

# STATEMENT OF FINANCIAL POSITION

Monthly

PERIOD OF NOVEMBER 30, 2015

(In Million Rupiah)

No.	POS - POS	November 30, 2015
<b>ASSETS</b>		
1.	Cash	56,066
2.	Placement to Bank Indonesia	953,469
3.	Interbank placement	107,384
4.	Spot and derivatives claims	-
5.	Securities	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	358,449
d.	Loan and receivables	-
6.	Securities sold under repurchase agreement (repo)	-
7.	Claims on securities bought under reverse repo	-
8.	Acceptance claims	8,226
9.	Loans	
a.	Measured at fair value through profit and loss	-
b.	Available for sale	-
c.	Hold to maturity	-
d.	Loan and receivables	4,299,482
10.	Sharia financing	-
11.	Equity investment	10
12.	Impairment on financial assets -/-	
a.	Securities	-
b.	Loans	(19,420)
c.	Others	(16)
13.	Intangible assets	13,556
Accumulated amortisation on intangible assets -/-		(11,645)
14.	Fixed assets and equipment	216,966
Accumulated depreciation on fixed assets and equipment -/-		(85,798)
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	2,597
19.	Other assets	69,527
<b>TOTAL ASSETS</b>		<b>5,971,653</b>
<b>LIABILITIES AND EQUITIES</b>		
<b>LIABILITIES</b>		
1.	Current account	635,015
2.	Saving account	422,385
3.	Time deposit	4,140,872
4.	Revenue sharing investment	-
5.	Liabilities to Bank Indonesia	-
6.	Interbank liabilities	3,990
7.	Spot and derivatives liabilities	-
8.	Liabilities on securities sold under repurchase agreement	-
9.	Acceptance liabilities	8,226
10.	Issued securities	-
11.	Loans received	-
12.	Margin deposit	2,128
13.	Interbranch liabilities	
a.	Conducting operational activities in Indonesia	-
b.	Conducting operational activities outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	114,622
16.	Profit Sharing investment	-
<b>TOTAL LIABILITIES</b>		<b>5,327,238</b>

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PERIOD OF NOVEMBER 30, 2015

(In Million Rupiah)

No.	POS - POS	November 30, 2015
	<b>EQUITIES</b>	
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	-
	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.	Reserves of quaty reorganization	-
21.	Difference in restructuring under common control	-
22.	Ekuitas lainnya	-
23.	Reserves	
	a. General reserves	25,000
	b. Appropriated reserves	-
24.	Gain/loss	
	a. Previous years	322,191
	b. Current year	55,234
	<b>TOTAL EQUITIES</b>	<b>644,415</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>5,971,653</b>

# STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO NOVEMBER 30, 2015

(In Million Rupiah)

No.	POS - POS	November 30, 2015
<b>OPERATIONAL INCOME AND EXPENSES</b>		
A.	Interest income and expenses	
1.	Interest income	
a.	Rupiah	597,233
b.	Foreign currency	4,021
2.	Interest expenses	
a.	Rupiah	345,899
b.	Foreign currency	3,504
	Net interest income (expenses)	251,851
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	10
g.	Comission/provision/fee and administration	18,747
h.	Recovery of impairment	-
i.	Other income	3,838
2.	Operational Expenses Other than Interest	202,155
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	14,760
iii.	Sharia financing	-
iv.	Other financial assets	-
f.	Losses on operational risk	14
g.	Losses on investment under equity method	-
h.	Commission/provision/fee, and administration	-
i.	Impairment of other assets (non financial assets)	-
j.	Personnel expenses	101,448
k.	Promotion expenses	1,735
l.	Other expenses	84,198
	Net Operational Income (Expenses) Other than Interest	(179,560)
	<b>OPERATIONAL PROFIT (LOSS)</b>	<b>72,291</b>

# STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO NOVEMBER 30, 2015

(In Million Rupiah)

No.	POS - POS	November 30, 2015
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	466
2.	Gain (loss) on foreign exchange translation	904
3.	Other non operational income (expenses)	(16)
	NON OPERATIONAL PROFIT (LOSS)	1,354
	CURRENT YEAR PROFIT (LOSS)	73,645
4.	Income taxes	
a.	Estimated current year tax	18,411
b.	Deferred tax income (expenses)	-
	NET PROFIT (LOSS)	55,234
		-
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	55,234
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

# REPORT ON COMMITMENT AND CONTINGENCIES

Monthly  
PERIOD OF OCTOBER 31, 2015  
(In Million Rupiah)

No.	POS - POS	November 30, 2015
<b>I. COMMITTED CLAIMS</b>		
1.	Unused borrowing	
a.	Rupiah	-
b.	Foreign currency	-
2.	Outstanding spot and derivatives (purchased)	-
3.	Others	-
<b>II. COMMITTED LIABILITIES</b>		
1.	Undisbursed loan facilities to debtors	
a.	BUMN	
i.	Committed	
-	Rupiah	-
-	Foreign Currency	-
ii.	Uncommitted	
-	Rupiah	-
-	Foreign Currency	-
b.	Others	
i.	Committed	1,016,312
ii.	Uncommitted	-
2.	Undisbursed loan facilities to other banks	
a.	Committed	
-	Rupiahs	-
-	Foreign Currency	-
b.	Uncommitted	
-	Rupiahs	-
-	Foreign Currency	-
3.	Outstanding irrevocable L/C	
a.	Foreign L/C	17,838
b.	L/C dalam negeri Local L/C	-
4.	Outstanding spot and derivatives (sold)	-
5.	Others	-
<b>III. CONTINGENT CLAIMS</b>		
1.	Received guarantees	
a.	Rupiah	-
b.	Foreign currency	-
2.	Accrued interest	
a.	Loan interest	231
b.	Other interest	-
3.	Others	-
<b>IV. CONTINGENT LIABILITIES</b>		
1.	Issued guarantees	
a.	Rupiah	19,111
b.	Foreign currency	-
2.	Others	148,334