

**BALANCE SHEETS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of September 30, 2018 and Desember 31, 2017

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
<b>ASSETS</b>					
1.	Cash	20,908,423	24,437,571	21,164,075	24,797,782
2.	Placements with Bank Indonesia	76,515,289	97,260,008	83,837,217	103,225,325
3.	Placements with other banks	28,563,250	16,783,506	27,807,551	15,219,349
4.	Spot and derivative receivables	366,992	145,928	379,493	145,928
5.	Securities				
	a. Measured at fair value through profit and loss	2,346,063	501,467	4,067,257	1,762,263
	b. Available for sale	100,467,901	119,934,114	106,061,409	125,314,678
	c. Held to maturity	35,789,704	41,761,290	47,220,124	50,959,716
	d. Loans and receivables	20,958,845	10,654,353	20,958,845	10,654,353
6.	Securities sold under repurchase agreement (repo)	15,144,427	12,200,619	15,144,427	12,200,619
7.	Securities purchased with agreement to resell (reverse repo)	16,540,772	16,496,292	17,698,025	18,011,026
8.	Acceptances receivables	6,416,064	5,637,833	6,459,819	5,693,425
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	708,011,042	786,406,504	718,992,665
10.	Sharia financing	-	-	19,123,064	17,287,612
11.	Finance lease receivables	-	-	2,784,639	2,385,483
12.	Investments in shares	8,798,635	6,727,814	78,187	73,821
13.	Impairment on financial assets -/-				
	a. Securities	-	-	(758)	(758)
	b. Loans	(34,549,730)	(29,062,262)	(34,945,832)	(29,423,380)
	c. Others	-	-	-	-
14.	Intangible assets	-	-	491,128	491,128
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	34,900,537	32,692,513	36,313,610	33,972,363
	Accumulated depreciation on premises and equipment -/-	(9,774,709)	(8,674,305)	(10,369,597)	(9,226,057)
16.	Aset non produktif				
	a. Abandoned properties	21,482	24,151	21,482	24,151
	b. Foreclosed assets	46,995	34,542	320,326	362,576
	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	2,989,066	4,998,175	3,270,231
20.	Other assets	24,513,342	17,882,524	27,366,707	20,075,885
	<b>TOTAL ASSETS</b>	<b>1,125,400,727</b>	<b>1,076,438,066</b>	<b>1,183,364,135</b>	<b>1,126,248,442</b>

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No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2018	December 31, 2017	September 30, 2018	December 31, 2017
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	138,481,649	144,432,274	139,444,739	145,529,168
2.	Savings deposits	343,882,257	342,759,191	344,857,957	343,420,737
3.	Time deposits	347,174,649	316,135,105	360,708,560	326,417,937
4.	Revenue sharing Investment	-	-	27,729,331	26,288,608
5.	Liabilities to Bank Indonesia	203,814	167,472	203,814	167,472
6.	Liabilities to other banks	7,321,342	6,065,850	7,194,442	5,906,797
7.	Spot and derivative payable	646,768	197,633	646,871	200,858
8.	Liabilities on securities sold under repurchase agreements	15,263,502	12,136,684	15,263,502	12,136,684
9.	Acceptances payable	6,416,064	5,637,833	6,459,819	5,693,425
10.	Securities issued	31,331,440	30,323,802	31,629,568	30,619,658
11.	Fund borrowings	32,296,525	29,265,900	33,850,757	30,373,565
12.	Margin deposits received	14,572	14,224	17,328	18,679
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	24,254,891	39,958,036	32,127,360
16.	Profit sharing Investment	-	-	-	-
	<b>TOTAL LIABILITIES</b>	<b>953,990,489</b>	<b>911,390,859</b>	<b>1,007,964,724</b>	<b>958,900,948</b>
<b>EQUITY</b>					
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	319,000	-	319,000	-
19.	Other comprehensive gain (loss)				
	a. Translation adjustment from foreign currency	57,040	54,199	57,040	54,199
	b. Gain (loss) on value changes of financial assets categorized as available for sale	(2,365,270)	1,621,265	(2,552,382)	1,813,625
	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	867,456	705,117	880,260	706,403
	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	126,248,607	110,827,813	127,680,267	111,760,678
	b. Current year	22,913,827	28,469,235	23,547,841	29,044,334
	<b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b>	<b>171,410,238</b>	<b>165,047,207</b>	<b>173,301,604</b>	<b>166,748,817</b>
25.	Minority interest			2,097,807	598,677
	<b>TOTAL EQUITIES</b>	<b>171,410,238</b>	<b>165,047,207</b>	<b>175,399,411</b>	<b>167,347,494</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,125,400,727</b>	<b>1,076,438,066</b>	<b>1,183,364,135</b>	<b>1,126,248,442</b>

