

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2019 and December 31, 2018

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
ASSETS					
1.	Cash	21,091,989	27,170,584	21,346,403	27,421,625
2.	Placements with Bank Indonesia	105,246,733	131,360,496	109,799,376	139,433,897
3.	Placements with other banks	31,217,279	28,378,628	31,115,885	28,583,614
4.	Spot and derivative receivables	192,339	469,342	192,346	485,810
5.	Securities				
	a. Measured at fair value through profit and loss	12,448,497	1,978,938	14,579,371	3,762,256
	b. Available for sale	93,955,495	92,580,009	100,504,829	98,560,399
	c. Held to maturity	33,989,161	34,733,979	45,352,466	46,764,142
	d. Loans and receivables	25,715,486	27,442,690	25,715,485	27,442,690
6.	Securities sold under repurchase agreement (repo)	18,833,703	36,703,287	18,833,703	36,703,287
7.	Securities purchased with agreement to resell (reverse repo)	11,329,930	9,396,553	12,673,568	9,396,553
8.	Acceptances receivables	7,311,905	11,583,506	7,312,606	11,643,003
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	857,284,886	804,356,813	875,150,667	820,028,537
10.	Sharia financing	-	-	23,377,313	19,681,260
11.	Finance lease receivables	-	-	4,024,487	3,321,846
12.	Investments in shares	11,864,751	9,721,187	662,654	460,146
13.	Impairment on financial assets -/-				
	a. Securities	-	-	(758)	(758)
	b. Loans	(40,280,942)	(34,569,880)	(41,026,638)	(35,017,981)
	c. Others	-	-	(50)	(50)
14.	Intangible assets	-	-	842,128	490,464
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	41,018,188	36,448,565	42,977,126	37,925,236
	Accumulated depreciation on premises and equipment -/-	(11,527,094)	(10,383,777)	(12,262,243)	(11,010,377)
16.	Aset non produktif				
	a. Abandoned properties	20,425	21,322	20,425	21,322
	b. Foreclosed assets	52,099	44,440	66,862	231,783
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
17.	Impairment on non financial assets -/-	-	-	-	-
18.	Finance leased	-	-	-	-
19.	Deferred tax assets	4,215,504	4,772,857	4,620,795	5,114,653
20.	Other assets	14,677,439	21,990,500	19,809,484	25,476,677
	TOTAL ASSETS	1,238,657,773	1,234,200,039	1,305,666,548	1,296,898,292

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(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	168,531,329	176,404,505	169,388,489	178,097,981
2.	Savings deposits	374,911,759	378,908,837	375,837,272	379,918,705
3.	Time deposits	370,112,561	342,719,222	385,910,508	357,413,513
4.	Revenue sharing Investment	-	-	28,101,776	28,838,538
5.	Liabilities to Bank Indonesia	41,030	218,788	41,030	218,788
6.	Liabilities to other banks	17,859,536	9,771,783	17,672,915	9,798,567
7.	Spot and derivative payable	342,357	327,892	354,749	332,343
8.	Liabilities on securities sold under repurchase agreements	18,937,606	37,379,394	18,937,606	37,379,394
9.	Acceptances payable	7,311,905	11,583,506	7,312,606	11,643,003
10.	Securities issued	34,593,022	31,074,676	34,729,904	31,190,215
11.	Fund borrowings	28,250,417	39,856,808	30,930,600	41,915,043
12.	Margin deposits received	16,107	14,684	18,591	17,800
13.	Inter office liabilities	-	-	-	-
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	22,880,713	24,921,364	36,890,725	34,859,071
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	1,043,788,342	1,053,181,459	1,106,126,771	1,111,622,961
EQUITY					
17.	Share capital				
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)	(8,832,709)	(8,832,709)	(8,832,709)
	c. Treasury stock -/-	(2,106,014)	(2,418,948)	(2,106,014)	(2,418,948)
18.	Additional Paid-in Capital				
	a. Agio	2,981,523	2,773,858	2,981,523	2,773,858
	b. Disagio -/-	-	-	(81,195)	(81,195)
	c. Donated capital	-	-	-	-
	d. Funds for paid up capital	-	-	-	-
	e. Others	19,231	425,334	38,028	437,641
19.	Other comprehensive gain (loss)				
	a. Translation adjustment from foreign currency	16,200	49,220	16,440	49,850
	b. Gain (loss) on value changes of financial assets categorized as available for sale	425,317	(1,919,488)	375,545	(2,070,378)
	c. Effective portion of cash flow	-	-	-	-
	d. Difference in fixed asset revaluation	16,802,718	13,824,692	16,989,664	13,824,692
	e. Portion of other comprehensive income from associates	-	-	-	-
	f. Gain (loss) on Gain defined benefit actuarial program	991,500	1,143,354	990,420	1,154,343
	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	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	-	-	-	-
24.	Retained Earning				
	a. Previous years	141,775,015	126,248,607	143,909,268	127,689,218
	b. Current year	24,773,965	31,701,975	24,803,424	32,418,486
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	194,869,431	181,018,580	197,107,079	182,967,543
25.	Minority interest			2,432,698	2,307,788
	TOTAL EQUITIES	194,869,431	181,018,580	199,539,777	185,275,331
	TOTAL LIABILITIES AND EQUITIES	1,238,657,773	1,234,200,039	1,305,666,548	1,296,898,292

