

BALANCE SHEETS
As of September 30, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		September 30, 2015
ASSETS		
1.	Cash	20,794,359
2.	Placements with Bank Indonesia	72,735,551
3.	Placements with other banks	14,962,328
4.	Spot and derivative receivables	5,893
5.	Securities	
	a. Measured at fair value through profit and loss	270,333
	b. Available for sale	42,660,417
	c. Held to maturity	57,894,410
	d. Loans and receivables	11,036,677
6.	Securities sold under repurchase agreement (repo)	8,308,671
7.	Securities purchased with agreement to resell (reverse repo)	15,058,922
8.	Acceptances receivables	7,239,477
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	518,965,538
10.	Sharia financing	-
11.	Investments in shares	3,324,071
12.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(17,459,645)
	c. Others	-
13.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
14.	Premises and equipment	12,717,008
	Accumulated depreciation on premises and equipment -/-	(6,029,552)
15.	Aset non produktif	
	a. Abandoned properties	10,340
	b. Foreclosed assets	27,068
	c. Suspense account	-
	d. Inter office assets	
	a. Operational activities conducted in Indonesia	1,125
	b. Operational activities conducted outside Indonesia	-
16.	Impairment on non financial assets -/-	-
17.	Finance leased	-
18.	Deferred tax assets	1,420,199
19.	Other assets	11,872,795
	TOTAL ASSETS	775,815,985

BALANCE SHEETS
As of September 30, 2015

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		September 30, 2015
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	109,565,104
2.	Savings deposits	233,753,601
3.	Time deposits	268,005,902
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	401,902
6.	Liabilities to other banks	4,890,732
7.	Spot and derivative payable	1,592,481
8.	Liabilities on securities sold under repurchase agreements	8,409,770
9.	Acceptances payable	7,239,477
10.	Securities issued	12,787,263
11.	Fund borrowings	6,196,279
12.	Margin deposits received	24,028
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	15,953,384
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	668,819,923
EQUITY		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	-
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	61,226
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(1,720,080)
	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	437,930
	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	18,285,316
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	106,996,062
25.	Minority interest	
	TOTAL EQUITIES	106,996,062
TOTAL LIABILITIES AND EQUITIES		775,815,985

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK September 30, 2015
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	58,140,437
	b. Foreign currencies	2,781,334
2.	Interest expenses	
	a. Rupiah	17,953,890
	b. Foreign currencies	1,392,810
	Net interest income (expenses)	41,575,071
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	306,918
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	55,529
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	246,664
	e. Gain from investment in shares with equity method	13,988
	f. Dividend	5,434
	g. Fees/commissions and administrative	5,216,158
	h. Correction on allowance for impairment	-
	i. Other income	2,510,422
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	25,497
	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	6,891,988
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	49,449
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	464
	i. Losses from decreases in value of non financial assets	-
	j. Salaries and employee benefits	10,887,018
	k. Promotion expenses	531,003
	l. Other expenses	10,343,800
	Other Operating Income (expenses)	(20,374,106)
	INCOME FROM OPERATIONS	21,200,965

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK September 30, 2015
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	11,101
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	1,215,685
	NON OPERATING PROFIT (LOSS)	1,226,786
	PROFIT (LOSS) BEFORE INCOME TAX	22,427,751
	Income tax expenses	
a.	Estimated current tax -/-	3,342,496
b.	Deffered tax income (expenses)	799,939
	PROFIT (LOSS) AFTER INCOME TAX - NET	18,285,316
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	432,556
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	(108,139)
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	4,758
b.	Gains (losses) from changes in the value of financial assets as available for sale	(2,035,893)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	508,973
	Other comprehensive income of the current year - net of applicable income tax	(1,197,745)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	17,087,571
	Profit attributable to:	
	OWNER	18,285,316
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	18,285,316
	Total comprehensive income attributable to:	
	OWNER	(1,197,745)
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	(1,197,745)
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	7,272,495
	EARNINGS PER SHARE	741.22

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of September 30, 2015

No.	DESCRIPTION	(In Millions of Rupiah)	
		BANK	
		September 30, 2015	
I	COMMITMENT RECEIVABLES		
	1 Unused fund borrowings facilities		
	a. Rupiah		-
	b. Foreign currencies		-
	2 Outstanding sales position on spot and derivative		9,248,645
	3 Others		-
II	COMMITMENT PAYABLES		
	1 Unused loan facilities granted to customer		
	a. State-owned enterprises		
	i. Committed		
	- Rupiah		-
	- Foreign currencies		-
	ii. Uncommitted		
	- Rupiah		37,368,381
	- Foreign currencies		22,110,542
	b. Others		
	i. Committed		-
	ii. Uncommitted		50,599,896
	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		8,725,337
	b. Local letters of credit		3,423,101
	4 Outstanding sales position on spot and derivative		10,169,420
	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		6,681,829
	b. Foreign currencies		20,626,900
	2 Others		-