

STATEMENTS OF FINANCIAL POSITION
AS AT 31 DECEMBER 2016 AND 2015
(in million Rupiah)

NO.	ACCOUNTS	INDIVIDUAL		CONSOLIDATED	
		2016	2015 ^{*)}	2016	2015
1.	CASH	2,072,613	2,569,362	2,265,049	2,727,817
2.	Placements with Bank Indonesia	10,294,901	21,748,171	10,294,901	21,748,171
3.	Placements with other banks	3,453,317	7,484,053	4,785,046	9,629,194
4.	Spot and derivative receivables	39,524	335,088	259,123	992,722
5.	Marketable securities	1,702,044	1,190,317	1,702,044	1,190,317
a.	Designated at fair value through profit/loss	18,470,404	10,934,425	20,347,355	11,900,872
b.	Available for sale	1,702,044	1,190,317	1,702,044	1,190,317
c.	Held to maturity	4,949,900	156,580	4,959,900	216,580
6.	Loans and receivables	-	-	-	-
a.	Securities sold under repurchase agreements (repo)	-	-	-	-
b.	Securities purchased under resale agreements (reverse repo)	-	-	-	-
7.	Acceptance receivables	1,935,934	5,069,609	1,935,934	5,069,609
8.	Loans	-	-	-	-
a.	Designated at fair value through profit/loss	-	-	-	-
b.	Available for sale	-	-	-	-
c.	Held to maturity	-	-	-	-
d.	Loans and receivables	92,956,163	99,651,820	91,996,163	99,651,820
e.	Loans and receivables	3,318,984	3,191,167	3,318,984	3,191,167
9.	Consumer financing receivables	-	-	-	-
10.	Allowance for impairment losses on consumer financing receivables	-	-	-	-
11.	Premium receivables	-	-	-	-
12.	Reinsurance Assets	-	-	-	-
13.	Investments	7,705,928	7,025,897	7,705,928	7,025,897
14.	Allowance for impairment losses on financial assets	-	-	-	-
a.	Marketable securities	(37,665)	(600)	(37,665)	(600)
b.	Loans	(3,326,631)	(3,359,932)	(3,326,631)	(3,359,932)
c.	Others	(8,580)	(34,316)	(8,580)	(42,896)
15.	Intangible assets	1,187,256	1,062,447	1,187,256	1,062,447
16.	Accumulated amortisation on intangible assets	(685,832)	(796,310)	(685,832)	(796,310)
17.	Fixed assets and equipment	4,237,374	5,425,935	4,237,374	5,425,935
18.	Accumulated depreciation of fixed assets and equipment	(2,300,617)	(2,900,350)	(2,300,617)	(2,900,350)
19.	Non-earning assets	16,397	16,397	16,397	16,397
a.	Idle properties	134,108	134,108	134,108	134,108
b.	Suspense accounts	1,644	1,722	1,644	1,722
c.	Interbranch liabilities	-	-	-	-
d.	Conducting operational activities in Indonesia	-	-	-	-
e.	Conducting operational activities outside Indonesia	-	-	-	-
20.	Allowance for impairment losses on non-financial assets	-	-	-	-
21.	Leased tax assets	1,774,946	1,401,227	1,774,946	1,401,227
22.	Other assets	1,935,599	2,294,215	1,935,599	2,294,215
	TOTAL ASSETS	149,434,988	162,083,292	147,086,738	180,857,412
1.	LIABILITIES AND EQUITY				
1.	Current accounts	15,227,449	16,332,699	14,472,679	15,565,399
2.	Savings	32,111,848	32,955,400	32,111,848	32,955,400
3.	Time deposits	64,670,116	64,571,510	64,670,116	64,571,510
4.	Revered sharing investment funds	2,988,924	2,465,240	2,988,924	2,465,240
5.	Deferred premium income	-	-	-	-
6.	Unearned premium reserve	-	-	-	-
7.	Loans from Bank Indonesia	-	-	-	-
8.	Borrowings from other banks	2,876,136	1,827,201	2,876,136	1,827,201
9.	Spot and derivative liabilities	49,468	123,991	49,468	123,991
10.	Securities sold under repurchase agreements (repo)	-	-	-	-
11.	Acceptance payables	1,935,934	5,112,899	1,935,934	5,112,899
12.	Marketable securities issued	509,863	8,397,979	509,863	8,397,979
13.	Borrowings	2,846,164	1,704,884	2,846,164	1,704,884
14.	Security deposits	20,134	20,983	20,134	20,983
15.	Interbranch liabilities	-	-	-	-
a.	Conducting operational activities in Indonesia	-	-	-	-
b.	Conducting operational activities outside Indonesia	-	-	-	-
16.	Deferred tax liabilities	-	-	-	-
17.	Other liabilities	3,543,385	3,326,509	3,543,385	3,326,509
18.	Profit sharing investment funds	-	-	-	-
	TOTAL LIABILITIES	113,891,826	128,151,153	113,708,758	153,642,963
19.	Issued and fully paid capital	-	-	-	-
a.	Authorized capital	12,238,589	12,238,589	12,238,589	12,238,589
b.	Unpaid capital	(6,337,407)	(6,337,407)	(6,337,407)	(6,337,407)
c.	Treasury stock	-	-	-	-
20.	Additional paid-up capital	-	-	-	-
a.	Agio	7,250,109	7,250,109	7,250,109	7,250,109
b.	Diagno	-	-	-	-
c.	Donated capital	-	-	-	-
d.	Capital paid in advance	-	-	-	-
e.	Others	-	-	-	-
21.	Other comprehensive income	-	-	-	-
a.	Adjustment in foreign currencies translation	-	-	-	-
b.	Gains (losses) from changes in the value of financial assets as available for sale	85,537	30,364	85,537	30,364
c.	Effective portion on fair value for cash flow hedge	(8,157)	(18,091)	(8,157)	(18,091)
d.	Gain on revaluation of fixed asset	-	-	-	-
e.	Part of other comprehensive income of associates	-	-	-	-
f.	Actuarial gain (loss) from defined benefit program	(249,804)	(307,845)	(249,804)	(307,845)
g.	Income tax related to components of other comprehensive income	37,543	78,550	37,543	78,550
22.	Difference in quasi-reorganisation	-	-	-	-
23.	Increase in restructuring value of transaction of entities	-	-	-	-
24.	Other Equity	-	-	-	-
25.	Reserves	-	-	-	-
a.	General reserves	326,740	302,807	326,740	302,807
b.	Specific reserves	-	-	-	-
26.	Retained earnings	19,930,472	18,278,989	19,930,472	18,278,989
a.	Current year	2,669,480	2,393,300	2,669,480	2,393,300
b.	Previous years	17,260,992	15,885,689	17,260,992	15,885,689
	TOTAL EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY	35,943,042	33,943,042	35,943,042	33,943,042
27.	Non-controlling interests	-	-	-	-
	TOTAL EQUITY	35,943,042	33,943,042	35,943,042	33,943,042
	TOTAL LIABILITIES AND EQUITY	149,434,988	162,083,292	147,086,738	180,857,412