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to September 30, 2019 and 2018

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	82,257,431	74,909,063	86,637,658	78,700,894
	b. Foreign currencies	4,070,346	3,670,733	4,141,983	3,701,201
2.	Interest expenses				
	a. Rupiah	24,276,387	19,816,494	26,412,141	21,603,194
	b. Foreign currencies	3,725,429	2,863,730	3,788,590	2,887,866
	Net interest income (expenses)	58,325,961	55,899,572	60,578,910	57,911,035
3.	Premium Income	-	-	3,495,853	3,078,342
4.	Expense Claims	-	-	3,205,246	2,455,011
	Premium Income (Expense Claims) Net	-	-	290,607	623,331
	Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net	58,325,961	55,899,572	60,869,517	58,534,366
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	75,761	543	-	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	1,217,855	-	1,217,890
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	1,010,335	478,324	1,354,619	741,647
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	572,439	-	571,218	-
	e. Dividend	152,628	58,070	1,560	11,746
	f. Gain from investment in shares with equity method	8,002	866	8,002	1,644
	g. Fees/commissions and administrative	9,739,554	8,569,767	9,739,170	8,693,318
	h. Correction on allowance for impairment	-	-	57,287	152,493
	i. Other income	7,333,032	5,353,754	7,603,369	5,596,002
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	-	38,366	60,233
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	414,171	-	414,442	-
	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)	-	73,441	-	61,980
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	14,480,184	13,265,260	14,774,787	13,373,533
	iii. Sharia financing	-	-	344,516	142,091
	iv. Other financial assets	-	-	46,509	-
	f. Losses related to operational risk	665,241	169,737	665,241	169,737
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	52,278	50,835
	i. Losses from decreases in value of non financial assets	222,470	-	222,890	-
	j. Salaries and employee benefits	16,832,849	15,412,615	17,791,545	16,151,533
	k. Promotion expenses	1,255,601	909,001	1,290,732	933,828
	l. Other expenses	12,304,111	12,641,425	13,476,494	14,104,923
	Other Operating Income (expenses)	(27,282,876)	(26,792,300)	(29,782,575)	(28,633,953)
	INCOME FROM OPERATIONS	31,043,085	29,107,272	31,086,942	29,900,413
NON OPERATING INCOME AND EXPENSES					

