

## The Amount of Transactions with Related Parties

Details of the transaction balances with related parties on December 31, 2015 and 2014 are as follows:

Transactions with Related Parties in 2014-2015 (IDR million)

Description	2014	2015
<b>Asset</b>		
Clearing account in other banks (Note 5a)	20.937	24.515
Subscription in Bank Indonesia and other banks (Note 6b)	1.503.078	1.991.278
Securities (Note 7a*)	14.803.097	16.516.404
Government bonds (Note 8)	86.153.906	103.869.361
Other collections – commercial transactions (Note 9a)	6.414.623	7.051.775
Derivative collection (Note 11)	5.087	32.152
Granted credit (Notes 12A.a and 12B.g)	67.613.532	75.405.807
Consumer financing receivable (Note 13a)	7.420	5.886
Acceptance collection (Note 15a)	252.138	409.880
Total assets to related parties	176.774.538	205.307.058
<b>Total consolidated assets</b>	<b>855.039.673</b>	<b>910.063.409</b>
<b>Percentage of total assets to related parties against total consolidated assets</b>	<b>20,67%</b>	<b>22,56%</b>
<b>Liability</b>		
Customer savings		
• Clearing account/wadiah clearing account (Note 21a)	19.751.219	38.252.185
• Savings/wadiah savings (Note 22a)	121.683	1.342.075
• Time deposits (Note 23a)	33.459.942	37.257.210
Savings from other banks		
• Clearing account and savings (Note 24a)	25.569	70.176
Inter-bank call money (Note 25a)	-	600.000
Derivative liability (Note 11)	8.679	3.095
Liabilities against sold securities with repurchase commitment (Note 28)	-	467.123
Acceptance liability (Note 29a)	1.366.249	606.737
Issued securities (Note 30)	437.000	587.750
Received loan (Note 36)	252.149	25.178
Subordination loan (Note 37)	1.909.800	1.687.800
Total liabilities to related parties	57.332.290	80.899.329
<b>Total consolidated liabilities</b>	<b>697.019.624</b>	<b>736.198.705</b>
<b>Percentage of total liabilities to related parties against total consolidated liabilities</b>	<b>8,32%</b>	<b>10,99%</b>
<b>Temporary syirkah fund (Note 38)</b>	<b>492.425</b>	<b>666.356</b>
<b>Percentage against total temporary syirkah funds</b>	<b>0,93%</b>	<b>1,23%</b>
<b>Statements of Comprehensive Income</b>		
Interest income from government bonds and treasury bills (Note 41)	4.681.935	5.364.814
<b>Percentage to interest income and sharia income</b>	<b>7,47%</b>	<b>7,49%</b>
Interest expense from fund borrowing (Note 42)	59.292	3.759
Percentage to interest expense and sharia expense	0,25%	0,01%
<b>Commitments and contingencies (Note 53)</b>		
Unused loan facilities granted	26.730.367	20.811.629
Outstanding irrevocable letters of credit	8.325.989	5.107.643
Guarantees issued in the form of bank guarantee	17.401.095	23.280.899
Guarantees issued in the form of Standby letters of credit	6.510.384	6.560.416
Total commitments and contingencies for related parties	58.967.835	55.760.587
<b>Total commitments and contingencies for consolidated</b>	<b>154.689.201</b>	<b>174.421.838</b>
<b>Percentage total commitments and contingencies of related parties to consolidated asset</b>	<b>38,12%</b>	<b>31,97%</b>

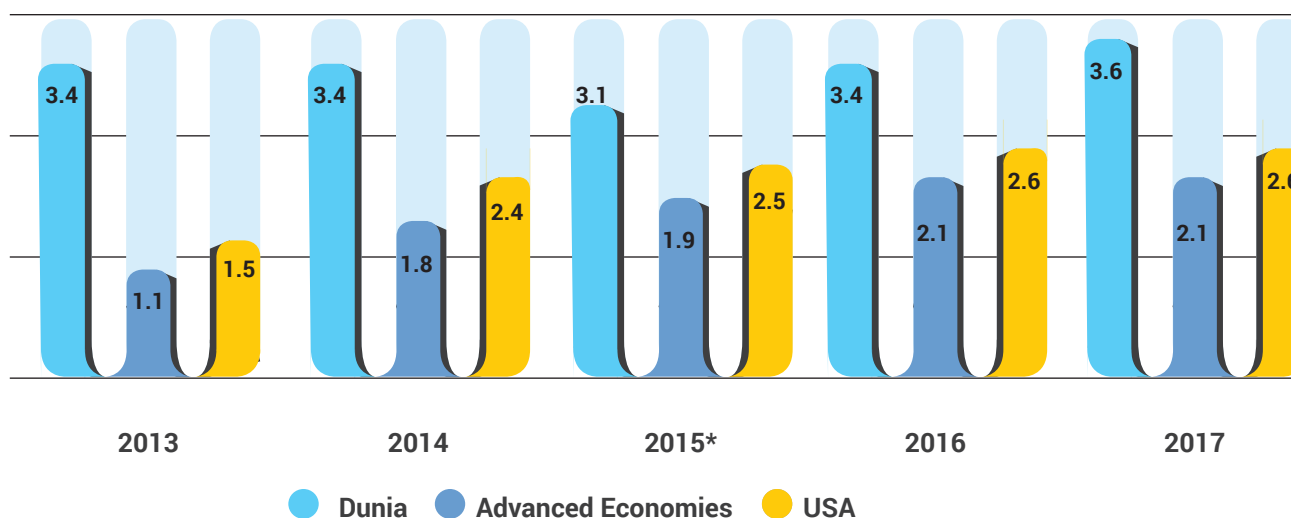
\*) Gross presentation before discount which is not amortized yet and (losses)/profits which are not yet realized from (decrease)/increase of securities values.

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## business prospect

### Economic Projection

Based on World Economics Outlook (WEO) projection, released by the IMF in January 2016, the global economic growth for 2016 is estimated 3.4%, higher than that of 2015 which amounted to 3.1%.



Source: World Economics Outlook (WEO), January 2016