

BALANCE SHEETS
As of January 31, 2016

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		January 31, 2016
ASSETS		
1.	Cash	20,110,663
2.	Placements with Bank Indonesia	79,527,736
3.	Placements with other banks	17,394,631
4.	Spot and derivative receivables	281
5.	Securities	
	a. Measured at fair value through profit and loss	615,971
	b. Available for sale	51,657,934
	c. Held to maturity	59,943,343
	d. Loans and receivables	7,344,043
6.	Securities sold under repurchase agreement (repo)	11,157,533
7.	Securities purchased with agreement to resell (reverse repo)	16,681,193
8.	Acceptances receivables	5,591,510
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	550,777,195
10.	Sharia financing	-
11.	Investments in shares	4,949,988
12.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(17,888,690)
	c. Others	-
13.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
14.	Premises and equipment	14,085,179
	Accumulated depreciation on premises and equipment -/-	(6,313,039)
15.	Aset non produktif	
	a. Abandoned properties	9,191
	b. Foreclosed assets	28,978
	c. Suspense account	-
	d. Inter office assets	
	a. Operational activities conducted in Indonesia	321
	b. Operational activities conducted outside Indonesia	-
16.	Impairment on non financial assets -/-	-
17.	Finance leased	-
18.	Deferred tax assets	1,534,891
19.	Other assets	14,105,237
TOTAL ASSETS		831,314,089

BALANCE SHEETS
As of January 31, 2016

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		January 31, 2016
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	104,305,713
2.	Savings deposits	254,036,043
3.	Time deposits	267,331,412
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	56,669
6.	Liabilities to other banks	12,469,070
7.	Spot and derivative payable	493,069
8.	Liabilities on securities sold under repurchase agreements	10,927,341
9.	Acceptances payable	5,591,510
10.	Securities issued	10,264,329
11.	Fund borrowings	31,893,832
12.	Margin deposits received	16,468
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	19,180,894
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	716,566,350
EQUITY		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(2,418,948)
18.	Additional Paid-in Capital	
	a. Agio	2,773,858
	b. Disagio -/-	-
	c. Donated capital	-
	d. Funds for paid up capital	-
	e. Others	-
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	55,208
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(647,814)
	c. Effective portion of cash flow	-
	d. Difference in fixed asset revaluation	-
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on Gain defined benefit actuarial program	532,411
	g. Income tax of other comprehensive Income	-
	h. Others	-
20.	Difference in quasi reorganization	-
21.	Difference in restructuring under common control	-
22.	Other equity	-
23.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	15,093,057
24.	Retained Earning	
	a. Previous years	88,078,932
	b. Current year	2,091,059
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	114,747,739
25.	Minority interest	
	TOTAL EQUITIES	114,747,739
TOTAL LIABILITIES AND EQUITIES		831,314,089

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to January 31, 2016

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK January 31, 2016
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	6,725,519
	b. Foreign currencies	631,386
2.	Interest expenses	
	a. Rupiah	1,995,517
	b. Foreign currencies	181,371
	Net interest income (expenses)	5,180,017
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	2,036
	ii. Loans	-
	iii. Spot and derivative	-
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	8,476
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	150,370
	e. Gain from investment in shares with equity method	-
	f. Dividend	-
	g. Fees/commissions and administrative	650,213
	h. Correction on allowance for impairment	-
	i. Other income	758,450
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot dan derivative	188,153
	iv. Other financial assets	-
	b. Increase in fair value of financial assets (mark to market)	-
	c. Losses from sale of financial assets	
	i. Securities	-
	ii. Loans	-
	iii. Other financial assets	-
	d. Losses from spot and derivative transaction (realised)	-
	e. Impairment	
	i. Securities	-
	ii. Loans	1,252,785
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	4,676
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	27
	i. Losses from decreases in value of non financial assets	-
	j. Salaries and employee benefits	1,445,733
	k. Promotion expenses	35,148
	l. Other expenses	1,125,559
	Other Operating Income (expenses)	(2,482,536)
	INCOME FROM OPERATIONS	2,697,481

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to January 31, 2016

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK January 31, 2016
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	1,426
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	96,799
	NON OPERATING PROFIT (LOSS)	98,225
	PROFIT (LOSS) BEFORE INCOME TAX	2,795,706
	Income tax expenses	
a.	Estimated current tax -/-	563,197
b.	Deffered tax income (expenses)	141,450
	PROFIT (LOSS) AFTER INCOME TAX - NET	2,091,059
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	
a.	Gain on fixed asset revaluation	-
b.	Gains (losses) on defined benefit actuarial of manfaat pasti program	-
c.	Parts of other comprehensive income of associates	-
d.	Others	-
e.	Income tax related to items that will not be reclassified to profit or loss	-
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	6,139
b.	Gains (losses) from changes in the value of financial assets as available for sale	521,753
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(130,438)
	Other comprehensive income of the current year - net of applicable income tax	397,454
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	2,488,513
	Profit attributable to:	
	OWNER	2,091,059
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	2,091,059
	Total comprehensive income attributable to:	
	OWNER	397,454
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	397,454
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	7,272,495
	EARNINGS PER SHARE	84.84

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of January 31, 2016

No.	DESCRIPTION	(In Millions of Rupiah)	
		BANK	
		January 31, 2016	
I	COMMITMENT RECEIVABLES		
	1 Unused fund borrowings facilities		
	a. Rupiah		-
	b. Foreign currencies		-
	2 Outstanding sales position on spot and derivative		12,999,896
	3 Others		-
II	COMMITMENT PAYABLES		
	1 Unused loan facilities granted to customer		
	a. State-owned enterprises		
	i. Committed		
	- Rupiah		-
	- Foreign currencies		-
	ii. Uncommitted		
	- Rupiah		36,153,331
	- Foreign currencies		20,290,340
	b. Others		
	i. Committed		-
	ii. Uncommitted		54,599,028
	2 Unused loan facilities granted to other banks		
	a. Committed		
	i. Rupiah		-
	ii. Foreign currencies		-
	b. Uncommitted		
	i. Rupiah		-
	ii. Foreign currencies		-
	3 Outstanding irrevocable letters of credit		
	a. Foreign letters of credit		11,311,461
	b. Local letters of credit		1,752,190
	4 Outstanding sales position on spot and derivative		11,400,474
	5 Others		-
III.	CONTINGENT RECEIVABLES		
	1 Guarantees received		
	a. Rupiah		-
	b. Foreign currencies		-
	2 Unrecognized interest income		
	a. Interest loans		4,609
	b. Other interest		-
	3 Others		-
IV.	CONTINGENT PAYABLES		
	1 Guarantees issued		
	a. Rupiah		6,959,489
	b. Foreign currencies		16,444,084
	2 Others		-