

REGENT OF GRESIK

REGULATION OF THE REGENT OF GRESIK

NUMBER 10 OF 2013

ON

RATIFICATION OF THE ANNUAL REPORT OF THE REGIONAL ENTERPRISE, PEOPLES CREDIT BANK, BANK GRESIK, FISCAL YEAR 2012

BY THE BLESSINGS OF ALMIGHTY GOD

The Regent of Gresik,

Considering: a. that in order to fulfill the obligations mandated by the Regional Regulation and to realize the transparency of the financial condition and performance of the Regional Enterprise, Peoples Credit Bank, Bank Gresik, it is necessary to provide information on the implementation of the 2012 work plan as an annual report;

b. that in accordance with the provisions of Section 94, paragraph (1) of the Regional Regulation of Gresik Regency Number 5 of 2008 on the Regional Enterprise, Peoples Credit Bank, Bank Gresik, it reads that the Board of Directors shall submit the annual calculation consisting of the balance sheet and profit and loss statement which have been audited by a Public Accountant to the Supervisory Board and forwarded to the Regional Head no later than 4 (four) months after the end of the fiscal year for ratification;

c. that in accordance with the Minutes of Meeting dated April 10, 2012 regarding the Discussion Meeting on the Annual Report and Financial Report of PD. BPR Bank Gresik for the year 2012 and the Letter of the Supervisory Board of PD. BPR Bank Gresik Number: 700/336/437.83/2013 dated April 11, 2013 regarding the Ratification of the Annual Report, the Request for Ratification of the Annual Report of PD BPR Bank Gresik for the Year 2012 needs to be followed up;

d. that based on the considerations as referred to in points a, b, and c, it is necessary to issue a Regent Regulation on the Ratification of the Annual Report of the Regional Enterprise, Peoples

Credit Bank, Bank Gresik, Fiscal Year 2012;

- Considering: 1. Law Number 5 of 1962 on Regional Enterprises (State Gazette of the Republic of Indonesia of 1962 Number 10, Supplement to the State Gazette of the Republic of Indonesia Number 2387) as amended by Law Number 6 of 1969 (State Gazette of the Republic of Indonesia of 1969 Number 37, Supplement to the State Gazette of the Republic of Indonesia Number 2901);
2. Law Number 17 of 2003 on State Finances (State Gazette of the Republic of Indonesia of 2003 Number 47, Supplement to the State Gazette of the Republic of Indonesia Number 4286);
3. Law Number 1 of 2004 on State Treasury (State Gazette of the Republic of Indonesia of 2004 Number 5, Supplement to the State Gazette of the Republic of Indonesia Number 4355);
4. Law Number 32 of 2004 on Regional Government (State Gazette of 2004 Number 125, Supplement to the State Gazette Number 4437) as amended twice by Law Number 12 of 2008 (State Gazette of the Republic of Indonesia of 2008 Number 59, Supplement to the State Gazette of the Republic of Indonesia Number 4844);
5. Law Number 33 of 2004 on Financial Balance between the Central Government and Regional Governments (State Gazette of the Republic of Indonesia of 2004 Number 126, Supplement to the State Gazette of the Republic of Indonesia Number 4438);
6. Law Number 12 of 2011 on the Formation of Legislation (State Gazette of the Republic of Indonesia of 2011 Number 82, Supplement to the State Gazette of the Republic of Indonesia Number 5234);
7. Government Regulation Number 58 of 2005 on Regional Financial Management (State Gazette of the Republic of Indonesia of 2005 Number 140, Supplement to the State Gazette of the Republic of Indonesia Number 4578);
8. Government Regulation Number 38 of 2007 on the Division of Government Affairs between the Central Government, Provincial Governments, and Regency/City Governments (State Gazette of the Republic of Indonesia of 2007 Number 82, Supplement to the State Gazette of the Republic of Indonesia Number 4737);
9. Regulation of the Minister of Home Affairs Number 3 of 1998 on the Legal Form of Regional-Owned Enterprises (BUMD);
10. Regulation of the Minister of Home Affairs Number 13 of 2006 on Guidelines for Regional

Financial Management as amended twice by Regulation of the Minister of Home Affairs Number 21 of 2011;

11. Regulation of the Minister of Home Affairs Number 22 of 2006 on the Management of Regional Government-Owned Peoples Credit Banks;

12. Regional Regulation of Gresik Regency Number 10 of 2006 on the Main Principles of Regional Financial Management (Gresik Regency Regional Gazette of 2006 Number 10 Series C);

13. Regional Regulation of Gresik Regency Number 5 of 2008 on the Establishment of the Regional Enterprise, Peoples Credit Bank, Bank Gresik;

DECIDES:

To Enact: THE REGENT REGULATION ON THE RATIFICATION OF THE ANNUAL REPORT OF THE REGIONAL ENTERPRISE, PEOPLES CREDIT BANK, BANK GRESIK, FISCAL YEAR 2012.