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to September 30, 2018 and 2017

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
<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	69,428,859	78,693,085	72,826,515
	b. Foreign currencies	3,670,733	3,664,113	3,701,200	3,692,491
<b>2.</b>	<b>Interest expenses</b>				
	a. Rupiah	19,816,494	18,628,958	21,602,050	20,147,040
	b. Foreign currencies	2,863,730	2,014,618	2,887,839	2,024,393
	<b>Net interest income (expenses)</b>	<b>55,899,572</b>	<b>52,449,396</b>	<b>57,904,396</b>	<b>54,347,573</b>
<b>3.</b>	<b>Premium Income</b>	-	-	3,078,342	1,878,772
<b>4.</b>	<b>Expense Claims</b>	-	-	2,455,011	1,811,974
	<b>Premium Income (Expense Claims) Net</b>	-	-	<b>623,331</b>	<b>66,798</b>
	<b>Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net</b>	<b>55,899,572</b>	<b>52,449,396</b>	<b>58,527,727</b>	<b>54,414,371</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	2,846	-	28,102
	ii. Loans	-	-	-	-
	iii. Spot and derivative	1,217,855	-	1,217,889	-
	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	582,607	741,926	635,944
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	-	-	-	-
	e. Dividend	58,070	41,903	11,746	31
	f. Gain from investment in shares with equity method	866	-	866	-
	g. Fees/commissions and administrative	8,569,767	7,401,270	8,693,314	7,433,476
	h. Correction on allowance for impairment	-	-	152,493	-
	i. Other income	5,353,754	5,238,564	5,393,706	5,597,043
<b>2.</b>	<b>Other Operating Expenses</b>				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	-	55,809	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	16,865	-	16,865
	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	59,349	61,980	53,441
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	13,265,260	15,361,112	13,373,533	15,449,162
	iii. Sharia financing	-	-	142,091	81,535
	iv. Other financial assets	-	-	-	-
	f. Losses related to operational risk	169,737	166,741	169,737	166,741
	g. Losses from investment in shares under equity method	-	-	-	-
	h. Fees/commissions and administrative	-	-	50,835	28,352
	i. Losses from decreases in value of non financial assets	-	-	-	-
	j. Salaries and employee benefits	15,412,615	14,603,961	16,087,575	15,234,157
	k. Promotion expenses	909,001	735,900	933,828	760,300
	l. Other expenses	12,641,425	10,650,467	13,956,823	11,673,576
	<b>Other Operating Income (expenses)</b>	<b>(26,792,300)</b>	<b>(28,327,205)</b>	<b>(28,620,271)</b>	<b>(29,769,533)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>29,107,272</b>	<b>24,122,191</b>	<b>29,907,456</b>	<b>24,644,838</b>
<b>NON OPERATING INCOME AND EXPENSES</b>					

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 For the periods from January 1 to September 30, 2018 and 2017

