

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

(In Millions of Rupiah)

| No.           | DESCRIPTION  | BANK                 |
|---------------|--|----------------------|
|               |  | September 30, 2018   |
| <b>ASSETS</b> |  |                      |
| 1.            | Cash   | 20,908,423           |
| 2.            | Placements with Bank Indonesia                               | 76,515,289           |
| 3.            | Placements with other banks                                  | 28,563,250           |
| 4.            | Spot and derivative receivables                              | 366,992              |
| 5.            | Securities   |                      |
|               | a. Measured at fair value through profit and loss            | 2,346,063            |
|               | b. Available for sale  | 100,467,901          |
|               | c. Held to maturity  | 35,789,704           |
|               | d. Loans and receivables                                     | 20,958,845           |
| 6.            | Securities sold under repurchase agreement (repo)            | 15,144,427           |
| 7.            | Securities purchased with agreement to resell (reverse repo) | 16,540,772           |
| 8.            | Acceptances receivables                                      | 6,416,064            |
| 9.            | Loans  |                      |
|               | a. Measured at fair value through profit and loss            | -                    |
|               | b. Available for sale  | -                    |
|               | c. Held to maturity  | -                    |
|               | d. Loans and receivables                                     | 772,744,690          |
| 10.           | Sharia financing   | -                    |
| 11.           | Finance lease receivables                                    | -                    |
| 12.           | Investments in shares  | 8,798,635            |
| 13.           | Impairment on financial assets -/-                           |                      |
|               | a. Securities  | -                    |
|               | b. Loans   | (34,549,730)         |
|               | c. Others  | -                    |
| 14.           | Intangible assets  | -                    |
|               | Accumulated amortisation for intangible assets -/-           | -                    |
| 15.           | Premises and equipment                                       | 34,900,537           |
|               | Accumulated depreciation on premises and equipment -/-       | (9,774,709)          |
| 16.           | Aset non produktif   |                      |
|               | a. Abandoned properties                                      | 21,482               |
|               | b. Foreclosed assets   | 46,995               |
|               | 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  | 4,681,755            |
| 20.           | Other assets   | 24,513,342           |
|               | <b>TOTAL ASSETS</b>  | <b>1,125,400,727</b> |

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| No.   | DESCRIPTION   | BANK                 |
|---|---|----------------------|
|   |   | September 30, 2018   |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b> |   |                      |
| <b>LIABILITIES</b>                          |   |                      |
| 1.  | Demand deposits   | 138,481,649          |
| 2.  | Savings deposits  | 343,882,257          |
| 3.  | Time deposits   | 347,174,649          |
| 4.  | Revenue sharing Investment  | -                    |
| 5.  | Liabilities to Bank Indonesia   | 203,814              |
| 6.  | Liabilities to other banks  | 7,321,342            |
| 7.  | Spot and derivative payable   | 646,768              |
| 8.  | Liabilities on securities sold under repurchase agreements                            | 15,263,502           |
| 9.  | Acceptances payable   | 6,416,064            |
| 10.   | Securities issued   | 31,331,440           |
| 11.   | Fund borrowings   | 32,296,525           |
| 12.   | Margin deposits received  | 14,572               |
| 13.   | Inter office liabilities  |                      |
|   | a. Operational activities conducted in Indonesia                                      | -                    |
|   | b. Operational activities conducted outside Indonesia                                 | -                    |
| 14.   | Deferred tax liabilities  | -                    |
| 15.   | Other liabilities   | 30,957,907           |
| 16.   | Profit sharing Investment   | -                    |
|   | <b>TOTAL LIABILITIES</b>  | <b>953,990,489</b>   |
| <b>EQUITY</b>                               |   |                      |
| 17.   | Share capital   |                      |
|   | a. Authorised capital   | 15,000,000           |
|   | b. Unpaid-in capital -/-  | (8,832,709)          |
|   | c. Treasury stock -/-   | (2,418,948)          |
| 18.   | Additional Paid-in Capital  |                      |
|   | a. Agio   | 2,773,858            |
|   | b. Disagio -/-  | -                    |
|   | c. Donated capital  | -                    |
|   | d. Funds for paid up capital  | -                    |
|   | e. Others   | 319,000              |
| 19.   | Other comprehensive gain (loss)   |                      |
|   | a. Translation adjustment from foreign currency                                       | 57,040               |
|   | b. Gain (loss) on value changes of financial assets categorized as available for sale | (2,365,270)          |
|   | 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                              | 867,456              |
|   | 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   | 22,913,827           |
|   | <b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b>   | <b>171,410,238</b>   |
| 25.   | Minority interest   | -                    |
|   | <b>TOTAL EQUITIES</b>   | <b>171,410,238</b>   |
| <b>TOTAL LIABILITIES AND EQUITIES</b>       |   | <b>1,125,400,727</b> |