Section 1

This Regent Regulation ratifies the Annual Report of PD BPR Bank Gresik for the year 2012.

Section 2

The ratification of the Annual Report of PD BPR Bank Gresik for the year 2012 as referred to in Section 1 is as follows:

I. Balance Sheet as of December 31, 2012 consists of:

a. Assets

Description	Amount
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Assets	
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Cash	89,679,737
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Interest income received	34,328,180
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Interbank Assets	7,809,603,624
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PPAP PPBL	(38,705,596)
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Loans granted 15,922,116,858

- Debit balance 16,167,878,025

- Credit provision (245,761,167)

Allowance for write-off of

Productive Assets (170,292,891)

Collateral taken over 37,777,300

Fixed Assets and Inventory 185,529,949

Other Assets 59,596,139

Assets 23,929,633,300

b. Liabilities

Description Amount

Liabilities

Short-term Liabilities 102,616,862

Interest payable 31,302,157

Deposits 15,232,495,439

- Savings 7,069,195,439

- Deposits 8,163,300,000

Deposits from Other Banks 250,000,000

Other Liabilities 91,440,336

Capital 20,000,000,000

Unpaid-in Capital (13,500,000,000)

General Reserve 439,121,711

Purpose Reserve 439,483,832

Retained Earnings/previous year -

Profit/Loss 843,172,963

Liabilities 23,929,633,300

II. Profit/(Loss) for 2012 consists of:

a. Total Revenue of Rp. 3,857,969,738.00 (Three billion eight hundred fifty-seven million nine hundred sixty-nine thousand seven hundred thirty-eight Rupiah)

- b. Total Expenses of Rp. 2,836,756,266.00 (Two billion eight hundred thirty-six million seven hundred fifty-six thousand two hundred sixty-six Rupiah)
- c. Profit before tax of Rp. 967,326,838.00 (Nine hundred sixty-seven million three hundred twenty-six thousand eight hundred thirty-eight Rupiah)
- d. Tax of Rp 124,153,875.00 (One hundred twenty-four million one hundred fifty-three thousand eight hundred seventy-five Rupiah)
- e. Net Profit after Tax of Rp 843,172,963.00 (Eight hundred forty-three million one hundred seventy-two thousand nine hundred sixty-three Rupiah)

III. Cash Receipts and Disbursements for 2012 consists of:

- a. Total Cash Receipts of Rp 48,541,962,737.00 (Forty-eight billion five hundred forty-one million nine hundred sixty-two thousand seven hundred thirty-seven Rupiah)
 - b. Total Cash Disbursements of Rp 48,515,305,600.00 (Forty-eight billion five hundred fifteen million three hundred five thousand six hundred Rupiah)
 - c. Beginning Balance of Rp 6,351,108,721.00 (Six billion three hundred fifty-one million one hundred eight thousand seven hundred twenty-one Rupiah)
- Estimated Ending Balance of Rp 7,899,283,361.00 (Seven billion eight hundred ninety-nine million two hundred eighty-three thousand three hundred sixty-one Rupiah)

IV. Results of Bank Health Ratio

Ratio Year Standard BI Description

2012 %

CAR 71.02 > 8 HEALTHY

Quality

- KAP 1.21 0 - <10.35 HEALTHY

- NPL 2.55 < 5

Profitability

- ROA 4.58 >1.215 HEALTHY

- BOPO 73.53 <93.52

Liquidity

- Cash Ratio 32.08 >4.05 HEALTHY

- LDR 69.24 <94.75

V. Profit Calculation for 2012

Calculation of the Use of Net Profit for 2012 in accordance with Regional Regulation Number 5 of 2008, Section 95, paragraph (2) is as follows:

No Description (%) Nominal (Rp)

1 Dividend for 50 421,586,481.21

Region

2 General 15 126,475,944.36

Reserve

3 Purpose 15 126,475,944.36

Reserve

4 Welfare 10 84,317,296.24

Funds

5 Production 10 84,317,296.24

Services

Total 843,172,962.41

Section 3

Details of the Annual Report of PD BPR Bank Gresik for 2012 as referred to in Section 2 with the description as stated in the Appendix which is an integral and inseparable part of this Regent Regulation.

Section 4

This Regent Regulation shall come into force on the date of its enactment.

In order that everyone may be aware of it, I hereby order the enactment of this Regent Regulation by placing it in the Gresik Regency Regional Gazette.

Enacted in Gresik
on May 13, 2013

REGENT OF GRESIK,

(signed)

Dr. Ir. H. SAMBARI HALIM RADIANTO, ST., M.Si.

Promulgated in Gresik
on May 13, 2013

SECRETARY OF REGENCY OF GRESIK,

(signed)

Ir. MOCH. NADJIB, MM

Senior Supervisor

NIP. 19551017 198303 1 005

GRESIK REGENCY REGIONAL GAZETTE YEAR 2013 NUMBER 901