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2018	September 30, 2017	September 30, 2018	September 30, 2017
1.	Gain (losses) from sale of premises and equipment	2,646	8,852	2,685	9,436
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	25,727	137,542	22,785	142,042
	<b>NON OPERATING PROFIT (LOSS)</b>	28,373	146,394	25,470	151,478
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	29,135,645	24,268,585	29,932,926	24,796,316
	Income tax expenses				
	a. Estimated current tax -/-	6,645,695	5,937,187	6,787,833	6,081,234
	b. Deferred tax income (expenses)	(423,877)	(1,788,061)	(402,748)	(1,825,172)
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	22,913,827	20,119,459	23,547,841	20,540,254
	<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	216,452	(36,232)	231,809	(45,099)
	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)	9,058	(57,952)	11,275
	<b>2 . Items that will be reclassified to profit or loss</b>				
	a. Adjustments due to the translation of financial statements in foreign currencies	2,841	27,868	2,841	27,868
	b. Gains (losses) from changes in the value of financial assets as available for sale	(5,315,380)	1,887,115	(5,771,928)	2,095,485
	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	(471,779)	1,365,008	(487,309)
	Other comprehensive income of the current year - net of applicable income tax	(3,821,355)	1,416,030	(4,230,222)	1,602,220
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	19,092,472	21,535,489	19,317,619	22,142,474
	<b>Profit attributable to:</b>				
	OWNER	22,913,827	20,119,459	23,471,537	20,508,121
	NON INTEREST CONTROL			76,304	32,133
	<b>TOTAL INCOME OF CURRENT YEAR</b>	22,913,827	20,119,459	23,547,841	20,540,254
	<b>Total Income (Loss) Other Comprehensive attributable to:</b>				
	OWNER	19,092,472	21,535,489	19,282,227	22,091,739
	NON INTEREST CONTROL			35,392	50,735
	<b>TOTAL COMPREHENSIVE INCOME (LOSS) OF THE CURRENT YEAR</b>	19,092,472	21,535,489	19,317,619	22,142,474
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-	-	-	-
	<b>DIVIDEND</b>	13,048,441	10,478,309	-	-
	<b>EARNINGS PER SHARE</b>	187.45	164.59	192.02	167.77

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of September 30, 2018 and Desember 31, 2017

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2018	December 31, 2017	September 30, 2018	December 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	12,649,326	11,742,609	12,680,261	11,742,609
	3 Others	-	-	-	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	45,520	18,834
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	56,500,740	42,729,362	56,500,740	42,729,362
	- Foreign currencies	21,565,364	20,270,528	21,565,364	20,270,528
	b. Others				
	i. Committed	-	-	1,108,261	995,695
	ii. Uncommitted	50,822,616	43,005,385	50,822,616	43,005,385
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	53,228
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	6,863,557	6,557,168	6,868,016	6,567,809
	b. Local letters of credit	2,629,162	2,406,332	2,638,792	2,412,862
	4 Outstanding sales position on spot and derivative	24,962,331	20,728,506	24,997,654	20,728,506
	5 Others	-	-	84,373	105,497
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
	1 Guarantees received				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	3,823	4,177	109,393	70,905
	b. Other interest	-	-	-	-
	3 Others	-	-	-	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
	1 Guarantees issued				
	a. Rupiah	7,248,536	15,886,078	7,370,587	16,033,717
	b. Foreign currencies	19,443,839	17,995,548	19,447,830	17,996,663
	2 Others	3,702	-	3,702	-

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of September 30, 2018

(In Millions of Rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
<b>A.</b>	<b>Exchange Rate Related</b>					
1.	Spot	1,637,025	1,637,025	-	3,164	3,435
2.	Forward	6,923,168	6,923,168	-	38,971	157,254
3.	Option	-	-	-	-	-
	a. Purchased	5,524,514	5,524,514	-	-	204,936
	b. Written	5,524,514	5,524,514	-	187,034	-
4.	Future	-	-	-	-	-
5.	Swap	10,156,611	10,156,611	-	12,057	24,095
6.	Others	-	-	-	-	-
<b>B.</b>	<b>Interest Rate Related</b>					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	5,959,529	5,959,529	-	109,425	92,379
5.	Others	-	-	-	-	-
<b>C.</b>	<b>Others</b>	3,347,482	3,347,482	-	16,341	164,669
	<b>TOTAL</b>	39,072,843	39,072,843	-	366,992	646,768



