

**BALANCE SHEETS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of October 31, 2017

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		October 31, 2017
<b>ASSETS</b>		
1.	Cash	20,503,038
2.	Placements with Bank Indonesia	77,200,195
3.	Placements with other banks	12,711,963
4.	Spot and derivative receivables	128,920
5.	Securities	
	a. Measured at fair value through profit and loss	1,504,716
	b. Available for sale	111,617,645
	c. Held to maturity	41,804,002
	d. Loans and receivables	5,741,784
6.	Securities sold under repurchase agreement (repo)	5,578,361
7.	Securities purchased with agreement to resell (reverse repo)	14,073,233
8.	Acceptances receivables	6,054,092
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	671,815,035
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	6,656,433
13.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(30,852,321)
	c. Others	-
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	32,432,072
	Accumulated depreciation on premises and equipment -/-	(8,406,658)
16.	Aset non produktif	
	a. Abandoned properties	24,151
	b. Foreclosed assets	29,492
	c. Suspense account	-
	d. Inter office assets	
	a. Operational activities conducted in Indonesia	107,034
	b. Operational activities conducted outside Indonesia	-
17.	Impairment on non financial assets -/-	-
18.	Finance leased	-
19.	Deferred tax assets	3,751,350
20.	Other assets	21,526,330
	<b>TOTAL ASSETS</b>	<b>994,000,867</b>

**BALANCE SHEETS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of October 31, 2017

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		October 31, 2017
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	116,218,208
2.	Savings deposits	310,753,790
3.	Time deposits	308,198,543
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	165,059
6.	Liabilities to other banks	9,523,874
7.	Spot and derivative payable	280,007
8.	Liabilities on securities sold under repurchase agreements	5,558,904
9.	Acceptances payable	6,054,092
10.	Securities issued	30,932,028
11.	Fund borrowings	23,992,115
12.	Margin deposits received	14,038
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	23,683,329
16.	Profit sharing Investment	-
	<b>TOTAL LIABILITIES</b>	<b>835,373,987</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	52,076
	b. Gain (loss) on value changes of financial assets categorized as available for sale	1,056,223
	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	627,724
	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	110,827,813
	b. Current year	22,693,466
	<b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b>	<b>158,626,880</b>
25.	Minority interest	-
	<b>TOTAL EQUITIES</b>	<b>158,626,880</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>994,000,867</b>

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to October 31, 2017

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK October 31, 2017
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
<b>1.</b>	<b>Interest income</b>	
	a. Rupiah	78,186,794
	b. Foreign currencies	4,001,157
<b>2.</b>	<b>Interest expenses</b>	
	a. Rupiah	20,830,908
	b. Foreign currencies	2,448,177
	<b>Net interest income (expenses)</b>	<b>58,908,866</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	-
	ii. Loans	-
	iii. Spot and derivative	181,566
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	620,026
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	-
	e. Gain from investment in shares with equity method	41,903
	f. Dividend	-
	g. Fees/commissions and administrative	8,357,528
	h. Correction on allowance for impairment	-
	i. Other income	5,717,692
<b>2.</b>	<b>Other Operating Expenses</b>	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	22,587
	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)	109,262
	e. Impairment	
	i. Securities	-
	ii. Loans	15,751,763
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	172,133
	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	16,261,758
	k. Promotion expenses	853,356
	l. Other expenses	13,111,254
	<b>Other Operating Income (expenses)</b>	<b>(31,363,398)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>27,545,468</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain (losses) from sale of premises and equipment	10,022
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	151,915

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to October 31, 2017

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		October 31, 2017
	<b>NON OPERATING PROFIT (LOSS)</b>	161,937
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	27,707,405
	Income tax expenses	
	a. Estimated current tax -/-	6,745,233
	b. Deffered tax income (expenses)	(1,731,294)
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	22,693,466
	<b>OTHER COMPREHENSIVE INCOME</b>	
	<b>1 . Items that will not be reclassified to profit or loss</b>	
	a. Gain on fixed asset revaluation	-
	b. Gains (losses) on defined benefit actuarial of manfaat pasti program	(35,884)
	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	8,971
	<b>2 . Items that will be reclassified to profit or loss</b>	
	a. Adjustments due to the translation of financial statements in foreign currencies	28,586
	b. Gains (losses) from changes in the value of financial assets as available for sale	1,269,776
	c. The effective portion of cash flow hedges	-
	d. Others	-
	e. Income tax related to items that will be reclassified to profit or loss	(317,444)
	Other comprehensive income of the current year - net of applicable income tax	954,005
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	23,647,471
	<b>Profit attributable to:</b>	
	OWNER	22,693,466
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	22,693,466
	<b>Total comprehensive income attributable to:</b>	
	OWNER	23,647,471
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	23,647,471
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	<b>DIVIDEND</b>	10,478,309
	<b>EARNINGS PER SHARE</b>	928.26

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of October 31, 2017

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		October 31, 2017
<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	9,994,120
	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	49,802,251
	- Foreign currencies	20,327,890
	b. Others	
	i. Committed	-
	ii. Uncommitted	47,967,626
	2 Unused loan facilities granted to other banks	
	a. Committed	
	i. Rupiah	-
	ii. Foreign currencies	-
	b. Uncommitted	
	i. Rupiah	-
	ii. Foreign currencies	23,330
	3 Outstanding irrevocable letters of credit	
	a. Foreign letters of credit	5,425,327
	b. Local letters of credit	2,254,186
	4 Outstanding sales position on spot and derivative	18,166,131
	5 Others	606
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	4,177
	b. Other interest	-
	3 Others	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
	1 Guarantees issued	
	a. Rupiah	13,720,512
	b. Foreign currencies	17,699,820
	2 Others	-