STATEMENTS OF PROFIT AND LOSS
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(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2019	September 30, 2018	September 30, 2019	September 30, 2018
1.	Gain (losses) from sale of premises and equipment	2,706	2,646	3,367	2,685
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	(27,403)	25,727	(33,784)	22,819
	NON OPERATING PROFIT (LOSS)	(24,697)	28,373	(30,417)	25,504
	PROFIT (LOSS) BEFORE INCOME TAX	31,018,388	29,135,645	31,056,525	29,925,917
	Income tax expenses				
	a. Estimated current tax -/-	6,418,051	6,645,695	6,518,830	6,787,833
	b. Deferred tax income (expenses)	(173,628)	(423,877)	(265,729)	(402,748)
	PROFIT (LOSS) AFTER INCOME TAX - NET	24,773,965	22,913,827	24,803,424	23,540,832
	OTHER COMPREHENSIVE INCOME				
	1 . Items that will not be reclassified to profit or loss				
	a. Gain on fixed asset revaluation	2,978,026	-	3,202,089	-
	b. Gains (losses) on defined benefit actuarial of manfaat pasti program	(202,472)	216,452	(216,854)	235,605
	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	50,618	(54,113)	54,214	(58,901)
	2 . Items that will be reclassified to profit or loss				
	a. Adjustments due to the translation of financial statements in foreign currencies	(33,020)	2,841	(33,410)	2,841
	b. Gains (losses) from changes in the value of financial assets as available for sale	3,126,407	(5,315,380)	3,270,744	(5,770,222)
	c. The effective portion of cash flow hedges	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax related to items that will be reclassified to profit or loss	(781,602)	1,328,845	(817,686)	1,442,555
	Other comprehensive income of the current year - net of applicable income tax	5,137,957	(3,821,355)	5,459,097	(4,148,122)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	29,911,922	19,092,472	30,262,521	19,392,710
	Profit attributable to:				
	OWNER	24,773,965	22,913,827	24,780,555	23,466,861
	NON INTEREST CONTROL			22,869	73,971
	TOTAL INCOME OF CURRENT YEAR	24,773,965	22,913,827	24,803,424	23,540,832
	Total Income (Loss) Other Comprehensive attributable to:				
	OWNER	29,911,922	19,092,472	30,194,117	19,376,751
	NON INTEREST CONTROL			68,404	15,959
	TOTAL COMPREHENSIVE INCOME (LOSS) OF THE CURRENT YEAR	29,911,922	19,092,472	30,262,521	19,392,710
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	16,175,567	13,048,441	-	-
	EARNINGS PER SHARE	202.63	187.45	202.69	191.98

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2019 and December 31, 2018

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2019	December 31, 2018	September 30, 2019	December 31, 2018
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	11,611,198	20,200,385	11,611,198	20,200,385
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	4,646	39,528
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	59,652,770	54,611,380	59,652,770	54,611,380
	- Foreign currencies	26,300,226	20,775,860	26,300,226	20,775,860
	b. Others				
	i. Committed	-	-	1,096,953	1,614,238
	ii. Uncommitted	47,106,913	53,811,185	47,106,913	53,811,185
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	1,900
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	6,556,055	6,197,022	6,595,242	6,204,248
	b. Local letters of credit	2,538,855	2,443,023	2,554,499	2,489,443
	4 Outstanding sales position on spot and derivative	43,405,962	22,407,328	43,531,497	22,407,320
	5 Others	-	-	-	65,330
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	3,823	3,823	121,389	112,273
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	17,943,334	19,484,535	18,127,313	19,610,811
	b. Foreign currencies	26,968,946	26,329,441	26,971,640	25,275,240
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2019

(In Millions of Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1.	Spot	852,052	852,052	-	282	300
2.	Forward	4,443,264	4,443,264	-	21,757	9,274
3.	Option	-	-	-	-	-
	a. Purchased	7,093,358	7,093,358	-	-	40,743
	b. Written	3,486,664	3,486,664	-	15,434	-
4.	Future	-	-	-	-	-
5.	Swap	28,571,140	28,571,140	-	89,045	94,974
6.	Others	-	-	-	-	-
B. Interest Rate Related						
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	5,842,266	5,842,266	-	20,214	86,981
5.	Others	-	-	-	-	-
C. Others						
		5,943,271	5,943,271	-	45,607	110,085
TOTAL		56,232,015	56,232,015	-	192,339	342,357