**QUALITY OF ASSETS AND OTHER INFORMATION**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of September 30, 2018 and 2017

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2018						September 30, 2017					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
<b>II. THIRD PARTIES</b>													
1.	Placements with other banks												
	a. Rupiah	5,392,055	-	-	-	-	5,392,055	1,853,795	-	-	-	-	1,853,795
	b. Foreign currencies	22,971,195	-	-	-	-	22,971,195	10,060,076	-	-	-	-	10,060,076
2.	Spot and derivative receivables												
	a. Rupiah	306,971	-	-	-	-	306,971	72,637	-	-	-	-	72,637
	b. Foreign currencies	60,021	-	-	-	-	60,021	41,432	-	-	-	-	41,432
3.	Securities												
	a. Rupiah	112,882,872	-	-	-	-	112,882,872	104,852,507	-	-	-	-	104,852,507
	b. Foreign currencies	46,679,641	-	-	-	-	46,679,641	49,456,792	-	-	-	-	49,456,792
4.	Securities sold with agreement to repurchase												
	a. Rupiah	9,088,396	-	-	-	-	9,088,396	6,440,679	-	-	-	-	6,440,679
	b. Foreign currencies	6,056,031	-	-	-	-	6,056,031	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	16,540,772	-	-	-	-	16,540,772	19,991,738	-	-	-	-	19,991,738
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	6,416,064	-	-	-	-	6,416,064	5,915,472	-	-	-	-	5,915,472
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	325,712,452	22,145,834	1,897,644	1,870,141	6,558,049	358,184,120	279,160,802	22,359,596	1,765,732	1,394,156	5,782,252	310,462,538
	ii. Foreign currencies	1,096,655	55,480	14,687	-	10,211	1,177,033	678,698	25,895	-	-	19,946	724,539
	b. Non UMKM												
	i. Rupiah	311,521,357	12,752,339	814,488	995,108	3,314,808	329,398,100	279,637,114	8,737,151	2,022,107	545,949	2,249,831	293,192,152
	ii. Foreign currencies	77,285,580	3,083,886	776,398	1,428,190	1,309,590	83,883,644	53,472,058	5,086,681	207,750	-	671,013	59,437,502
	c. Restructured loans												
	i. Rupiah	19,107,495	12,521,388	1,499,947	1,332,986	3,902,282	38,364,098	17,051,708	9,925,229	2,611,790	665,184	2,817,403	33,071,314
	ii. Foreign currencies	1,831,065	3,094,416	642,833	1,428,190	1,148,872	8,145,376	1,734,662	5,107,463	207,750	-	688,213	7,738,088
	d. Property loans	617,425	308,337	-	-	296,652	1,222,414	1,622,328	58,580	354,100	219,525	82,318	2,336,851
8.	Investments in shares	8,798,635	-	-	-	-	8,798,635	6,656,433	-	-	-	-	6,656,433
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Other receivables	95,000	-	-	-	-	95,000	-	-	-	-	-	-
11.	Commitments and contingencies												
	a. Rupiah	96,983,454	1,200,681	13,358	32,698	-	98,230,191	96,897,121	670,203	290,613	5,504	324	97,863,765
	b. Foreign currencies	66,653,842	-	189,553	228	-	66,843,623	59,249,086	508,620	-	-	-	59,757,706
12.	Repossessed assets	19,757	-	5,597	2,562	19,079	46,995	3,031	-	6,531	3,898	16,364	29,824



QUALITY OF ASSETS AND OTHER INFORMATION  
PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of September 30, 2018 and 2017

