

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
ASSETS					
1.	Cash	21,323,361	24,865,133	21,668,932	25,212,024
2.	Placements with Bank Indonesia	84,683,067	124,851,387	89,968,649	128,429,011
3.	Placements with other banks	11,913,871	15,861,414	12,126,837	15,320,138
4.	Spot and derivative receivables	114,069	93,649	114,069	91,657
5.	Securities				
	a. Measured at fair value through profit and loss	1,426,196	-	2,468,443	666,169
	b. Available for sale	104,733,418	64,816,396	109,855,358	68,855,281
	c. Held to maturity	41,987,505	51,227,650	49,936,898	58,503,054
	d. Loans and receivables	6,162,180	9,345,472	6,162,180	9,345,472
6.	Securities sold under repurchase agreement (repo)	6,440,679	7,358,032	6,440,679	7,358,032
7.	Securities purchased with agreement to resell (reverse repo)	19,991,738	1,557,370	21,175,368	1,557,370
8.	Acceptances receivables	5,915,472	5,602,843	5,932,356	5,692,583
9.	Loans				
	a. Measured at fair value through profit and loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	664,523,280	635,304,499	674,360,923	643,484,253
10.	Sharia financing	-	-	17,355,214	17,256,787
11.	Finance lease receivables	-	-	1,956,995	2,070,300
12.	Investments in shares	6,656,433	5,783,220	2,439	2,439
13.	Impairment on financial assets -/-				
	a. Securities	-	-	(758)	(758)
	b. Loans	(31,199,144)	(21,944,371)	(31,506,084)	(22,184,296)
	c. Others	-	-	-	-
14.	Intangible assets	-	-	491,128	491,128
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	32,322,565	31,232,047	33,452,961	32,262,349
	Accumulated depreciation on premises and equipment -/-	(8,288,282)	(7,255,098)	(8,825,935)	(7,747,290)
16.	Aset non produktif				
	a. Abandoned properties	24,151	26,314	24,151	26,314
	b. Foreclosed assets	29,824	31,890	95,847	269,138
	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	3,653,869	2,328,530	3,873,605	2,520,932
20.	Other assets	20,686,568	12,914,313	21,564,110	14,184,081
	TOTAL ASSETS	993,100,820	964,000,690	1,038,672,623	1,003,644,426

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(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
LIABILITIES AND SHAREHOLDERS' EQUITY					
LIABILITIES					
1.	Demand deposits	115,587,626	140,764,079	116,178,663	141,419,020
2.	Savings deposits	303,328,486	297,649,283	303,826,762	298,110,406
3.	Time deposits	316,230,610	285,432,096	325,265,812	293,029,378
4.	Revenue sharing Investment	-	-	25,332,810	21,967,570
5.	Liabilities to Bank Indonesia	134,670	109,664	134,670	109,664
6.	Liabilities to other banks	10,079,359	2,295,091	9,808,373	2,739,697
7.	Spot and derivative payable	357,205	344,865	357,205	347,217
8.	Liabilities on securities sold under repurchase agreements	6,430,508	7,302,398	6,430,508	7,302,398
9.	Acceptances payable	5,915,472	5,602,843	5,932,356	5,692,583
10.	Securities issued	31,236,456	24,936,730	31,535,820	24,800,781
11.	Fund borrowings	23,827,249	34,619,213	24,900,433	36,000,783
12.	Margin deposits received	14,026	13,490	21,207	14,172
13.	Inter office liabilities	-	-	-	-
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Other liabilities	23,444,255	19,473,220	30,335,970	25,298,167
16.	Profit sharing Investment	-	-	-	-
	TOTAL LIABILITIES	836,585,922	818,542,972	880,060,589	856,831,836
EQUITY					
17.	Share capital				
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)	(8,832,709)	(8,832,709)	(8,832,709)
	c. Treasury stock -/-	(2,418,948)	(2,418,948)	(2,418,948)	(2,418,948)
18.	Additional Paid-in Capital				
	a. Agio	2,773,858	2,773,858	2,773,858	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	51,358	23,490	51,358	23,490
	b. Gain (loss) on value changes of financial assets categorized as available for sale	1,519,227	103,891	1,664,828	75,618
	c. Effective portion of cash flow	-	-	-	-
	d. Difference in fixed asset revaluation	13,824,692	13,824,692	13,824,692	13,824,692
	e. Portion of other comprehensive income from associates	-	-	-	-
	f. Gain (loss) on Gain defined benefit actuarial program	627,463	654,637	632,410	665,870
	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	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	-	-	-	-
24.	Retained Earning				
	a. Previous years	110,827,813	95,552,666	111,776,344	96,058,795
	b. Current year	20,119,459	25,753,456	20,540,254	26,227,991
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	156,514,898	145,457,718	158,034,772	146,421,342
25.	Minority interest			577,262	391,248
	TOTAL EQUITIES	156,514,898	145,457,718	158,612,034	146,812,590
	TOTAL LIABILITIES AND EQUITIES	993,100,820	964,000,690	1,038,672,623	1,003,644,426

