

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of October 31, 2019

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Oct 31, 2019
ASSETS		
1.	Cash	19,995,295
2.	Placements with Bank Indonesia	100,851,431
3.	Placements with other banks	31,681,675
4.	Spot and derivative receivables	196,012
5.	Securities	
	a. Measured at fair value through profit and loss	13,238,595
	b. Available for sale	99,630,400
	c. Held to maturity	33,924,205
	d. Loans and receivables	24,903,832
6.	Securities sold under repurchase agreement (repo)	13,758,830
7.	Securities purchased with agreement to resell (reverse repo)	15,263,648
8.	Acceptances receivables	7,011,009
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	850,862,407
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	11,864,874
13.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(40,788,916)
	c. Others	-
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	41,184,161
	Accumulated depreciation on premises and equipment -/-	(11,648,412)
16.	Aset non produktif	
	a. Abandoned properties	20,425
	b. Foreclosed assets	52,677
	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	3,926,101
20.	Other assets	13,171,501
	TOTAL ASSETS	1,229,099,750

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No.	DESCRIPTION	BANK
		Oct 31, 2019
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	146,922,938
2.	Savings deposits	377,154,361
3.	Time deposits	378,446,444
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	41,154
6.	Liabilities to other banks	21,561,834
7.	Spot and derivative payable	262,333
8.	Liabilities on securities sold under repurchase agreements	13,516,756
9.	Acceptances payable	7,011,009
10.	Securities issued	34,437,703
11.	Fund borrowings	27,755,388
12.	Margin deposits received	15,077
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	23,784,519
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	1,030,909,516
EQUITY		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(2,106,014)
18.	Additional Paid-in Capital	
	a. Agio	2,981,523
	b. Disagio -/-	-
	c. Donated capital	-
	d. Funds for paid up capital	-
	e. Others	20,086
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	10,061
	b. Gain (loss) on value changes of financial assets categorized as available for sale	972,789
	c. Effective portion of cash flow	-
	d. Difference in fixed asset revaluation	16,802,718
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on Gain defined benefit actuarial program	1,230,996
	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	141,775,015
	b. Current year	27,313,084
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	198,190,234
25.	Minority interest	-
	TOTAL EQUITIES	198,190,234
TOTAL LIABILITIES AND EQUITIES		1,229,099,750

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to October 31, 2019

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK Oct 31, 2019
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	90,810,673
	b. Foreign currencies	4,557,319
2.	Interest expenses	
	a. Rupiah	26,873,779
	b. Foreign currencies	4,210,706
	Net interest income (expenses)	64,283,507
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	67,995
	ii. Loans	-
	iii. Spot and derivative	-
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	1,156,656
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	714,853
	e. Dividend	8,181
	f. Gain from investment in shares with equity method	152,990
	g. Fees/commissions and administrative	10,974,199
	h. Correction on allowance for impairment	-
	i. Other income	8,376,227
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot dan derivative	508,108
	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	15,848,200
	iii. Sharia financing	-
	iv. Other financial assets	101
	f. Losses related to operational risk	683,814
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	-
	i. Losses from decreases in value of non financial assets	222,470
	j. Salaries and employee benefits	18,531,153
	k. Promotion expenses	1,423,012
	l. Other expenses	14,270,148
	Other Operating Income (expenses)	(30,035,905)
	INCOME FROM OPERATIONS	34,247,602

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 For the periods from January 1 to October 31, 2019

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Oct 31, 2019
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	3,447
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	(39,427)
	NON OPERATING PROFIT (LOSS)	(35,980)
	PROFIT (LOSS) BEFORE INCOME TAX	34,211,622
	Income tax expenses	
a.	Estimated current tax -/-	7,045,088
b.	Deferred tax income (expenses)	(146,550)
	PROFIT (LOSS) AFTER INCOME TAX - NET	27,313,084
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	
a.	Gain on fixed asset revaluation	2,978,026
b.	Gains (losses) on defined benefit actuarial of manfaat pasti program	116,856
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	(29,214)
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(39,159)
b.	Gains (losses) from changes in the value of financial assets as available for sale	3,856,369
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(964,092)
	Other comprehensive income of the current year - net of applicable income tax	5,918,786
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	33,231,870
	Profit attributable to:	
	OWNER	27,313,084
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	27,313,084
	Total comprehensive income attributable to:	
	OWNER	33,231,870
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	33,231,870
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	13,048,441
	EARNINGS PER SHARE	223.40

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of October 31, 2019

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Oct 31, 2019
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	8,232,645
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	60,347,398
	- Foreign currencies	27,872,887
	b. Others	
	i. Committed	-
	ii. Uncommitted	49,605,989
	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	6,250,888
	b. Local letters of credit	3,811,123
	4 Outstanding sales position on spot and derivative	47,934,495
	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	18,224,603
	b. Foreign currencies	27,139,523
	2 Others	-