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2018					September 30, 2017						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
<b>III. OTHER INFORMATIONS</b>													
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												
3.	Total required allowance for possible losses on earning assets												
4.	Percentage of UMKM loans to total loans												
5.	Percentage of UMK loans to total loans												
6.	Percentage of UMKM debtors to total debtors												
7.	Percentage of UMK debtors to total debtors												
8.	Others												
	a. Chanelling of loans												
	b. Mudharabah Muqayyadah financing												
	c. Written off on earning assets												
	d. Recovery of written off on earning assets												
	e. Written off on earning assets with elimination of right to collect												

ALLOWANCES FOR POSSIBLE LOSSES

No.	DESCRIPTION	September 30, 2018				September 30, 2017				
		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	-	-	285,633	-	-	-	-	119,139	-
2.	Spot and derivative receivables	-	-	3,670	-	-	-	-	1,141	-
3.	Securities	-	-	351,514	-	-	-	-	192,452	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	64,161	-	-	-	-	59,155	-
7.	Loans	15,565,156	18,984,574	7,157,178	15,766,737	14,271,308	16,927,836	6,130,580	12,305,149	-
8.	Investments in shares	-	-	16	-	-	-	-	16	-
9.	Temporary investment	-	-	-	-	-	-	-	-	-
10.	Other receivables	-	-	16,746	-	-	-	-	17,506	-
11.	Administrative account transactions	-	-	361,851	-	-	-	-	378,687	-

**CALCULATION OF CAPITAL ADEQUACY RATIO**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of September 30, 2018 and 2017

(In Millions of Rupiah)

POS-POS	September 30, 2018		September 30, 2017	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
<b>COMPONENTS</b>				
<b>I. CORE CAPITAL</b>	<b>156,946,767</b>	<b>166,262,960</b>	<b>145,552,406</b>	<b>149,995,986</b>
<b>1. Common Equity Tier 1</b>	<b>156,946,767</b>	<b>166,262,960</b>	<b>145,552,406</b>	<b>149,995,986</b>
<b>1.1. Paid in Capital (after deducting Treasury Stock)</b>	<b>6,111,861</b>	<b>6,111,861</b>	<b>6,111,861</b>	<b>6,111,861</b>
a. Common stock	6,111,861	6,111,861	6,111,861	6,111,861
b. Preferred stock	-	-	-	-
<b>1.2. Disclosed Reserves</b>	<b>164,241,403</b>	<b>164,844,294</b>	<b>149,749,201</b>	<b>148,934,857</b>
1.2.1. Incremental Factors:	166,636,691	167,366,224	149,775,574	148,986,137
1.2.1.1. Other comprehensive income	13,881,732	13,881,732	15,395,277	15,395,277
1.2.1.1.1. Excess translation adjustment of financial statement	57,040	57,040	51,358	51,358
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
1.2.1.1.3. Fixed asset revaluation surplus	13,824,692	13,824,692	13,824,692	13,824,692
1.2.1.2. Other disclosed reserves	152,754,959	153,484,492	134,380,297	133,590,860
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	3,022,685	3,022,685
1.2.1.1.3. Previous years profit	126,248,607	125,549,621	110,827,813	109,858,889
1.2.1.1.4. Current year profit	22,913,827	23,186,712	20,119,459	20,298,946
1.2.1.1.5. Fund for paid-in capital	-	1,155,634	-	-
1.2.1.1.6. Others	159,500	159,500	-	-
1.2.2. Offsetting Factors:	2,395,288	2,521,930	26,373	51,280
1.2.2.1. Pendapatan Komprehensif Lainnya	2,365,270	2,431,113	-	-
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	2,365,270	2,431,113	-	-
1.2.2.2. Other disclosed reserves	30,018	90,817	26,373	51,280
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	-	47,103	-	16,913
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	30,018	34,371	26,373	26,753
1.2.1.1.6. Others	-	9,343	-	7,614
<b>1.3. Non controlling interest</b>	<b>-</b>	<b>1,925,235</b>	<b>-</b>	<b>403,513</b>
<b>1.4. Deduction factor of Common Equity Tier 1</b>	<b>13,406,497</b>	<b>6,618,430</b>	<b>10,308,656</b>	<b>5,454,245</b>
1.4.1. Deferred tax	4,681,755	4,900,534	3,653,869	3,760,465
1.4.2. Goodwill	-	86,988	-	64,580
1.4.3. Difference in other intangible assets	-	4,265	-	2,557
1.4.4. Equity investment which can be calculated as deduction factor	8,724,742	1,626,643	6,654,787	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, 2018 and 2017