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to September 30, 2017 and 2016

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	70,210,516	65,026,266	73,608,172	67,886,981
	b. Foreign currencies	3,664,208	2,912,033	3,692,586	2,917,134
2.	Interest expenses				
	a. Rupiah	18,628,958	18,461,886	20,147,040	19,663,755
	b. Foreign currencies	2,014,618	1,872,341	2,024,393	1,873,432
	Net interest income (expenses)	53,231,148	47,604,072	55,129,325	49,266,928
3.	Premium Income	-	-	1,878,772	1,779,986
4.	Expense Claims	-	-	1,811,974	1,751,704
	Premium Income (Expense Claims) Net	-	-	66,798	28,282
	Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net	53,231,148	47,604,072	55,196,123	49,295,210
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	2,846	-	28,102	40,389
	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	582,607	310,438	635,944	464,483
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	-	-	-	-
	e. Dividend	41,903	13,801	31	224
	f. Gain from investment in shares with equity method	-	24,069	-	24,069
	g. Fees/commissions and administrative	7,401,270	6,568,537	7,433,476	6,475,783
	h. Correction on allowance for impairment	-	-	-	-
	i. Other income	5,238,564	5,028,886	5,597,043	5,276,965
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	1,893	-	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	16,865	144,342	16,865	144,364
	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)	59,349	309,753	53,441	313,203
	e. Impairment				
	i. Securities	-	8,750	-	25,052
	ii. Loans	15,361,112	11,112,691	15,449,162	11,197,554
	iii. Sharia financing	-	-	81,535	199,947
	iv. Other financial assets	-	-	(3,213)	-
	f. Losses related to operational risk	166,741	89,894	166,741	89,894
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	28,352	1,214
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	14,603,961	13,983,035	15,234,157	14,602,843
	k. Promotion expenses	735,900	698,956	760,300	723,973
	l. Other expenses	11,432,219	10,474,600	12,458,541	11,103,407
	Other Operating Income (expenses)	(29,108,957)	(24,878,183)	(30,551,285)	(26,119,538)
	INCOME FROM OPERATIONS	24,122,191	22,725,889	24,644,838	23,175,672
NON OPERATING INCOME AND EXPENSES					

