

BALANCE SHEETS
As of November 30, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		November 30, 2015
ASSETS		
1.	Cash	20,057,179
2.	Placements with Bank Indonesia	75,083,342
3.	Placements with other banks	15,603,121
4.	Spot and derivative receivables	3,646
5.	Securities	
	a. Measured at fair value through profit and loss	290,443
	b. Available for sale	50,510,607
	c. Held to maturity	59,005,157
	d. Loans and receivables	8,560,703
6.	Securities sold under repurchase agreement (repo)	7,257,410
7.	Securities purchased with agreement to resell (reverse repo)	15,749,304
8.	Acceptances receivables	5,047,233
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	528,439,498
10.	Sharia financing	-
11.	Investments in shares	3,328,001
12.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(16,921,616)
	c. Others	-
13.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
14.	Premises and equipment	13,326,347
	Accumulated depreciation on premises and equipment -/-	(6,167,307)
15.	Aset non produktif	
	a. Abandoned properties	9,191
	b. Foreclosed assets	27,693
	c. Suspense account	-
	d. Inter office assets	
	a. Operational activities conducted in Indonesia	373
	b. Operational activities conducted outside Indonesia	-
16.	Impairment on non financial assets -/-	-
17.	Finance leased	-
18.	Deferred tax assets	1,527,852
19.	Other assets	10,838,333
TOTAL ASSETS		791,576,510

BALANCE SHEETS
As of November 30, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		November 30, 2015
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	100,892,498
2.	Savings deposits	243,758,719
3.	Time deposits	249,902,136
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	488,344
6.	Liabilities to other banks	15,252,348
7.	Spot and derivative payable	794,962
8.	Liabilities on securities sold under repurchase agreements	7,411,816
9.	Acceptances payable	5,047,233
10.	Securities issued	11,072,643
11.	Fund borrowings	27,841,035
12.	Margin deposits received	16,896
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	17,965,211
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	680,443,841
EQUITY		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(1,111,986)
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	49,979
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(767,015)
	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	344,169
	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	62,874,780
	b. Current year	22,685,852
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	111,132,669
25.	Minority interest	
	TOTAL EQUITIES	111,132,669
TOTAL LIABILITIES AND EQUITIES		791,576,510

STATEMENTS OF PROFIT AND LOSS
 For the periods from January 1 to November 30, 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK November 30, 2015
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	71,538,025
	b. Foreign currencies	3,356,845
2.	Interest expenses	
	a. Rupiah	21,883,822
	b. Foreign currencies	1,665,667
	Net interest income (expenses)	51,345,381
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot and derivative	62,623
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	77,068
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	388,163
	e. Gain from investment in shares with equity method	17,918
	f. Dividend	5,434
	g. Fees/commissions and administrative	6,560,350
	h. Correction on allowance for impairment	-
	i. Other income	3,036,759
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	31,906
	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)	-
	e. Impairment	
	i. Securities	-
	ii. Loans	7,607,251
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	266,113
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	245
	i. Losses from decreases in value of non financial assets	-
	j. Salaries and employee benefits	13,287,533
	k. Promotion expenses	689,701
	l. Other expenses	12,558,747
	Other Operating Income (expenses)	(24,293,181)
	INCOME FROM OPERATIONS	27,052,200

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to November 30, 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		November 30, 2015
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	13,449
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	1,549,059
	NON OPERATING PROFIT (LOSS)	1,562,508
	PROFIT (LOSS) BEFORE INCOME TAX	28,614,708
	Income tax expenses	
a.	Estimated current tax -/-	5,523,006
b.	Deffered tax income (expenses)	405,850
	PROFIT (LOSS) AFTER INCOME TAX - NET	22,685,852
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	307,541
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	(76,885)
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(6,489)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(765,140)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	191,285
	Other comprehensive income of the current year - net of applicable income tax	(349,688)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	22,336,164
	Profit attributable to:	
	OWNER	22,685,852
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	22,685,852
	Total comprehensive income attributable to:	
	OWNER	(349,688)
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	(349,688)
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	7,272,495
	EARNINGS PER SHARE	919.60

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of November 30, 2015

No.	DESCRIPTION	(In Millions of Rupiah)	
		BANK	
		November 30, 2015	
I	COMMITMENT RECEIVABLES		
	1 Unused fund borrowings facilities		
	a. Rupiah		-
	b. Foreign currencies		-
	2 Outstanding sales position on spot and derivative		10,736,945
	3 Others		-
II	COMMITMENT PAYABLES		
	1 Unused loan facilities granted to customer		
	a. State-owned enterprises		
	i. Committed		
	- Rupiah		-
	- Foreign currencies		-
	ii. Uncommitted		
	- Rupiah		39,030,853
	- Foreign currencies		20,781,824
	b. Others		
	i. Committed		-
	ii. Uncommitted		52,408,755
	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		14,876,205
	b. Local letters of credit		3,638,373
	4 Outstanding sales position on spot and derivative		10,820,499
	5 Others		-
III.	CONTINGENT RECEIVABLES		
	1 Guarantees received		
	a. Rupiah		-
	b. Foreign currencies		-
	2 Unrecognized interest income		
	a. Interest loans		4,811
	b. Other interest		-
	3 Others		-
IV.	CONTINGENT PAYABLES		
	1 Guarantees issued		
	a. Rupiah		7,468,635
	b. Foreign currencies		19,304,571
	2 Others		-