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2019 and 2018

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2019					September 30, 2018						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. THIRD PARTIES													
1.	Placements with other banks												
	a. Rupiah	1,825,792	-	-	-	-	1,825,792	5,392,055	-	-	-	-	5,392,055
	b. Foreign currencies	29,305,021	-	-	-	-	29,305,021	22,971,195	-	-	-	-	22,971,195
2.	Spot and derivative receivables												
	a. Rupiah	109,947	-	-	-	-	109,947	306,971	-	-	-	-	306,971
	b. Foreign currencies	82,392	-	-	-	-	82,392	60,021	-	-	-	-	60,021
3.	Securities												
	a. Rupiah	118,913,422	-	-	-	-	118,913,422	112,882,872	-	-	-	-	112,882,872
	b. Foreign currencies	47,195,217	-	-	-	-	47,195,217	46,679,641	-	-	-	-	46,679,641
4.	Securities sold with agreement to repurchase												
	a. Rupiah	17,471,921	-	-	-	-	17,471,921	9,088,396	-	-	-	-	9,088,396
	b. Foreign currencies	1,361,782	-	-	-	-	1,361,782	6,056,031	-	-	-	-	6,056,031
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	11,329,930	-	-	-	-	11,329,930	16,540,772	-	-	-	-	16,540,772
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	7,311,905	-	-	-	-	7,311,905	6,416,064	-	-	-	-	6,416,064
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	372,010,716	24,424,378	2,004,476	2,216,716	7,182,713	407,838,999	325,712,451	22,145,834	1,897,644	1,870,141	6,558,049	358,184,119
	ii. Foreign currencies	2,157,631	58,339	-	-	-	2,215,970	1,096,655	55,480	14,687	-	10,211	1,177,033
	b. Non UMKM												
	i. Rupiah	341,172,823	12,988,867	2,811,767	490,091	4,061,407	361,524,955	311,521,357	12,752,339	814,488	995,108	3,314,808	329,398,100
	ii. Foreign currencies	77,708,190	1,465,955	3,231,712	214,874	2,970,193	85,590,924	77,285,580	3,083,886	776,398	1,428,190	1,309,590	83,883,644
	c. Restructured loans												
	i. Rupiah	24,474,581	15,104,250	2,140,307	840,368	4,842,001	47,401,507	19,107,495	12,521,388	1,499,947	1,332,986	3,902,282	38,364,098
	ii. Foreign currencies	231,380	1,524,294	2,947,606	-	2,665,609	7,368,889	1,831,065	3,094,416	642,833	1,428,190	1,148,872	8,145,376
	d. Property loans	1,338,101	306,759	-	-	23,916	1,668,776	617,425	308,337	-	-	296,652	1,222,414
8.	Investments in shares	11,864,751	-	-	-	-	11,864,751	8,798,635	-	-	-	-	8,798,635
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	275,000	-	-	-	-	275,000	95,000	-	-	-	-	95,000
11.	Commitments and contingencies												
	a. Rupiah	113,869,568	1,149,076	13,323	6,860	-	115,038,827	96,983,454	1,200,681	13,358	32,698	-	98,230,191
	b. Foreign currencies	71,886,990	141,282	-	-	-	72,028,272	66,653,842	-	189,553	228	-	66,843,623
12.	Repossessed assets	8,678	-	19,435	5,282	18,704	52,099	19,757	-	5,597	2,562	19,079	46,995

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2019 and 2018

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2019					September 30, 2018						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
III.	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia												-
	b. To others												-
2.	Total allowance for impairment of financial assets to earning assets						40,503,412						34,549,730
3.	Total required allowance for possible losses on earning assets						28,145,274						24,007,506
4.	Percentage of UMKM loans to total loans						47.83%						46.51%
5.	Percentage of UMK loans to total loans						40.04%						40.75%
6.	Percentage of UMKM debtors to total debtors						83.80%						82.61%
7.	Percentage of UMK debtors to total debtors						83.17%						82.20%
8.	Others												
	a. Channelling of loans						3,274,219						3,310,035
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						8,601,315						8,007,239
	d. Recovery of written off on earning assets						4,753,553						4,229,312
	e. Written off on earning assets with elimination of right to collect						-						-