(In Millions of Rupiah)

POS-POS	September 30, 2018		September 30, 2017	
	INDIVIDUAL	CONSOLIDATED	INDIVIDUAL	CONSOLIDATED
<b>2. Additional Tier 1 (AT 1) *</b>	-	-	-	-
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	-	-	-	-
<b>II. Supplementary Capital (Tier 2)</b>	<b>8,313,111</b>	<b>9,528,944</b>	<b>6,837,038</b>	<b>8,025,809</b>
1. Capital instrument which can be calculated as Tier 2	475,000	1,475,000	-	1,000,000
a. Preferred stock (cumulative perpetual, non-perpetual), net of repurchase	-	-	-	-
b. Subordinated securities (cumulative perpetual, non-perpetual), net of repurchase	475,000	1,475,000	-	1,000,000
c. Subordinated loans (cumulative perpetual, non-perpetual), net of repurchase	-	-	-	-
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)	7,838,111	8,090,993	6,837,038	7,025,809
4. Tier 2 deduction factor	-	37,049	-	-
4.1. Sinking Fund	-	-	-	-
4.2. Investment in Tier 2 instruments in other bank	-	37,049	-	-
4.3. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair	-	-	-	-
<b>TOTAL MODAL</b>	<b>165,259,878</b>	<b>175,791,904</b>	<b>152,389,444</b>	<b>158,021,795</b>
	<b>September 30, 2018</b>		<b>September 30, 2017</b>	
	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>
<b>RISK WEIGHTED ASSET (RWA)</b>				
RWA FOR CREDIT RISK	627,048,857	656,617,186	546,963,040	570,567,057
RWA FOR MARKET RISK	10,787,811	11,045,542	9,549,657	9,785,102
RWA FOR OPERATIONAL RISK	148,209,848	152,229,031	130,967,728	134,420,827
<b>TOTAL RWA</b>	<b>786,046,516</b>	<b>819,891,759</b>	<b>687,480,425</b>	<b>714,772,986</b>
<b>CAR ACCORDING TO RISK PROFILE (%)</b>	9.53%	9.53%	9.57%	9.57%
<b>CAR FULFILLMENT ALLOCATION</b>				
From CET1 (%)	8.47%	8.37%	8.58%	8.45%
From AT1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	1.06%	1.16%	0.99%	1.12%
	<b>September 30, 2018</b>		<b>September 30, 2017</b>	
	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>
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	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>
<b>RISK WEIGHTED ASSET (RWA)</b>				
RWA FOR CREDIT RISK	627,048,857	656,617,186	546,963,040	570,567,057
RWA FOR MARKET RISK	10,787,811	11,045,542	9,549,657	9,785,102
RWA FOR OPERATIONAL RISK	148,209,848	152,229,031	130,967,728	134,420,827
<b>TOTAL RWA</b>	<b>786,046,516</b>	<b>819,891,759</b>	<b>687,480,425</b>	<b>714,772,986</b>
<b>CAR ACCORDING TO RISK PROFILE (%)</b>	9.53%	9.53%	9.57%	9.57%
<b>CAR FULFILLMENT ALLOCATION</b>				
From CET1 (%)	8.47%	8.37%	8.58%	8.45%
From AT1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	1.06%	1.16%	0.99%	1.12%
	<b>September 30, 2018</b>		<b>September 30, 2017</b>	
	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>
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	<b>September 30, 2018</b>		<b>September 30, 2017</b>	
	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>	<b>INDIVIDUAL</b>	<b>CONSOLIDATED</b>
<b>RISK WEIGHTED ASSET (RWA)</b>				
RWA FOR CREDIT RISK	627,048,857	656,617,186	546,963,040	570,567