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No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2017	September 30, 2016	September 30, 2017	September 30, 2016
1.	Gain (losses) from sale of premises and equipment	8,852	9,791	9,436	10,020
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	137,542	176,223	142,042	131,391
	NON OPERATING PROFIT (LOSS)	146,394	186,014	151,478	141,411
	PROFIT (LOSS) BEFORE INCOME TAX	24,268,585	22,911,903	24,796,316	23,317,083
	Income tax expenses				
	a. Estimated current tax -/-	5,937,187	4,704,242	6,081,234	4,776,583
	b. Deferred tax income (expenses)	(1,788,061)	(414,951)	(1,825,172)	(434,645)
	PROFIT (LOSS) AFTER INCOME TAX - NET	20,119,459	18,622,612	20,540,254	18,975,145
	OTHER COMPREHENSIVE INCOME				
	1 . Items that will not be reclassified to profit or loss				
	a. Gain on fixed asset revaluation	-	14,315,527	-	14,315,527
	b. Gains (losses) on defined benefit actuarial of manfaat pasti program	(36,232)	143,676	(45,099)	137,407
	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	9,058	(526,755)	11,275	(525,188)
	2 . Items that will be reclassified to profit or loss				
	a. Adjustments due to the translation of financial statements in foreign currencies	27,868	(2,692)	27,868	(2,692)
	b. Gains (losses) from changes in the value of financial assets as available for sale	1,887,115	3,416,655	2,095,485	3,614,267
	c. The effective portion of cash flow hedges	-	-	-	-
	d. Others	-	-	-	-
	e. Income tax related to items that will be reclassified to profit or loss	(471,779)	(854,164)	(487,309)	(899,636)
	Other comprehensive income of the current year - net of applicable income tax	1,416,030	16,492,247	1,602,220	16,639,685
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	21,535,489	35,114,859	22,142,474	35,614,830
	Profit attributable to:				
	OWNER	20,119,459	18,622,612	20,508,121	18,950,861
	NON INTEREST CONTROL			32,133	24,284
	TOTAL INCOME OF CURRENT YEAR	20,119,459	18,622,612	20,540,254	18,975,145
	Total Income (Loss) Other Comprehensive attributable to:				
	OWNER	21,535,489	35,114,859	22,091,739	35,572,717
	NON INTEREST CONTROL			50,735	42,113
	TOTAL COMPREHENSIVE INCOME (LOSS) OF THE CURRENT YEAR	21,535,489	35,114,859	22,142,474	35,614,830
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	10,478,309	7,619,322	-	-
	EARNINGS PER SHARE	822.97	761.73	838.87	775.16

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2017	December 31, 2016	September 30, 2017	December 31, 2016
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	10,690,350	19,631,109	10,690,350	19,631,109
	3 Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	14,413	207,103
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	51,091,420	49,586,534	51,091,420	49,586,534
	- Foreign currencies	20,744,005	21,403,674	20,744,005	21,403,674
	b. Others				
	i. Committed	-	-	894,579	627,035
	ii. Uncommitted	47,759,354	48,979,457	47,759,354	48,979,457
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	51,235	39,605
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	157,943	72,664	157,943	72,664
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	5,305,155	6,708,947	5,317,018	6,725,261
	b. Local letters of credit	2,246,244	1,801,293	2,281,655	1,815,891
	4 Outstanding sales position on spot and derivative	20,231,052	14,659,381	20,231,052	14,659,381
	5 Others	-	-	150,015	254,649
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	4,177	4,456	64,039	45,208
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	12,619,611	11,919,411	12,767,525	11,979,117
	b. Foreign currencies	17,697,739	12,543,898	17,699,003	12,543,898
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2017

(In Millions of Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	2,334,484	2,334,484	-	4,429	2,357
2.	Forward	5,098,622	5,098,622	-	21,742	39,123
3.	Option	-	-	-	-	-
	a. Purchased	3,098,445	3,098,445	-	-	6,984
	b. Written	404,145	404,145	-	2,434	-
4.	Future	-	-	-	-	-
5.	Swap	7,120,173	7,120,173	-	4,782	129,878
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	5,796,467	5,796,467	-	40,532	43,440
5.	Others	-	-	-	-	-
C.	Others	8,214,988	8,214,988	-	40,150	135,423
	TOTAL	32,067,324	32,067,324	-	114,069	357,205