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	September 30, 2019				September 30, 2018				
		Allowance for Impairment		Required Allowance for Possible Losses on Earning		Allowance for Impairment		Required Allowance for Possible Losses on Earning		
		Individual	Collective	General	Specific	Individual	Collective	General	Specific	
1.	Placements with other banks	-	-	312,173	-	-	-	-	285,633	-
2.	Spot and derivative receivables	-	-	1,923	-	-	-	-	3,670	-
3.	Securities	-	-	439,923	-	-	-	-	351,514	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	73,119	-	-	-	-	64,161	-
7.	Loans	18,935,141	21,345,801	7,931,634	18,829,224	15,565,156	18,984,574	7,157,178	15,766,737	-
8.	Investments in shares	-	-	4,490	-	-	-	-	16	-
9.	Temporary investment	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	12,716	-	-	-	-	16,746	-
11.	Administrative account transactions	222,470	-	540,072	-	-	-	-	361,851	-

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2019 and 2018

(In Millions of Rupiah)

POS-POS	September 30, 2019		September 30, 2018	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
COMPONENTS				
I. CORE CAPITAL	177,740,741	187,533,611	156,946,767	166,262,960
1. Common Equity Tier 1	177,740,741	187,533,611	156,946,767	166,262,960
1.1. Paid in Capital (after deducting Treasury Stock)	6,424,794	6,424,794	6,111,861	6,111,861
a. Common stock	6,424,794	6,424,794	6,111,861	6,111,861
b. Preferred stock	-	-	-	-
1.2. Disclosed Reserves	187,394,556	188,365,166	164,241,403	164,844,294
1.2.1. Incremental Factors:	187,433,904	188,601,130	166,636,691	167,366,224
1.2.1.1. Other comprehensive income	17,244,234	17,223,159	13,881,732	13,881,732
1.2.1.1.1. Excess translation adjustment of financial statement	16,200	16,200	57,040	57,040
1.2.1.1.2. Potential benefits of the increase in the fair value of financial assets available for sale	425,316	404,241	-	-
1.2.1.1.3. Fixed asset revaluation surplus	16,802,718	16,802,718	13,824,692	13,824,692
1.2.1.2. Other disclosed reserves	170,189,670	171,377,971	152,754,959	153,484,492
1.2.1.1.1. Agio	618,005	618,005	410,340	410,340
1.2.1.1.2. General reserves	3,022,685	3,022,685	3,022,685	3,022,685
1.2.1.1.3. Previous years profit	141,775,015	142,947,025	126,248,607	125,549,621
1.2.1.1.4. Current year profit	24,773,965	24,790,256	22,913,827	23,186,712
1.2.1.1.5. Fund for paid-in capital	-	-	-	1,155,634
1.2.1.1.6. Others	-	-	159,500	159,500
1.2.2. Offsetting Factors:	39,348	235,964	2,395,288	2,521,930
1.2.2.1. Pendapatan Komprehensif Lainnya	-	24,197	2,365,270	2,431,113
1.2.2.1.1. Difference in less translation of financial statements	-	-	-	-
1.2.2.1.2. Potential losses from the decline in fair value of financial assets available for sale	-	24,197	2,365,270	2,431,113
1.2.2.2. Other disclosed reserves	39,348	211,767	30,018	90,817
1.2.2.2.1. Disagio	-	-	-	-
1.2.2.2.2. Previous years loss	-	-	-	-
1.2.2.2.3. Current year loss	-	-	-	-
1.2.2.2.4. Negative differences between regulatory provision and impairment of productive asset	-	156,172	-	47,103
1.2.2.2.5. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.2.1.1.6. Required regulatory provision on non productive asset	39,348	43,251	30,018	34,371
1.2.1.1.6. Others	-	12,344	-	9,343
1.3. Non controlling interest	-	1,968,889	-	1,925,235
1.4. Deduction factor of Common Equity Tier 1	16,078,609	9,225,238	13,406,497	6,618,430
1.4.1. Deferred tax	4,215,504	4,461,606	4,681,755	4,900,534
1.4.2. Goodwill	-	820,386	-	86,988
1.4.3. Difference in other intangible assets	-	6,234	-	4,265
1.4.4. Equity investment which can be calculated as deduction factor	11,863,105	3,937,012	8,724,742	1,626,643
1.4.5. Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6. Securitisation exposure	-	-	-	-
1.4.7. Deduction factor of other common equity	-	-	-	-
1.4.7.1. Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
1.4.7.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-

**CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2019 and 2018**

(In Millions of Rupiah)

POS-POS	September 30, 2019		September 30, 2018	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
2. Additional Tier 1 (AT 1) *	-	-	-	-
2.1. Capital instrument which can be calculated as AT-1	-	-	-	-
2.2. Additional paid-in capital	-	-	-	-
2.3. Deduction factor Tier 1	-	-	-	-
2.3.1. Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
2.3.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-
II. Supplementary Capital (Tier 2)	8,941,795	10,271,574	8,313,111	9,528,944
1. Capital instrument which can be calculated as Tier 2	375,000	1,375,000	475,000	1,475,000
a. Preferred stock (cumulative perpetual, non-perpetual), net of repurchase	-	-	-	-
b. Subordinated securities (cumulative perpetual, non-perpetual), net of repurchase	375,000	1,375,000	475,000	1,475,000
c. Subordinated loans (cumulative perpetual, non-perpetual), net of repurchase	-	-	-	-
d. Mandatory convertible bond	-	-	-	-
e. Tier 2 issuance by subsidiaries of banks and non-bank purchased by another party (consolidated)	-	-	-	-
f. Amortization based on the remaining period (-/-)	-	-	-	-
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)	8,566,795	8,932,794	7,838,111	8,090,993
4. Tier 2 deduction factor	-	36,220	-	37,049
4.1. Sinking Fund	-	-	-	-
4.2. Investment in Tier 2 instruments in other bank	-	36,220	-	37,049
4.3. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-
TOTAL MODAL	186,682,536	197,805,185	165,259,878	175,791,904
	September 30, 2019		September 30, 2018	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
RISK WEIGHTED ASSET (RWA)				
RWA FOR CREDIT RISK	684,594,307	720,196,416	627,048,857	656,617,186
RWA FOR MARKET RISK	12,612,290	12,823,934	10,787,811	11,045,542
RWA FOR OPERATIONAL RISK	166,214,312	170,666,840	148,209,848	152,229,031
TOTAL RWA	863,420,909	903,687,190	786,046,516	819,891,759
CAR ACCORDING TO RISK PROFILE (%)	9.60%	9.61%	9.53%	9.53%
CAR FULFILLMENT ALLOCATION				
From CET1 (%)	8.57%	8.47%	8.48%	8.37%
From AT1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	1.03%	1.14%	1.05%	1.16%
	September 30, 2019		September 30, 2018	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
CAR				
CET1 Ratio (%)	20.58%	20.75%	19.97%	20.28%
Tier 1 Ratio (%)	20.58%	20.75%	19.97%	20.28%
Tier 2 Ratio (%)	1.04%	1.14%	1.06%	1.16%
Total Ratio (%)	21.62%	21.89%	21.02%	21.44%
CET 1 FOR BUFFER (%)	12.01%	12.28%	11.49%	11.91%
BUFFER WHICH MUST BE FILLED BY BANK (%)	5.000%	5.000%	3.750%	3.750%
Capital Conservation Buffer (%)	2.500%	2.500%	1.875%	1.875%
Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
Capital Surcharge untuk D-SIB (%)	2.500%	2.500%	1.875%	1.875%

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2019 and 2018

(In %)

Rasio	September 30, 2019	September 30, 2018
Performance Ratios		
1. Capital Adequacy Ratio	21.62	21.02
2. Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.96	1.64
3. Non performing earning assets to total earning assets	2.28	1.88
4. Allowance for impairment of financial assets to earning assets	3.66	3.42
5. NPL <i>gross</i>	2.94	2.46
6. NPL <i>net</i>	1.13	1.16
7. Return on Asset (ROA)	3.42	3.60
8. Return on Equity (ROE)	19.16	20.10
9. Net Interest Margin (NIM)	7.02	7.61
10. Operating Expenses to Operating Income (BOPO)	70.50	69.12
11. Loan to Deposit Ratio (LDR)	93.84	93.15
12. Net Stable Funding Ratio (NSFR)		
a. Individual	130.57	130.40
b. Consolidated	129.82	129.87
13. Liquidity Coverage Ratio (LCR)		
a. Individual	195.57	
b. Consolidated	197.39	
Compliance		
1. a. Percentage violation of Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
b. Percentage of lending in excess of the Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
2. Reserve requirement		
a. Reserve requirement - Rupiah	6.05	6.68
b. Reserve requirement - Foreign currencies	8.01	8.33
3. Net Open Position (overall)	1.74	2.84

