

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Sep 30, 2019
ASSETS		
1.	Cash	21,091,989
2.	Placements with Bank Indonesia	105,246,733
3.	Placements with other banks	31,217,279
4.	Spot and derivative receivables	192,339
5.	Securities	
	a. Measured at fair value through profit and loss	12,448,497
	b. Available for sale	93,955,495
	c. Held to maturity	33,989,161
	d. Loans and receivables	25,715,486
6.	Securities sold under repurchase agreement (repo)	18,833,703
7.	Securities purchased with agreement to resell (reverse repo)	11,329,930
8.	Acceptances receivables	7,311,905
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
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	11,864,751
13.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(40,280,942)
	c. Others	-
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	41,018,188
	Accumulated depreciation on premises and equipment -/-	(11,527,094)
16.	Aset non produktif	
	a. Abandoned properties	20,425
	b. Foreclosed assets	52,099
	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
20.	Other assets	14,677,439
	TOTAL ASSETS	1,238,657,773

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Sep 30, 2019
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	168,531,329
2.	Savings deposits	374,911,759
3.	Time deposits	370,112,561
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	41,030
6.	Liabilities to other banks	17,859,536
7.	Spot and derivative payable	342,357
8.	Liabilities on securities sold under repurchase agreements	18,937,606
9.	Acceptances payable	7,311,905
10.	Securities issued	34,593,022
11.	Fund borrowings	28,250,417
12.	Margin deposits received	16,107
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
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	1,043,788,342
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	19,231
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	16,200
	b. Gain (loss) on value changes of financial assets categorized as available for sale	425,317
	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	991,500
	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	24,773,965
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	194,869,431
25.	Minority interest	-
	TOTAL EQUITIES	194,869,431
TOTAL LIABILITIES AND EQUITIES		1,238,657,773

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK Sep 30, 2019
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	82,257,431
	b. Foreign currencies	4,070,346
2.	Interest expenses	
	a. Rupiah	24,276,387
	b. Foreign currencies	3,725,429
	Net interest income (expenses)	58,325,961
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
	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	1,010,335
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	572,439
	e. Dividend	8,002
	f. Gain from investment in shares with equity method	152,628
	g. Fees/commissions and administrative	9,739,554
	h. Correction on allowance for impairment	-
	i. Other income	7,333,032
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot dan derivative	414,171
	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	14,480,184
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	665,241
	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	16,832,849
	k. Promotion expenses	1,255,601
	l. Other expenses	12,304,111
	Other Operating Income (expenses)	(27,282,876)
	INCOME FROM OPERATIONS	31,043,085

STATEMENTS OF PROFIT AND LOSS
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For the periods from January 1 to September 30, 2019

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Sep 30, 2019
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	2,706
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	(27,403)
	NON OPERATING PROFIT (LOSS)	(24,697)
	PROFIT (LOSS) BEFORE INCOME TAX	31,018,388
	Income tax expenses	
a.	Estimated current tax -/-	6,418,051
b.	Deffered tax income (expenses)	(173,628)
	PROFIT (LOSS) AFTER INCOME TAX - NET	24,773,965
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	(202,472)
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
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(33,020)
b.	Gains (losses) from changes in the value of financial assets as available for sale	3,126,407
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)
	Other comprehensive income of the current year - net of applicable income tax	5,137,957
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	29,911,922
	Profit attributable to:	
	OWNER	24,773,965
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	24,773,965
	Total comprehensive income attributable to:	
	OWNER	29,911,922
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	29,911,922
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	16,175,567
	EARNINGS PER SHARE	202.63

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Sep 30, 2019
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	11,611,198
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	59,652,770
	- Foreign currencies	26,300,226
	b. Others	
	i. Committed	-
	ii. Uncommitted	47,106,913
	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	6,556,055
	b. Local letters of credit	2,538,855
	4 Outstanding sales position on spot and derivative	43,405,962
	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	17,943,334
	b. Foreign currencies	26,968,946
	2 Others	-