ASSET QUALITY AND OTHER INFORMATION
AS AT 31 DECEMBER 2016 AND 2015
(in million Rupiah)

NO.	ACCOUNTS	2016					2015 ^{*)}				
		Current	Special Mention	Substandard	Doubtful	Loss	Current	Special Mention	Substandard	Doubtful	Loss
1.	RELATED PARTIES										
1.	Placements with other banks	18,641	-	-	-	-	18,641	-	-	-	-
2.	Foreign currencies	18,641	-	-	-	-	18,641	-	-	-	-
3.	Marketable securities	69,641	-	-	-	-	69,641	-	-	-	-
4.	Securities sold under repurchase agreements (repo)	4,124	-	-	-	-	4,124	-	-	-	-
5.	Foreign currencies	69,641	-	-	-	-	69,641	-	-	-	-
6.	Acceptance receivables	2,560	-	-	-	-	2,560	-	-	-	-
7.	Debtors micro, small and medium	980,924	-	-	-	-	980,924	-	-	-	-
a.	Foreign currencies	980,924	-	-	-	-	980,924	-	-	-	-
b.	Non-earning assets	980,924	-	-	-	-	980,924	-	-	-	-
c.	Foreign currencies	980,924	-	-	-	-	980,924	-	-	-	-
d.	Properties loan	10,449	-	-	-	-	10,449	-	-	-	-
e.	Temporary equity investment	7,541,463	-	-	-	-	7,541,463	-	-	-	-
f.	Others	10,449	-	-	-	-	10,449	-	-	-	-
8.	Commitments and contingencies to third parties	261,231	197	-	-	-	261,231	197	-	-	-
9.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
10.	Non-earning assets	261,231	197	-	-	-	261,231	197	-	-	-
11.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
12.	Properties loan	10,449	-	-	-	-	10,449	-	-	-	-
13.	Temporary equity investment	7,541,463	-	-	-	-	7,541,463	-	-	-	-
14.	Others	10,449	-	-	-	-	10,449	-	-	-	-
15.	Commitments and contingencies to third parties	261,231	197	-	-	-	261,231	197	-	-	-
16.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
17.	Non-earning assets	261,231	197	-	-	-	261,231	197	-	-	-
18.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
19.	Properties loan	10,449	-	-	-	-	10,449	-	-	-	-
20.	Temporary equity investment	7,541,463	-	-	-	-	7,541,463	-	-	-	-
21.	Others	10,449	-	-	-	-	10,449	-	-	-	-
22.	Commitments and contingencies to third parties	261,231	197	-	-	-	261,231	197	-	-	-
23.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
24.	Non-earning assets	261,231	197	-	-	-	261,231	197	-	-	-
25.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
26.	Properties loan	10,449	-	-	-	-	10,449	-	-	-	-
27.	Temporary equity investment	7,541,463	-	-	-	-	7,541,463	-	-	-	-
28.	Others	10,449	-	-	-	-	10,449	-	-	-	-
29.	Commitments and contingencies to third parties	261,231	197	-	-	-	261,231	197	-	-	-
30.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
31.	Non-earning assets	261,231	197	-	-	-	261,231	197	-	-	-
32.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
33.	Properties loan	10,449	-	-	-	-	10,449	-	-	-	-
34.	Temporary equity investment	7,541,463	-	-	-	-	7,541,463	-	-	-	-
35.	Others	10,449	-	-	-	-	10,449	-	-	-	-
36.	Commitments and contingencies to third parties	261,231	197	-	-	-	261,231	197	-	-	-
37.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
38.	Non-earning assets	261,231	197	-	-	-	261,231	197	-	-	-
39.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
40.	Properties loan	10,449	-	-	-	-	10,449	-	-	-	-
41.	Temporary equity investment	7,541,463	-	-	-	-	7,541,463	-	-	-	-
42.	Others	10,449	-	-	-	-	10,449	-	-	-	-
43.	Commitments and contingencies to third parties	261,231	197	-	-	-	261,231	197	-	-	-
44.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
45.	Non-earning assets	261,231	197	-	-	-	261,231	197	-	-	-
46.	Foreign currencies	261,231	197	-	-	-	261,231	197	-	-	-
47.	Properties loan	10,449	-	-	-	-	10,449	-	-	-	-
48.	Temporary equity investment	7,541,463	-	-	-						