

**BALANCE SHEETS**  
As of Mei 31, 2016

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		May 31, 2016
<b>ASSETS</b>		
1.	Cash	21,194,624
2.	Placements with Bank Indonesia	53,884,241
3.	Placements with other banks	16,673,980
4.	Spot and derivative receivables	10,385
5.	Securities	
	a. Measured at fair value through profit and loss	2,676,683
	b. Available for sale	64,956,944
	c. Held to maturity	56,560,283
	d. Loans and receivables	6,821,027
6.	Securities sold under repurchase agreement (repo)	7,272,153
7.	Securities purchased with agreement to resell (reverse repo)	10,942,429
8.	Acceptances receivables	3,510,186
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	574,764,140
10.	Sharia financing	-
11.	Investments in shares	4,961,968
12.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(21,331,697)
	c. Others	-
13.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
14.	Premises and equipment	15,148,936
	Accumulated depreciation on premises and equipment -/-	(6,635,194)
15.	Aset non produktif	
	a. Abandoned properties	12,401
	b. Foreclosed assets	30,637
	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	1,334,707
19.	Other assets	12,624,937
<b>TOTAL ASSETS</b>		<b>825,414,132</b>

**BALANCE SHEETS**  
As of Mei 31, 2016

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		May 31, 2016
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	96,457,369
2.	Savings deposits	249,912,532
3.	Time deposits	272,495,831
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	45,519
6.	Liabilities to other banks	14,651,312
7.	Spot and derivative payable	318,223
8.	Liabilities on securities sold under repurchase agreements	7,210,236
9.	Acceptances payable	3,510,186
10.	Securities issued	19,204,781
11.	Fund borrowings	28,309,782
12.	Margin deposits received	14,908
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	18,130,031
16.	Profit sharing Investment	-
	<b>TOTAL LIABILITIES</b>	<b>710,260,710</b>
<b>EQUITY</b>		
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	60,323
	b. Gain (loss) on value changes of financial assets categorized as available for sale	387,915
	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	468,302
	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	9,139,330
	<b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b>	<b>115,153,422</b>
25.	Minority interest	
	<b>TOTAL EQUITIES</b>	<b>115,153,422</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>825,414,132</b>

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK May 31, 2016
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
<b>1.</b>	<b>Interest income</b>	
	a. Rupiah	35,861,641
	b. Foreign currencies	1,563,447
<b>2.</b>	<b>Interest expenses</b>	
	a. Rupiah	9,852,643
	b. Foreign currencies	990,786
	<b>Net interest income (expenses)</b>	<b>26,581,659</b>
<b>B. Other Operating Income and Expenses</b>		
<b>1.</b>	<b>Other Operating Income</b>	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	1,828
	ii. Loans	-
	iii. Spot and derivative	47,560
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	131,874
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	-
	e. Gain from investment in shares with equity method	11,979
	f. Dividend	13,468
	g. Fees/commissions and administrative	3,308,854
	h. Correction on allowance for impairment	-
	i. Other income	1,741,851
<b>2.</b>	<b>Other Operating Expenses</b>	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot dan derivative	-
	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)	141,329
	e. Impairment	
	i. Securities	-
	ii. Loans	7,371,258
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	16,222
	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	6,857,610
	k. Promotion expenses	323,629
	l. Other expenses	6,790,746
	<b>Other Operating Income (expenses)</b>	<b>(16,243,380)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>10,338,279</b>

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK May 31, 2016
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain (losses) from sale of premises and equipment	4,683
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	827,082
	<b>NON OPERATING PROFIT (LOSS)</b>	831,765
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	11,170,044
	Income tax expenses	
a.	Estimated current tax -/-	2,224,824
b.	Deffered tax income (expenses)	(194,110)
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	9,139,330
<b>OTHER COMPREHENSIVE INCOME</b>		
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	(85,479)
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	21,370
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	11,254
b.	Gains (losses) from changes in the value of financial assets as available for sale	1,902,725
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(475,681)
	Other comprehensive income of the current year - net of applicable income tax	1,374,189
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	10,513,519
	<b>Profit attributable to:</b>	
	OWNER	9,139,330
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	9,139,330
	<b>Total comprehensive income attributable to:</b>	
	OWNER	1,374,189
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	1,374,189
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	<b>DIVIDEND</b>	7,619,322
	<b>EARNINGS PER SHARE</b>	370.80

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
As of Mei 31, 2016

No.	DESCRIPTION	(In Millions of Rupiah)
		BANK May 31, 2016
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	14,078,082
	3 Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	42,344,939
	- Foreign currencies	20,009,025
	b. Others	
	i. Committed	-
	ii. Uncommitted	51,484,843
	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	7,327,835
	b. Local letters of credit	2,244,146
	4 Outstanding sales position on spot and derivative	15,141,264
	5 Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	4,551
	b. Other interest	-
	3 Others	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
	1 Guarantees issued	
	a. Rupiah	8,376,280
	b. Foreign currencies	14,825,031
	2 Others	-