

**BALANCE SHEETS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of November 30, 2016

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		November 30, 2016
<b>ASSETS</b>		
1.	Cash	21,203,797
2.	Placements with Bank Indonesia	86,584,906
3.	Placements with other banks	24,524,538
4.	Spot and derivative receivables	140,556
5.	Securities	
	a. Measured at fair value through profit and loss	2,407,846
	b. Available for sale	61,321,612
	c. Held to maturity	49,932,969
	d. Loans and receivables	9,957,108
6.	Securities sold under repurchase agreement (repo)	8,830,517
7.	Securities purchased with agreement to resell (reverse repo)	6,269,238
8.	Acceptances receivables	6,209,915
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	627,041,925
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	5,333,612
13.	Impairment on financial assets -/-	
	a. Securities	(8,750)
	b. Loans	(21,471,751)
	c. Others	-
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	30,491,529
	Accumulated depreciation on premises and equipment -/-	(7,166,838)
16.	Aset non produktif	
	a. Abandoned properties	26,358
	b. Foreclosed assets	30,735
	c. Suspense account	-
	d. Inter office assets	
	a. Operational activities conducted in Indonesia	855
	b. Operational activities conducted outside Indonesia	-
17.	Impairment on non financial assets -/-	-
18.	Finance leased	-
19.	Deferred tax assets	903,126
20.	Other assets	13,451,416
	<b>TOTAL ASSETS</b>	<b>926,015,219</b>

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As of November 30, 2016

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		November 30, 2016
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	115,679,852
2.	Savings deposits	278,689,077
3.	Time deposits	298,714,640
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	98,085
6.	Liabilities to other banks	6,633,894
7.	Spot and derivative payable	301,984
8.	Liabilities on securities sold under repurchase agreements	8,672,265
9.	Acceptances payable	6,209,915
10.	Securities issued	20,369,918
11.	Fund borrowings	27,020,606
12.	Margin deposits received	13,418
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	20,803,870
16.	Profit sharing Investment	-
	<b>TOTAL LIABILITIES</b>	<b>783,207,524</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	-
19.	Other comprehensive gain (loss)	-
	a. Translation adjustment from foreign currency	75,140
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(71,107)
	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	672,630
	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	3,022,684
	b. Appropriated reserves	-
24.	Retained Earning	-
	a. Previous years	95,552,667
	b. Current year	23,208,788
	<b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b>	<b>142,807,695</b>
25.	Minority interest	-
	<b>TOTAL EQUITIES</b>	<b>142,807,695</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>926,015,219</b>

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to November 30, 2016

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK November 30, 2016
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
<b>1.</b>	<b>Interest income</b>	
	a. Rupiah	79,120,188
	b. Foreign currencies	3,618,608
<b>2.</b>	<b>Interest expenses</b>	
	a. Rupiah	21,205,264
	b. Foreign currencies	2,264,537
	<b>Net interest income (expenses)</b>	<b>59,268,995</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	9,997
	ii. Loans	-
	iii. Spot and derivative	138,561
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	319,793
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	-
	e. Gain from investment in shares with equity method	13,801
	f. Dividend	17,837
	g. Fees/commissions and administrative	8,264,059
	h. Correction on allowance for impairment	-
	i. Other income	5,982,705
<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)	335,263
	e. Impairment	
	i. Securities	8,750
	ii. Loans	11,679,449
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	111,502
	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	16,929,390
	k. Promotion expenses	956,862
	l. Other expenses	14,082,316
	<b>Other Operating Income (expenses)</b>	<b>(29,356,779)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>29,912,216</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain (losses) from sale of premises and equipment	11,685
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	191,928

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 For the periods from January 1 to November 30, 2016

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		November 30, 2016
	<b>NON OPERATING PROFIT (LOSS)</b>	203,613
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	30,115,829
	Income tax expenses	
	a. Estimated current tax -/-	7,049,871
	b. Deffered tax income (expenses)	(142,830)
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	23,208,788
	<b>OTHER COMPREHENSIVE INCOME</b>	
	<b>1 . Items that will not be reclassified to profit or loss</b>	
	a. Gain on fixed asset revaluation	13,824,692
	b. Gains (losses) on defined benefit actuarial of manfaat pasti program	186,959
	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	(46,740)
	<b>2 . Items that will be reclassified to profit or loss</b>	
	a. Adjustments due to the translation of financial statements in foreign currencies	26,071
	b. Gains (losses) from changes in the value of financial assets as available for sale	1,290,696
	c. The effective portion of cash flow hedges	-
	d. Others	-
	e. Income tax related to items that will be reclassified to profit or loss	(322,674)
	Other comprehensive income of the current year - net of applicable income tax	14,959,004
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	38,167,792
	<b>Profit attributable to:</b>	
	OWNER	23,208,788
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	23,208,788
	<b>Total comprehensive income attributable to:</b>	
	OWNER	38,167,792
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	38,167,792
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	<b>DIVIDEND</b>	7,619,322
	<b>EARNINGS PER SHARE</b>	949.33

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of November 30, 2016

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		November 30, 2016
<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	21,097,900
	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	45,891,119
	- Foreign currencies	20,783,262
	b. Others	
	i. Committed	-
	ii. Uncommitted	49,821,844
	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	7,585,667
	b. Local letters of credit	1,987,960
	4 Outstanding sales position on spot and derivative	15,109,848
	5 Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	4,473
	b. Other interest	-
	3 Others	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
	1 Guarantees issued	
	a. Rupiah	9,976,976
	b. Foreign currencies	13,774,865
	2 Others	-