

**BALANCE SHEETS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of July 31, 2018

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		July 31, 2018
<b>ASSETS</b>		
1.	Cash	21,034,008
2.	Placements with Bank Indonesia	75,632,764
3.	Placements with other banks	17,938,307
4.	Spot and derivative receivables	282,110
5.	Securities	
	a. Measured at fair value through profit and loss	1,861,328
	b. Available for sale	90,986,113
	c. Held to maturity	36,307,978
	d. Loans and receivables	19,911,330
6.	Securities sold under repurchase agreement (repo)	16,026,740
7.	Securities purchased with agreement to resell (reverse repo)	9,137,061
8.	Acceptances receivables	5,747,007
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	766,010,827
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	7,798,492
13.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(33,658,161)
	c. Others	-
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	34,396,083
	Accumulated depreciation on premises and equipment -/-	(9,520,095)
16.	Aset non produktif	
	a. Abandoned properties	21,482
	b. Foreclosed assets	46,931
	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	4,532,723
20.	Other assets	22,004,449
	<b>TOTAL ASSETS</b>	<b>1,086,497,477</b>

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**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of July 31, 2018

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		July 31, 2018
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	133,000,164
2.	Savings deposits	341,810,067
3.	Time deposits	323,703,170
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	189,210
6.	Liabilities to other banks	5,868,126
7.	Spot and derivative payable	521,717
8.	Liabilities on securities sold under repurchase agreements	16,228,532
9.	Acceptances payable	5,747,007
10.	Securities issued	31,089,427
11.	Fund borrowings	35,322,932
12.	Margin deposits received	14,486
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	27,431,468
16.	Profit sharing Investment	-
	<b>TOTAL LIABILITIES</b>	<b>920,926,306</b>
<b>EQUITY</b>		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(2,418,947)
18.	Additional Paid-in Capital	
	a. Agio	2,773,858
	b. Disagio -/-	-
	c. Donated capital	-
	d. Funds for paid up capital	-
	e. Others	248,111
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	50,190
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(1,796,556)
	c. Effective portion of cash flow	-
	d. Difference in fixed asset revaluation	13,824,692
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on Gain defined benefit actuarial program	693,837
	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
	b. Appropriated reserves	-
24.	Retained Earning	
	a. Previous years	126,248,609
	b. Current year	16,757,401
	<b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b>	<b>165,571,171</b>
25.	Minority interest	-
	<b>TOTAL EQUITIES</b>	<b>165,571,171</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>1,086,497,477</b>

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to July 31, 2018

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK July 31, 2018
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
<b>1.</b>	<b>Interest income</b>	
	a. Rupiah	57,156,352
	b. Foreign currencies	2,904,989
<b>2.</b>	<b>Interest expenses</b>	
	a. Rupiah	14,913,835
	b. Foreign currencies	2,138,975
	<b>Net interest income (expenses)</b>	<b>43,008,531</b>
<b>B. Other Operating Income and Expenses</b>		
<b>1.</b>	<b>Other Operating Income</b>	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot and derivative	362,048
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	485,494
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	188,449
	e. Dividend	58,070
	f. Gain from investment in shares with equity method	723
	g. Fees/commissions and administrative	6,610,794
	h. Correction on allowance for impairment	-
	i. Other income	3,964,899
<b>2.</b>	<b>Other Operating Expenses</b>	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	10,296
	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	6,826
	ii. Loans	-
	iii. Other financial assets	-
	d. Losses from spot and derivative transaction (realised)	178,962
	e. Impairment	
	i. Securities	-
	ii. Loans	10,843,043
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	160,800
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	-
	i. Losses from decreases in value of non financial assets	-
	j. Salaries and employee benefits	12,008,506
	k. Promotion expenses	669,931
	l. Other expenses	9,396,878
	<b>Other Operating Income (expenses)</b>	<b>(21,604,765)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>21,403,766</b>

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to July 31, 2018

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No.	DESCRIPTION	BANK
		July 31, 2018
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain (losses) from sale of premises and equipment	2,061
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	21,254
	<b>NON OPERATING PROFIT (LOSS)</b>	<b>23,315</b>
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	<b>21,427,081</b>
	Income tax expenses	
a.	Estimated current tax -/-	5,085,738
b.	Deffered tax income (expenses)	(416,058)
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	<b>16,757,401</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
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	(15,040)
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	3,760
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(4,009)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(4,557,095)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	1,139,274
	Other comprehensive income of the current year - net of applicable income tax	(3,433,110)
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	<b>13,324,291</b>
	<b>Profit attributable to:</b>	
	OWNER	16,757,401
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	16,757,401
	<b>Total comprehensive income attributable to:</b>	
	OWNER	13,324,291
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	13,324,291
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	<b>DIVIDEND</b>	<b>13,048,441</b>
	<b>EARNINGS PER SHARE</b>	<b>137.09</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of July 31, 2018

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		July 31, 2018
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	9,041,961
	3 Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	52,663,974
	- Foreign currencies	4,611,902
	b. Others	
	i. Committed	-
	ii. Uncommitted	45,145,206
	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	8,246,968
	b. Local letters of credit	2,979,651
	4 Outstanding sales position on spot and derivative	14,489,313
	5 Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	3,823
	b. Other interest	-
	3 Others	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
	1 Guarantees issued	
	a. Rupiah	8,562,080
	b. Foreign currencies	19,490,002
	2 Others	-