

BALANCE SHEETS
As of October 31, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		October 31, 2015
ASSETS		
1.	Cash	19,042,406
2.	Placements with Bank Indonesia	65,507,627
3.	Placements with other banks	11,006,946
4.	Spot and derivative receivables	27,216
5.	Securities	
	a. Measured at fair value through profit and loss	891,035
	b. Available for sale	48,798,183
	c. Held to maturity	57,213,530
	d. Loans and receivables	9,660,537
6.	Securities sold under repurchase agreement (repo)	7,886,113
7.	Securities purchased with agreement to resell (reverse repo)	16,579,266
8.	Acceptances receivables	5,667,899
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	518,747,204
10.	Sharia financing	-
11.	Investments in shares	3,326,363
12.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(17,136,867)
	c. Others	-
13.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
14.	Premises and equipment	13,005,299
	Accumulated depreciation on premises and equipment -/-	(6,105,176)
15.	Aset non produktif	
	a. Abandoned properties	9,169
	b. Foreclosed assets	28,038
	c. Suspense account	-
	d. Inter office assets	
	a. Operational activities conducted in Indonesia	371
	b. Operational activities conducted outside Indonesia	-
16.	Impairment on non financial assets -/-	-
17.	Finance leased	-
18.	Deferred tax assets	1,755,647
19.	Other assets	11,174,767
TOTAL ASSETS		767,085,573

BALANCE SHEETS
As of October 31, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		October 31, 2015
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	101,171,476
2.	Savings deposits	237,148,236
3.	Time deposits	256,376,059
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	406,869
6.	Liabilities to other banks	9,488,773
7.	Spot and derivative payable	1,133,551
8.	Liabilities on securities sold under repurchase agreements	7,974,737
9.	Acceptances payable	5,667,899
10.	Securities issued	10,996,195
11.	Fund borrowings	10,701,773
12.	Margin deposits received	16,941
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	16,134,103
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	657,216,612
EQUITY		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(36,299)
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	47,209
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(938,654)
	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	391,049
	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	20,473,986
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	109,868,961
25.	Minority interest	
	TOTAL EQUITIES	109,868,961
TOTAL LIABILITIES AND EQUITIES		767,085,573

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to October 31, 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK October 31, 2015
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	64,950,513
	b. Foreign currencies	3,067,411
2.	Interest expenses	
	a. Rupiah	19,974,143
	b. Foreign currencies	1,515,335
	Net interest income (expenses)	46,528,446
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	5,584
	ii. Loans	-
	iii. Spot and derivative	23,558
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	66,918
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	377,726
	e. Gain from investment in shares with equity method	16,281
	f. Dividend	5,434
	g. Fees/commissions and administrative	5,872,013
	h. Correction on allowance for impairment	-
	i. Other income	2,737,537
2.	Other Operating Expenses	
	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)	-
	e. Impairment	
	i. Securities	-
	ii. Loans	7,278,151
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	254,395
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	196
	i. Losses from decreases in value of non financial assets	-
	j. Salaries and employee benefits	12,092,966
	k. Promotion expenses	610,117
	l. Other expenses	11,552,424
	Other Operating Income (expenses)	(22,683,198)
	INCOME FROM OPERATIONS	23,845,248

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to October 31, 2015

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		October 31, 2015
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	12,161
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	1,394,835
	NON OPERATING PROFIT (LOSS)	1,406,996
	PROFIT (LOSS) BEFORE INCOME TAX	25,252,244
	Income tax expenses	
a.	Estimated current tax -/-	4,558,616
b.	Deffered tax income (expenses)	219,642
	PROFIT (LOSS) AFTER INCOME TAX - NET	20,473,986
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	370,048
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	(92,512)
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(9,259)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(993,992)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	248,498
	Other comprehensive income of the current year - net of applicable income tax	(477,217)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	19,996,769
	Profit attributable to:	
	OWNER	20,473,986
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	20,473,986
	Total comprehensive income attributable to:	
	OWNER	(477,217)
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	(477,217)
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	7,272,495
	EARNINGS PER SHARE	829.94

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of October 31, 2015

No.	DESCRIPTION	(In Millions of Rupiah)	
		BANK	
		October 31, 2015	
I	COMMITMENT RECEIVABLES		
	1 Unused fund borrowings facilities		
	a. Rupiah		-
	b. Foreign currencies		-
	2 Outstanding sales position on spot and derivative		10,531,280
	3 Others		-
II	COMMITMENT PAYABLES		
	1 Unused loan facilities granted to customer		
	a. State-owned enterprises		
	i. Committed		
	- Rupiah		-
	- Foreign currencies		-
	ii. Uncommitted		
	- Rupiah		38,615,664
	- Foreign currencies		20,791,591
	b. Others		
	i. Committed		-
	ii. Uncommitted		52,197,189
	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		13,873,503
	b. Local letters of credit		3,669,106
	4 Outstanding sales position on spot and derivative		12,417,374
	5 Others		-
III.	CONTINGENT RECEIVABLES		
	1 Guarantees received		
	a. Rupiah		-
	b. Foreign currencies		-
	2 Unrecognized interest income		
	a. Interest loans		4,814
	b. Other interest		-
	3 Others		-
IV.	CONTINGENT PAYABLES		
	1 Guarantees issued		
	a. Rupiah		6,986,724
	b. Foreign currencies		18,934,944
	2 Others		-