

BALANCE SHEETS
As of July 31, 2016

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		July 31, 2016
ASSETS		
1.	Cash	19,388,698
2.	Placements with Bank Indonesia	67,181,864
3.	Placements with other banks	19,416,060
4.	Spot and derivative receivables	10,901
5.	Securities	
	a. Measured at fair value through profit and loss	1,914,678
	b. Available for sale	60,362,083
	c. Held to maturity	53,520,694
	d. Loans and receivables	8,940,697
6.	Securities sold under repurchase agreement (repo)	7,952,623
7.	Securities purchased with agreement to resell (reverse repo)	17,697,493
8.	Acceptances receivables	5,480,179
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	587,212,951
10.	Sharia financing	-
11.	Investments in shares	4,967,826
12.	Impairment on financial assets -/-	
	a. Securities	(8,750)
	b. Loans	(21,106,010)
	c. Others	-
13.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
14.	Premises and equipment	29,774,972
	Accumulated depreciation on premises and equipment -/-	(6,793,509)
15.	Aset non produktif	
	a. Abandoned properties	16,223
	b. Foreclosed assets	32,448
	c. Suspense account	-
	d. Inter office assets	
	a. Operational activities conducted in Indonesia	362
	b. Operational activities conducted outside Indonesia	-
16.	Impairment on non financial assets -/-	-
17.	Finance leased	-
18.	Deferred tax assets	1,279,512
19.	Other assets	13,946,840
TOTAL ASSETS		871,188,835

BALANCE SHEETS
 As of July 31, 2016

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		July 31, 2016
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	106,466,814
2.	Savings deposits	261,656,605
3.	Time deposits	281,193,865
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	26,013
6.	Liabilities to other banks	9,452,639
7.	Spot and derivative payable	334,154
8.	Liabilities on securities sold under repurchase agreements	7,697,340
9.	Acceptances payable	5,480,179
10.	Securities issued	18,273,524
11.	Fund borrowings	27,243,785
12.	Margin deposits received	13,346
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	18,254,555
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	736,092,819
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	49,780
	b. Gain (loss) on value changes of financial assets categorized as available for sale	1,541,762
	c. Effective portion of cash flow	-
	d. Difference in fixed asset revaluation	13,824,692
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on Gain defined benefit actuarial program	725,639
	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	3,022,684
	b. Appropriated reserves	15,093,057
24.	Retained Earning	
	a. Previous years	80,459,610
	b. Current year	13,856,591
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	135,096,016
25.	Minority interest	
	TOTAL EQUITIES	135,096,016
TOTAL LIABILITIES AND EQUITIES		871,188,835

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK July 31, 2016
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	50,644,300
	b. Foreign currencies	1,905,667
2.	Interest expenses	
	a. Rupiah	13,776,570
	b. Foreign currencies	1,369,531
	Net interest income (expenses)	37,403,866
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	6,105
	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	202,450
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	-
	e. Gain from investment in shares with equity method	17,837
	f. Dividend	13,621
	g. Fees/commissions and administrative	4,898,921
	h. Correction on allowance for impairment	-
	i. Other income	3,404,015
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot dan derivative	81,738
	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)	220,407
	e. Impairment	
	i. Securities	8,750
	ii. Loans	8,527,023
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	72,098
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	-
	i. Losses from decreases in value of non financial assets	-
	j. Salaries and employee benefits	11,059,666
	k. Promotion expenses	515,492
	l. Other expenses	8,648,952
	Other Operating Income (expenses)	(20,591,177)
	INCOME FROM OPERATIONS	16,812,689

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK July 31, 2016
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	7,693
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	883,279
	NON OPERATING PROFIT (LOSS)	890,972
	PROFIT (LOSS) BEFORE INCOME TAX	17,703,661
	Income tax expenses	
a.	Estimated current tax -/-	4,408,166
b.	Deffered tax income (expenses)	(561,096)
	PROFIT (LOSS) AFTER INCOME TAX - NET	13,856,591
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	
a.	Gain on fixed asset revaluation	13,824,692
b.	Gains (losses) on defined benefit actuarial of manfaat pasti program	257,637
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	(64,409)
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	711
b.	Gains (losses) from changes in the value of financial assets as available for sale	3,441,188
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(860,297)
	Other comprehensive income of the current year - net of applicable income tax	16,599,522
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	30,456,113
	Profit attributable to:	
	OWNER	13,856,591
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	13,856,591
	Total comprehensive income attributable to:	
	OWNER	16,599,522
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	16,599,522
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	7,619,322
	EARNINGS PER SHARE	562.18

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of July 31, 2016

No.	DESCRIPTION	(In Millions of Rupiah)
		BANK July 31, 2016
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	16,514,920
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	46,584,516
	- Foreign currencies	20,338,283
	b. Others	
	i. Committed	-
	ii. Uncommitted	47,908,693
	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	8,112,373
	b. Local letters of credit	2,351,564
	4 Outstanding sales position on spot and derivative	15,049,173
	5 Others	-
III.	CONTINGENT RECEIVABLES	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	4,551
	b. Other interest	-
	3 Others	-
IV.	CONTINGENT PAYABLES	
	1 Guarantees issued	
	a. Rupiah	9,306,805
	b. Foreign currencies	13,334,319
	2 Others	-