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2017					September 30, 2016						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II.	THIRD PARTIES												
1.	Placements with other banks												
	a. Rupiah	1,853,795	-	-	-	-	1,853,795	1,925,215	-	-	-	-	1,925,215
	b. Foreign currencies	10,060,076	-	-	-	-	10,060,076	21,260,497	-	-	-	-	21,260,497
2.	Spot and derivative receivables												
	a. Rupiah	72,637	-	-	-	-	72,637	74,928	-	-	-	-	74,928
	b. Foreign currencies	41,432	-	-	-	-	41,432	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	104,852,507	-	-	-	-	104,852,507	73,725,025	175,000	-	-	-	73,900,025
	b. Foreign currencies	49,456,792	-	-	-	-	49,456,792	45,830,536	-	-	-	-	45,830,536
4.	Securities sold with agreement to repurchase												
	a. Rupiah	6,440,679	-	-	-	-	6,440,679	7,994,636	-	-	-	-	7,994,636
	b. Foreign currencies	-	-	-	-	-	-	1,457,644	-	-	-	-	1,457,644
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	19,991,738	-	-	-	-	19,991,738	3,805,753	-	-	-	-	3,805,753
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,915,472	-	-	-	-	5,915,472	5,722,185	-	-	-	-	5,722,185
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	279,160,802	22,359,596	1,765,732	1,394,156	5,782,252	310,462,538	242,327,572	21,949,740	1,595,097	1,299,802	4,969,641	272,141,852
	ii. Foreign currencies	678,698	25,895	-	-	19,946	724,539	4,344,103	38,948	-	4,630	40,613	4,428,294
	b. Non UMKM												
	i. Rupiah	279,637,114	8,737,151	2,022,107	545,949	2,249,831	293,192,152	269,747,688	9,830,476	1,513,481	326,382	2,827,558	284,245,585
	ii. Foreign currencies	53,472,058	5,086,681	207,750	-	671,013	59,437,502	38,818,475	2,296,091	-	-	623,947	41,738,513
	c. Restructured loans												
	i. Rupiah	17,051,708	9,925,229	2,611,790	665,184	2,817,403	33,071,314	10,937,885	10,419,908	1,186,171	281,825	2,098,719	24,924,508
	ii. Foreign currencies	1,734,662	5,107,463	207,750	-	688,213	7,738,088	5,254,065	1,731,720	-	-	7,573	6,993,358
	d. Property loans	1,622,328	58,580	354,100	219,525	82,318	2,336,851	1,812,670	390,863	396,845	-	50,774	2,651,152
8.	Investments in shares	6,656,433	-	-	-	-	6,656,433	4,687,096	-	-	-	-	4,687,096
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
11.	Commitments and contingencies												
	a. Rupiah	96,897,121	670,203	290,613	5,504	324	97,863,765	87,149,055	959,059	832,517	6,303	-	88,946,934
	b. Foreign currencies	59,249,086	508,620	-	-	-	59,757,706	55,883,489	1,609,740	-	-	-	57,493,229
12.	Repossessed assets	3,031	-	6,531	3,898	16,364	29,824	6,625	-	2,562	12,071	10,428	31,686

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2017 and 2016

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2017					September 30, 2016						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
III.	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia												-
	b. To others												-
2.	Total allowance for impairment of financial assets to earning assets						31,199,144						22,325,788
3.	Total required allowance for possible losses on earning assets						19,203,825						18,083,816
4.	Percentage of UMKM loans to total loans						46.83%						45.83%
5.	Percentage of UMK loans to total loans						41.07%						39.93%
6.	Percentage of UMKM debtors to total debtors						81.38%						79.63%
7.	Percentage of UMK debtors to total debtors						80.61%						78.98%
8.	Others												
	a. Chanelling of loans						24,726,144						24,727,269
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						6,132,340						5,839,802
	d. Recovery of written off on earning assets						3,135,014						3,023,636
	e. Written off on earning assets with elimination of right to collect						-						-

