

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of November 30, 2018

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Nov 30, 2018
ASSETS		
1.	Cash	21,732,448
2.	Placements with Bank Indonesia	76,865,388
3.	Placements with other banks	46,157,204
4.	Spot and derivative receivables	635,341
5.	Securities	
	a. Measured at fair value through profit and loss	3,231,945
	b. Available for sale	117,988,318
	c. Held to maturity	34,710,996
	d. Loans and receivables	23,303,393
6.	Securities sold under repurchase agreement (repo)	12,090,727
7.	Securities purchased with agreement to resell (reverse repo)	21,100,945
8.	Acceptances receivables	10,622,431
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	782,337,189
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	8,798,817
13.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(34,400,447)
	c. Others	-
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	35,063,196
	Accumulated depreciation on premises and equipment -/-	(10,028,724)
16.	Aset non produktif	
	a. Abandoned properties	21,457
	b. Foreclosed assets	44,694
	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	4,425,620
20.	Other assets	17,471,022
	TOTAL ASSETS	1,172,171,960

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No.	DESCRIPTION	BANK
		Nov 30, 2018
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	163,040,883
2.	Savings deposits	352,242,890
3.	Time deposits	347,414,328
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	190,992
6.	Liabilities to other banks	15,835,959
7.	Spot and derivative payable	439,522
8.	Liabilities on securities sold under repurchase agreements	12,169,586
9.	Acceptances payable	10,622,431
10.	Securities issued	31,035,932
11.	Fund borrowings	30,580,582
12.	Margin deposits received	14,586
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	30,691,737
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	994,279,428
EQUITY		
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	389,889
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	366,098
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(1,959,377)
	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	740,295
	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	126,248,607
	b. Current year	28,737,441
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	177,892,532
25.	Minority interest	-
	TOTAL EQUITIES	177,892,532
TOTAL LIABILITIES AND EQUITIES		1,172,171,960

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK Nov 30, 2018
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	92,629,734
	b. Foreign currencies	4,319,104
2.	Interest expenses	
	a. Rupiah	25,042,807
	b. Foreign currencies	3,525,518
	Net interest income (expenses)	68,380,513
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	14,953
	ii. Loans	-
	iii. Spot and derivative	250,328
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	518,753
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	89,327
	e. Dividend	132,741
	f. Gain from investment in shares with equity method	1,048
	g. Fees/commissions and administrative	10,654,512
	h. Correction on allowance for impairment	-
	i. Other income	6,237,814
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	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	-
	ii. Loans	-
	iii. Other financial assets	-
	d. Losses from spot and derivative transaction (realised)	-
	e. Impairment	
	i. Securities	-
	ii. Loans	14,813,491
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	182,966
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	190
	i. Losses from decreases in value of non financial assets	-
	j. Salaries and employee benefits	18,496,924
	k. Promotion expenses	1,255,624
	l. Other expenses	14,801,452
	Other Operating Income (expenses)	(31,651,171)
	INCOME FROM OPERATIONS	36,729,342

STATEMENTS OF PROFIT AND LOSS
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For the periods from January 1 to November 30, 2018

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Nov 30, 2018
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	2,835
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	23,884
	NON OPERATING PROFIT (LOSS)	26,719
	PROFIT (LOSS) BEFORE INCOME TAX	36,756,061
	Income tax expenses	
a.	Estimated current tax -/-	8,273,354
b.	Deffered tax income (expenses)	(254,734)
	PROFIT (LOSS) AFTER INCOME TAX - NET	28,737,441
OTHER COMPREHENSIVE INCOME		
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	46,904
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	(11,726)
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	311,899
b.	Gains (losses) from changes in the value of financial assets as available for sale	(4,774,189)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	1,193,547
	Other comprehensive income of the current year - net of applicable income tax	(3,233,565)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	25,503,876
	Profit attributable to:	
	OWNER	28,737,441
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	28,737,441
	Total comprehensive income attributable to:	
	OWNER	25,503,876
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	25,503,876
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	13,048,441
	EARNINGS PER SHARE	235.10

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of November 30, 2018

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Nov 30, 2018
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	15,155,972
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	61,915,967
	- Foreign currencies	20,641,182
	b. Others	
	i. Committed	-
	ii. Uncommitted	54,198,446
	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	6,357,588
	b. Local letters of credit	3,038,070
	4 Outstanding sales position on spot and derivative	20,508,463
	5 Others	-
III.	CONTINGENT RECEIVABLES	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	3,823
	b. Other interest	-
	3 Others	-
IV.	CONTINGENT PAYABLES	
	1 Guarantees issued	
	a. Rupiah	4,678,313
	b. Foreign currencies	19,828,595
	2 Others	7,287