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

(In Millions of Rupiah, unless otherwise stated)

| No.   | DESCRIPTION  | BANK<br>September 30, 2018 |
|---|--|----------------------------|
| <b>OPERATING INCOME AND EXPENSES</b>            |  |                            |
| <b>A. Interest Income and Interest expenses</b> |  |                            |
| <b>1.</b>                                       | <b>Interest income</b>   |                            |
|   | a. Rupiah  | 74,909,063                 |
|   | b. Foreign currencies  | 3,670,733                  |
| <b>2.</b>                                       | <b>Interest expenses</b>                                       |                            |
|   | a. Rupiah  | 19,816,494                 |
|   | b. Foreign currencies  | 2,863,730                  |
|   | <b>Net interest income (expenses)</b>                          | <b>55,899,572</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  | 543                        |
|   | ii. Loans  | -                          |
|   | iii. Spot and derivative                                       | 1,217,855                  |
|   | iv. Other financial assets                                     | -                          |
|   | b. Decrease in fair value of financial assets (mark to market) | -                          |
|   | c. Gain from sale of financial assets                          |                            |
|   | i. Securities  | 478,324                    |
|   | ii. Loans  | -                          |
|   | iii. Other financial assets                                    | -                          |
|   | d. Gain from spot and derivative transaction (realised)        | -                          |
|   | e. Dividend  | 58,070                     |
|   | f. Gain from investment in shares with equity method           | 866                        |
|   | g. Fees/commissions and administrative                         | 8,569,767                  |
|   | h. Correction on allowance for impairment                      | -                          |
|   | i. Other income  | 5,353,754                  |
| <b>2.</b>                                       | <b>Other Operating Expenses</b>                                |                            |
|   | 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)      | 73,441                     |
|   | e. Impairment  |                            |
|   | i. Securities  | -                          |
|   | ii. Loans  | 13,265,260                 |
|   | iii. Sharia financing  | -                          |
|   | iv. Other financial assets                                     | -                          |
|   | f. Losses related to operational risk                          | 169,737                    |
|   | 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                              | 15,412,615                 |
|   | k. Promotion expenses  | 909,001                    |
|   | l. Other expenses  | 12,641,425                 |
|   | <b>Other Operating Income (expenses)</b>                       | <b>(26,792,300)</b>        |
|   | <b>INCOME FROM OPERATIONS</b>                                  | <b>29,107,272</b>          |

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 For the periods from January 1 to September 30, 2018

(In Millions of Rupiah, unless otherwise stated)

| No.                                      | DESCRIPTION  | BANK<br>September 30, 2018 |
|--|--|----------------------------|
| <b>NON OPERATING INCOME AND EXPENSES</b> |  |                            |
| 1.                                       | Gain (losses) from sale of premises and equipment                                  | 2,646                      |
| 2.                                       | Gain (Losses) from foreign currencies translation                                  | -                          |
| 3.                                       | Other non operating income (expenses)  | 25,727                     |
|  | <b>NON OPERATING PROFIT (LOSS)</b>   | <b>28,373</b>              |
|  | <b>PROFIT (LOSS) BEFORE INCOME TAX</b>   | <b>29,135,645</b>          |
|  | Income tax expenses  |                            |
| a.                                       | Estimated current tax -/-  | 6,645,695                  |
| b.                                       | Deffered tax income (expenses)   | (423,877)                  |
|  | <b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>  | <b>22,913,827</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               | 216,452                    |
| 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        | (54,113)                   |
| 2.                                       | Items that will be reclassified to profit or loss                                  |                            |
| a.                                       | Adjustments due to the translation of financial statements in foreign currencies   | 2,841                      |
| b.                                       | Gains (losses) from changes in the value of financial assets as available for sale | (5,315,380)                |
| c.                                       | The effective portion of cash flow hedges  | -                          |
| d.                                       | Others   | -                          |
| e.                                       | Income tax related to items that will be reclassified to profit or loss            | 1,328,845                  |
|  | Other comprehensive income of the current year - net of applicable income tax      | (3,821,355)                |
|  | <b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>                              | <b>19,092,472</b>          |
|  | <b>Profit attributable to:</b>   |                            |
|  | OWNER  | 22,913,827                 |
|  | NON INTEREST CONTROL   | -                          |
|  | TOTAL INCOME OF CURRENT YEAR   | 22,913,827                 |
|  | <b>Total comprehensive income attributable to:</b>                                 |                            |
|  | OWNER  | 19,092,472                 |
|  | NON INTEREST CONTROL   | -                          |
|  | TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR                                     | 19,092,472                 |
|  | TRANSFER OF INCOME (LOSS) TO HEAD OFFICE   | -                          |
|  | <b>DIVIDEND</b>  | <b>13,048,441</b>          |
|  | <b>EARNINGS PER SHARE</b>  | <b>187.45</b>              |

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

(In Millions of Rupiah)

| No.         | DESCRIPTION   | BANK               |
|-------------|---|--------------------|
|             |   | September 30, 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 | 12,649,326         |
|             | 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  | 56,500,740         |
|             | - Foreign currencies                                | 21,565,364         |
|             | b. Others   |                    |
|             | i. Committed  | -                  |
|             | ii. Uncommitted                                     | 50,822,616         |
|             | 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                        | 6,863,557          |
|             | b. Local letters of credit                          | 2,629,162          |
|             | 4 Outstanding sales position on spot and derivative | 24,962,331         |
|             | 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   | 7,248,536          |
|             | b. Foreign currencies                               | 19,443,839         |
|             | 2 Others  | 3,702              |