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	September 30, 2017				September 30, 2016			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning		Allowance for Impairment		Required Allowance for Possible Losses on Earning	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	-	119,139	-	-	-	238,957	-
2.	Spot and derivative receivables	-	-	1,141	-	-	-	749	-
3.	Securities	-	-	192,452	-	8,750	-	213,255	8,750
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	59,155	-	-	-	57,222	-
7.	Loans	14,271,308	16,927,836	6,130,580	12,305,149	7,152,805	15,164,233	5,555,149	11,668,459
8.	Investments in shares	-	-	16	-	-	-	16	-
9.	Temporary investment	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	17,506	-	-	-	-	-
11.	Administrative account transactions	-	-	378,687	-	-	-	341,259	-

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2017 and 2016

(In Millions of Rupiah)

POS-POS	September 30, 2017		September 30, 2016	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
COMPONENTS				
I. CORE CAPITAL	145,552,406	149,995,986	132,066,481	134,621,279
1. Common Equity Tier 1	145,552,406	149,995,986	132,066,481	134,621,279
1.1. Paid in Capital (after deducting Treasury Stock)	6,111,861	6,111,861	6,111,861	6,111,861
a. Common stock	6,111,861	6,111,861	6,111,861	6,111,861
b. Preferred stock	-	-	-	-
1.2. Disclosed Reserves	149,749,201	148,934,857	132,982,502	131,759,331
1.2.1. Incremental Factors:	149,775,574	148,986,137	133,002,734	131,947,427
1.2.1.1. Other comprehensive income	15,395,277	15,395,277	15,394,431	15,394,431
1.2.1.1.1. Excess translation adjustment of financial statement	51,358	51,358	46,377	46,377
1.2.1.1.2. Potential benefits of the increase in the fair value of financial assets available for sale	1,519,227	1,519,227	1,523,362	1,523,362
1.2.1.1.3. Fixed asset revaluation surplus	13,824,692	13,824,692	13,824,692	13,824,692
1.2.1.2. Other disclosed reserves	134,380,297	133,590,860	117,608,303	116,552,996
1.2.1.1.1. Agio	410,340	410,340	410,340	410,340
1.2.1.1.2. General reserves	3,022,685	3,022,685	3,022,684	3,022,684
1.2.1.1.3. Previous years profit	110,827,813	109,858,889	95,552,667	94,298,171
1.2.1.1.4. Current year profit	20,119,459	20,298,946	18,622,612	18,821,801
1.2.1.1.5. Fund for paid-in capital	-	-	-	-
1.2.1.1.6. Others	-	-	-	-
1.2.2. Offsetting Factors:	26,373	51,280	20,232	188,096
1.2.2.1. Pendapatan Komprehensif Lainnya	-	-	-	-
1.2.2.1.1. Difference in less translation of financial statements	-	-	-	-
1.2.2.1.2. Potential losses from the decline in fair value of financial assets available for sale	-	-	-	-
1.2.2.2. Other disclosed reserves	26,373	51,280	20,232	188,096
1.2.2.2.1. Disagio	-	-	-	-
1.2.2.2.2. Previous years loss	-	-	-	-
1.2.2.2.3. Current year loss	-	-	-	-
1.2.2.2.4. Negative differences between regulatory provision and impairment of productive asset	-	16,913	-	101,934
1.2.2.2.5. Negative differences on adjustment of fair value on financial instrument in the trading book	-	-	-	-
1.2.1.1.6. Required regulatory provision on non productive asset	26,373	26,753	20,232	86,162
1.2.1.1.6. Others	-	7,614	-	-
1.3. Non controlling interest	-	403,513	-	184,232
1.4. Deduction factor of Common Equity Tier 1	10,308,656	5,454,245	7,027,882	3,434,145
1.4.1. Deferred tax	3,653,869	3,760,465	1,695,916	1,737,756
1.4.2. Goodwill	-	64,580	-	64,580
1.4.3. Difference in other intangible assets	-	2,557	-	5,166
1.4.4. Equity investment which can be calculated as deduction factor	6,654,787	1,626,643	5,331,966	1,626,643
1.4.5. Shortfall on the capital of insurance subsidiary	-	-	-	-
1.4.6. Securitisation exposure	-	-	-	-
1.4.7. Deduction factor of other common equity	-	-	-	-
1.4.7.1. Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
1.4.7.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2017 and 2016