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the year from January 1 to September 30, 2019 and 2018

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2019	September 30, 2018
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	97,680,336	83,206,527
Sharia income	2,466,497	2,283,169
Premium Income	3,495,853	3,078,342
Expenses paid	-	-
Interest expense	(29,691,909)	(23,247,132)
Sharia expenses	(1,034,804)	(1,017,945)
Expense claim	(3,205,246)	(2,455,011)
Recoveries of written off loans	4,813,619	4,384,625
Other operating income	7,297,197	5,173,505
Other operating expenses	(36,143,814)	(26,482,993)
Non-operating income - net	(23,259)	33,712
Payment of income tax and tax bill	(5,661,989)	(6,520,199)
Cash flows before changes in operating assets and liabilities	39,992,481	38,436,600
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	76,016	(4,741,999)
Securities and Government Recapitalization Bonds at fair value through profit or loss	(8,809,099)	(3,258,760)
Export bills	1,727,205	(10,304,492)
Securities purchased under resale agreements	(3,277,015)	313,001
Loans	(62,465,098)	(75,411,581)
Sharia receivables and financing	(4,032,091)	(2,005,880)
Finance Lease Receivables	(748,771)	(408,641)
Other assets	3,649,149	1,692,429
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(1,208,684)	3,904,024
Deposits:		
Demand deposits	(8,709,492)	(6,084,429)
<i>Wadiah</i> demand deposits	(268,815)	(254,390)
<i>Mudharabah</i> demand deposits	162,454	31,422
Savings deposits	(4,081,433)	1,437,220
<i>Wadiah</i> savings deposits	688,288	522,156
<i>Mudharabah</i> savings deposits	229,344	248,075
Time deposits	28,496,994	34,290,623
<i>Mudharabah</i> time deposits	(1,548,033)	893,460
Deposits from other banks and financial institutions	8,164,694	1,329,391
Securities sold under agreements to repurchase	(18,441,789)	3,126,818
Other liabilities	3,227,952	4,510,957
Net cash obtained from operating activities	(27,175,743)	(11,733,996)
CASH FLOWS FROM INVESTING ACTIVITIES		
Acceptance of dividends	1,560	11,720
Addition in shares investment	(202,508)	(4,366)
Acquisition of fixed assets	(2,400,138)	(2,419,267)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	14,049,198	(16,492,145)
Net cash (used for) obtained from investing activities	11,448,112	(18,904,058)

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the year from January 1 to September 30, 2019 and 2018

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2019	September 30, 2018
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (payment) of fund borrowings	(11,018,179)	2,959,647
Appropriation for dividends	(16,175,565)	(13,048,441)
Acceptance of loans and subordinated securities	(8,454)	489,208
Acceptance of securities issued	7,008,499	2,439,560
Payments of securities issued	(3,649,000)	(8,835,478)
Net cash used for financing activities	(23,842,699)	(15,995,504)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(39,570,330)	(46,633,558)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	108,878	35,015
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	215,757,148	186,410,433
CASH AND CASH EQUIVALENTS AT END OF PERIOD	176,295,696	139,811,890
Cash and cash equivalents at end of year consist of:		
Cash	21,346,403	21,164,075
Current accounts with Bank Indonesia	65,475,833	66,191,055
Current accounts with other banks	13,747,804	11,015,735
Placements with other banks – maturing within three months or less since the acquisition date	62,552,120	30,337,244
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	13,173,536	11,103,781
Total Cash and Cash Equivalents	176,295,696	139,811,890

