

STATEMENT OF FINANCIAL POSITION

Monthly
PERIOD OF NOVEMBER 30, 2016
(In Million Rupiah)

No. ITEMS	November 30, 2016
ASSETS	
1.Cash	47,287
2.Placement to Bank Indonesia	984,791
3.Interbank placement	88,441
4.Spot and derivatives claims	-
5.Securities	
a. Measured at fair value through profit and loss	-
b. Available for sale	-
c. Hold to maturity	592,360
d. Loan and receivables	-
6.Securities sold under repurchase agreement (repo)	-
7.Claims on securities bought under reverse repo	-
8.Acceptance claims	11,409
9.Loans	
a. Measured at fair value through profit and loss	-
b. Available for sale	-
c. Hold to maturity	-
d. Loan and receivables	4,489,558
10.Sharia financing	-
11.Equity investment	10
12.Impairment on financial assets -/-	
a. Securities	-
b. Loans	(41,296)
c. Others	(16)
13.Intangible assets	13,873
Accumulated amortisation on intangible assets -/-	(12,247)
14.Fixed assets and equipment	785,643
Accumulated depreciation on fixed assets and equipment -/-	(51,775)
15.Non Productive Asset	
a. Abandoned property	1,701
b. Foreclosed assets	4,172
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	45,162
TOTAL ASSETS	6,963,582
LIABILITIES AND EQUITIES	
LIABILITIES	
1.Current account	574,937
2.Saving account	451,848
3.Time deposit	4,501,167
4.Revenue sharing investment	-
5.Liabilities to Bank Indonesia	-
6.Interbank liabilities	979
7.Spot and derivatives liabilities	-
8.Liabilities on securities sold under repurchase agreement	-
9.Acceptance liabilities	11,409
10.Issued securities	-
11.Loans received	-
12.Margin deposit	250
13.Interbranch liabilities	
a. Conducting operational activities in Indonesia	-
b. Conducting operational activities outside Indonesia	-
14.Deferred tax liabilities	-
15.Other liabilities	137,674
16.Profit Sharing investment	-
TOTAL LIABILITIES	5,678,264

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No. ITEMS	November 30, 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	65,772
TOTAL EQUITIES	1,285,318
TOTAL LIABILITIES AND EQUITIES	6,963,582

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO NOVEMBER 30, 2016

(In Million Rupiah)

No.	ITEMS	November 30, 2016
OPERATIONAL INCOME AND EXPENSES		
A. Interest income and expenses		
1. Interest income		
	a. Rupiah	650,892
	b. Foreign currency	6,441
2. Interest expenses		
	a. Rupiah	342,858
	b. Foreign currency	2,328
	Net interest income (expenses)	312,147
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. Dividend	20
	f. Gain on investment under equity method	-
	g. Commission/provision/fee and administration	15,359
	h. Recovery of impairment	-
	i. Other income	6,311
	2. Operational Expenses Other than Interest	246,909
	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	26,593
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses on operational risk	23
	g. Losses on investment under equity method	-
	h. Commission/provision/fee, and administration	-
	i. Impairment of other assets (non financial assets)	-
	j. Personnel expenses	123,876
	k. Promotion expenses	4,759
	l. Other expenses	91,658
	Net Operational Income (Expenses) Other than Interest	(225,219)
	OPERATIONAL PROFIT (LOSS)	86,928

STATEMENT OF COMPREHENSIVE INCOME AND OTHER INCOME

Monthly

PERIOD OF JANUARY 1 TO NOVEMBER 30, 2016

(In Million Rupiah)

No.	ITEMS	November 30, 2016
NON OPERATIONAL INCOME (EXPENSES)		
1.	Gain (loss) on sale of fixed assets and equipment	574
2.	Gain (loss) on foreign exchange translation	193
3.	Other non operational income (expenses)	1
	NON OPERATIONAL PROFIT (LOSS)	768
	CURRENT YEAR PROFIT (LOSS)	87,696
4.	Income taxes	
a.	Estimated current year tax	21,924
b.	Deferred tax income (expenses)	-
	NET PROFIT (LOSS)	65,772
	OTHER COMPREHENSIVE GAIN	-
	1. Item That Will Not Be Reclassified to Profit or Loss	
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 items that will be reclassified to profit or loss	-
	2. Item That Will be Classified to Profit or Loss	
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	-
e.	Income tax related to items that will be reclassified to profit or loss	-
	OTHER COMPREHENSIVE INCOME OF THE CURRENT YEAR - NET OF APPLICABLE INCOME TAX	-
	CURRENT YEAR TOTAL COMPREHENSIVE PROFIT	65,772
	TRANSFER OF PROFIT (LOSS) TO HEAD OFFICE	-

REPORT ON COMMITMENT AND CONTINGENCIES

Monthly
PERIOD OF NOVEMBER 30, 2016
(In Million Rupiah)

No.	ITEMS	November 30, 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	1,106,269
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	23,669
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	230
b.	Other interest	-
3.	Others	-
IV. CONTINGENT LIABILITIES		
1.	Issued guarantees	
a.	Rupiah	44,300
b.	Foreign currency	-
2.	Others	131,050