(In Millions of Rupiah)

POS-POS	September 30, 2017		September 30, 2016	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
2. Additional Tier 1 (AT 1) *	-	-	-	-
2.1. Capital instrument which can be calculated as AT-1	-	-	-	-
2.2. Additional paid-in capital	-	-	-	-
2.3. Deduction factor Tier 1	-	-	-	-
2.3.1. Investment in AT1 and Tier 2 instruments in other bank	-	-	-	-
2.3.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-
II. Supplementary Capital (Tier 2)	6,837,038	8,025,809	6,328,521	6,452,187
1. Capital instrument which can be calculated as Tier 2	-	1,000,000	5,783	5,783
a. Preferred stock (cumulative perpetual, non-perpetual), net of repurchase	-	-	-	-
b. Subordinated securities (cumulative perpetual, non-perpetual), net of repurchase	-	1,000,000	-	-
c. Subordinated loans (cumulative perpetual, non-perpetual), net of repurchase	-	-	5,783	5,783
d. Mandatory convertible bond	-	-	-	-
e. Tier 2 issuance by subsidiaries of banks and non-bank purchased by another party (consolidated)	-	-	-	-
f. Amortization based on the remaining period (-/-)	-	-	-	-
2. Additional paid-in capital	-	-	-	-
3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk)	6,837,038	7,025,809	6,322,738	6,446,404
4. Tier 2 deduction factor	-	-	-	-
4.1. Sinking Fund	-	-	-	-
4.2. Investment in Tier 2 instruments in other bank	-	-	-	-
4.3. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-
TOTAL MODAL	152,389,444	158,021,795	138,395,002	141,073,466
	September 30, 2017		September 30, 2016	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
RISK WEIGHTED ASSET (RWA)				
RWA FOR CREDIT RISK	546,963,040	570,567,057	505,819,008	527,629,231
RWA FOR MARKET RISK	9,549,657	9,785,102	14,818,801	14,945,227
RWA FOR OPERATIONAL RISK	130,967,728	134,420,827	111,898,899	114,841,081
TOTAL RWA	687,480,425	714,772,986	632,536,708	657,415,539
CAR ACCORDING TO RISK PROFILE (%)	9.57%	9.57%	9.38%	9.38%
CAR FULFILLMENT ALLOCATION				
From CET1 (%)	8.58%	8.45%	8.38%	8.40%
From AT1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	0.99%	1.12%	1.00%	0.98%
	September 30, 2017		September 30, 2016	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
RISK WEIGHTED ASSET (RWA)				
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From Tier 2 (%)	0.99%	1.12%	1.00%	0.98%
	September 30, 2017		September 30, 2016	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
CAR				
CET1 Ratio (%)	21.17%	20.99%	20.88%	20.48%
Tier 1 Ratio (%)	21.17%	20.99%	20.88%	20.48%
Tier 2 Ratio (%)	0.99%	1.12%	1.00%	0.98%
Total Ratio (%)	22.17%	22.11%	21.88%	21.46%
CET 1 FOR BUFFER (%)	12.60%	12.54%	12.50%	12.08%
BUFFER WHICH MUST BE FULFILLED BY BANK (%)	2.250%	2.250%	1.125%	1.125%
Capital Conservation Buffer (%)	1.250%	1.250%	0.625%	0.625%
Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
Capital Surcharge untuk D-SIB (%)	1.000%	1.000%	0.500%	0.500%

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2017 and 2016

(In %)

