Million Rupiah)

No.	Account	AUGUST 31, 2015
ASSET		
1.	Cash	58,268
2.	Placement to Bank Indonesia	1,354,019
3.	Interbank placement	137,851
4.	Spot and derivatives Claims	-
5.	Securities	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	310,596
	d. Loans and receivables	-
6.	Securities sold under repurchase agreements (repo)	-
7.	Claims on securities purchased under reverse repo (reverse repo)	-
8.	Acceptance claims	11,513
9.	Loans	
	a. Measured at fair value through profit/loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	4,023,473
10.	Sharia Financing	-
11.	Inclusion	10

12.	Impairment on financial assets - / -	
	a. Securities	-
	b. Credit	(15,240)
	c. Other	(18)
13.	Intangible assets	13,256
	Accumulated amortization of intangible assets - / -	(11,440)
14.	Fixed assets and inventory	216,753
	Accumulated depreciation of fixed assets and equipment - / -	(83,816)
15.	Non-productive assets	
	a. Abandoned property	1,701
	b. Foreclosed assets	1,099
	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	2,597
19.	Other assets	53,195
TOTAL ASSET		6,073,817
LIABILITY AND EQUITY		

LIABILITY		
1.	Giro	763,182
2.	Savings	435,621
3.	Time deposit	4,130,821
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	1,326
7.	Liability of spot and derivatives	-
8.	Liabilities on securities sold under repurchase agreement (repo)	-
9.	Acceptance liabilities	11,513
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	108,216
15.	Profit sharing investment	-
16.	TOTAL LIABILITY	5,450,734

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MONTHLY

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(In Million Rupiah)

No.	Account	AUGUST 31, 2015
	EQUITY	
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. Gain (loss) on value changes of financial assets categorized as available for sale	-
	c. Effective portion of cash flow hedge	-
	d. Gain on fixed asset revaluation	-
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on defined benefit actuarial	-

	program	
	g. Income tax of other comprehensive income	-
	h. Others	-
20.	Difference of quasi reorganization	-
21.	Difference of entities under common control	-
22.	Other equity	-
23.	Reserves	
	a. General reserve	25,0 00
	b. Backup reserve	-
24.	Profit/loss	
	a. previous years	322,191
	b. Current year	33,902
	TOTAL EQUITY	623,083
	TOTAL LIABILITIES AND EQUITY	6,073,817

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

MONTHLY

PERIOD OF JANUARY 1 TO JULY 31, 2015

(In million Rupiah)

No.	Account	JULY 31, 2015
INCOME AND EXPENSES FROM OPERATIONS		
A	Interest Income and Expenses	
	1. Interest Income	
	a. Rupiah	424,710
	b. Foreign exchange	2,953
	2. Interest Expense	
	a. Rupiah	252,425
	b. Foreign exchange	2,559
	Income (Expense) of Net interest	172,679
B	Operational Income and Expenses other than Interest	
	1. Operational Income Other than Interest	
	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	10
	g. Commission/provision/fee and administration	13,316
	h. Restoration of loan loss provisioning	-
	i. Other income	2,654
	2. Operational Expenses Other than Interest	144,552
	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	10,492
iii. Sharia financing	-
iv. Other financial assets	-
f. Losses related to operational risk	9
g. Losses from investments by equity method	-
h. Commission/provision/fee and administration	-
i. Impairment losses on other assets (non-financial)	-
j. Labor expenses	73,426
k. Promotional expenses	1,270
l. Other expenses	53,355
Operational Income (Expense) Other than Net Interest	(128,572)
PROFIT (LOSS) FROM OPERATIONS	44,107

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

MONTHLY

PERIOD OF JANUARY 1 TO JULY 31, 2015

(In million Rupiah)

No.	Account	JULY 31, 2015
NON-OPERATIONAL INCOME AND (EXPENSES)		
1.	Profit (loss) on sale of fixed assets and inventory	461
2.	Profit (losses) on translation of foreign currency transactions	657
3.	Other non-operating Income (expenses)	(22)
	NON-OPERATIONAL PROFIT (LOSS)	1,096
	CURRENT YEAR PROFIT (LOSS)	45,203
4.	Income tax	
	a. Estimated taxes for current year	11,301
	b. Deferred tax Income (expense)	-
	NET PROFIT	33,902
	OTHER COMPREHENSIVE INCOME	-
1.	Accounts that will not be reclassified into income	
	a. Gain on fixed asset revaluation	-
	b. Gain (loss) on defined benefit actuarial program	-
	c. Portion of other comprehensive income from associates	-
	d. Others	-

	e. Income tax related to accounts that will be reclassified to income	-
2.	Accounts that will be reclassified into income	
	a. Translation adjustment from foreign currency	-
	b. Gain (loss) on value changes of financial assets	-
	c. Effective portion of cash flow hedge	-
	d. Others	-
	e. Income tax related to accounts that will be reclassified to income	-
	OTHER COMPREHENSIVE INCOME OF CURRENT YEAR - NET OF APPLICABLE INCOME TAX	-
	TOTAL OF CURRENT YEAR COMPREHENSIVE PROFIT (LOSS)	33,902
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

REPORT ON COMMITMENTS AND CONTINGENCIES

MONTHLY

PERIOD OF AUGUST 31, 2015

(In million Rupiah)

No.	ACCOUNT	AUGUST 31, 2015
I	RECEIVABLE COMMITMENT	
	1. Undrawn loan facilities	
	a. Rupiah	-
	b. Foreign exchange	-
	2. Position of spot purchase and outstanding derivatives	-
	3. Others	-
II	COMMITMENT LIABILITY	
	1. credit facilities to customers who have not withdrawn	
	a. SOE	
	<i>i. Committed</i>	
	- Rupiah	-
	- Foreign exchange	-
	<i>ii. Uncommitted</i>	
	- Rupiah	-
	- Foreign exchange	-
	b. Others	
	<i>i. Committed</i>	954,366
	<i>ii. Uncommitted</i>	-
	2. Credit facilities to other banks that have	

	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 Foreign	1,849
	b. L/C Domestic	-
	4. Position of spot sale and outstanding derivatives	-
	5. Others	-
III	RECEIVABLE CONTINGENCIES	
	1. Guarantees received	
	a. Rupiah	-
	b. Foreign exchange	-
	2. Income interest under settlements	
	a. Loan interests	230
	b. Other interests	-
	3. Others	-
IV	CONTINGENT LIABILITIES	
	6. Guarantees issued	
	a. Rupiah	18,734
	b. Foreign exchange	-
	2. Others	149,745