Rasio	September 30, 2017	September 30, 2016
Performance Ratios		
1. Capital Adequacy Ratio	22.17	21.88
2. Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.48	1.56
3. Non performing earning assets to total earning assets	1.70	1.74
4. Allowance for impairment of financial assets to earning assets	3.58	2.89
5. NPL <i>gross</i>	2.23	2.22
6. NPL <i>net</i>	1.06	1.18
7. Return on Asset (ROA)	3.34	3.59
8. Return on Equity (ROE)	19.27	23.97
9. Net Interest Margin (NIM)	8.13	8.24
10. Operating Expenses to Operating Income (BOPO)	72.32	71.55
11. Loan to Deposit Ratio (LDR)	90.39	90.68
Compliance		
1. a. Percentage violation of Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
b. Percentage of lending in excess of the Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
2. Reserve requirement		
a. Reserve requirement - Rupiah	6.58	6.64
b. Reserve requirement - Foreign currencies	8.01	8.01
3. Net Open Position (overall)	6.14	10.56

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to September 30, 2017 and 2016

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2017	September 30, 2016
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	75,311,008	68,441,400
Sharia income	2,080,904	1,948,517
Premium Income	1,878,772	1,779,986
Expenses paid	-	-
Interest expense	(20,820,596)	(19,577,910)
Sharia expenses	(915,417)	(764,961)
Expense claim	(1,811,974)	(1,751,704)
Recoveries of written off loans	3,147,224	3,043,901
Other operating income	10,376,894	8,891,184
Other operating expenses	(25,450,131)	(26,765,806)
Non-operating income - net	145,747	208,910
Payment of income tax and tax bill	(7,703,496)	(6,644,205)
Cash flows before changes in operating assets and liabilities	36,238,935	28,809,312
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	-	92,610
Securities and Government Recapitalization Bonds at fair value through profit or loss	(444,396)	(1,406,267)
Export bills	3,183,292	(2,578,925)
Securities purchased under resale agreements	(19,617,998)	(2,960,628)
Loans	(37,030,064)	(52,452,977)
Sharia receivables and financing	(189,850)	(1,143,916)
Finance Lease Receivables	116,469	(2,171,958)
Other assets	(6,543,599)	(2,357,801)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	1,400,277	21,489
Deposits:		
Demand deposits	(25,240,357)	2,252,468
<i>Wadiah</i> demand deposits	326,337	(32,491)
Savings deposits	5,716,356	523,330
<i>Wadiah</i> savings deposits	226,752	239,434
<i>Mudharabah</i> savings deposits	174,618	190,921
Time deposits	32,236,434	21,524,449
<i>Mudharabah</i> time deposits	2,637,533	1,149,829
Deposits from other banks and financial institutions	7,035,602	(1,843,221)
Securities sold under agreements to repurchase	(871,890)	(2,157,808)
Other liabilities	1,539,238	2,805,753
Net cash obtained from (used for) operating activities	893,689	(11,496,397)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipment	8,864	5,339
Acceptance of dividends	32	224
Acquisition of fixed assets aset tetap	(1,197,806)	(2,375,951)
Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(15,077,865)	(1,655,219)
Net cash used for investing activities	(16,266,775)	(4,025,607)

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the periods from January 1 to September 30, 2017 and 2016

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2017	September 30, 2016
CASH FLOWS FROM FINANCING ACTIVITIES		
Payment of fund borrowings	-	-
Treasury stock	(11,137,898)	(9,231,908)
Appropriation for dividends	-	(132,573)
Acceptance (Payments) of subordinated loans	-	(10,686)
Acceptance of securities issued	6,737,696	9,954,702
Payments of securities issued	(10,478,309)	(7,619,322)
Net cash used for financing activities	(14,878,511)	(7,039,787)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(30,251,597)	(22,561,791)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	59,225	(7,284)
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	188,654,879	163,388,757
CASH AND CASH EQUIVALENTS AT END OF PERIOD	158,462,507	140,819,682
Cash and cash equivalents at end of period consist of:		
Cash	21,668,931	23,076,640
Current accounts with Bank Indonesia	56,350,523	51,237,584
Current accounts with other banks	7,287,147	14,905,989
Placements with other banks – maturing within three months or less since the acquisition date	38,208,026	43,403,206
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	34,947,880	8,196,263
Total Cash and Cash Equivalents	158,462,507	140,819,682