**CALCULATION OF FINANCIAL RATIOS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of September 30, 2018 and 2017

(In %)

Rasio	September 30, 2018	September 30, 2017
<b>Performance Ratios</b>		
1. Capital Adequacy Ratio	21.02	22.17
2. Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	1.64	1.48
3. Non performing earning assets to total earning assets	1.88	1.70
4. Allowance for impairment of financial assets to earning assets	3.42	3.58
5. NPL <i>gross</i>	2.46	2.23
6. NPL <i>net</i>	1.16	1.06
7. Return on Asset (ROA)	3.60	3.34
8. Return on Equity (ROE)	20.10	19.27
9. Net Interest Margin (NIM)	7.61	8.01
10. Operating Expenses to Operating Income (BOPO)	69.12	72.07
11. Loan to Deposit Ratio (LDR)	93.15	90.39
12. Net Stable Funding Ratio (NSFR)		
a. Individual	130.40	
b. Consolidated	129.87	
<b>Compliance</b>		
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	6.68	6.58
b. Reserve requirement - Foreign currencies	8.33	8.01
3. Net Open Position (overall)	2.84	6.14

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to September 30, 2018 and 2017

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2018	September 30, 2017
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Revenue received		
Receipt of interest and investments	83,198,718	75,311,008
Sharia income	2,283,169	2,080,904
Premium Income	3,078,342	1,878,772
Expenses paid	-	-
Interest expense	(23,246,077)	(20,820,596)
Sharia expenses	(1,017,945)	(915,417)
Expense claim	(2,455,011)	(1,811,974)
Recoveries of written off loans	4,384,619	3,147,224
Other operating income	5,028,967	10,376,894
Other operating expenses	(26,331,663)	(25,450,131)
Non-operating income - net	33,678	145,747
Payment of income tax and tax bill	(6,520,199)	(7,703,496)
<b>Cash flows before changes in operating assets and liabilities</b>	<b>38,436,598</b>	<b>36,238,935</b>
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(4,741,999)	-
Securities and Government Recapitalization Bonds at fair value through profit or loss	(3,258,760)	(444,396)
Export bills	(10,304,492)	3,183,292
Securities purchased under resale agreements	313,001	(19,617,998)
Loans	(75,411,581)	(37,030,064)
Sharia receivables and financing	(2,005,880)	(189,850)
Finance Lease Receivables	(408,641)	116,469
Other assets	1,692,429	(6,543,599)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	3,904,024	1,400,277
Deposits:		
Demand deposits	(6,084,429)	(25,240,357)
<i>Wadiah</i> demand deposits	(254,390)	326,337
<i>Mudharabah</i> demand deposits	31,422	-
Savings deposits	1,437,220	5,716,356
<i>Wadiah</i> savings deposits	522,156	226,752
<i>Mudharabah</i> savings deposits	248,075	174,618
Time deposits	34,290,623	32,236,434
<i>Mudharabah</i> time deposits	893,460	2,637,533
Deposits from other banks and financial institutions	1,329,391	7,035,602
Securities sold under agreements to repurchase	3,126,818	(871,890)
Other liabilities	4,510,957	1,539,238
<b>Net cash (used for) obtained from operating activities</b>	<b>(11,733,998)</b>	<b>893,689</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Proceeds from the sale of fixed assets	4,480	8,864
Proceeds from sale of premises and equipment	11,721	32
Acceptance of dividends	(4,366)	-
Acquisition of fixed assets aset tetap	(2,423,746)	(1,197,806)
(Increase) decrease in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	(16,492,145)	(15,077,865)
<b>Net cash (used for) obtained from investing activities</b>	<b>(18,904,056)</b>	<b>(16,266,775)</b>

**CONSOLIDATED STATEMENTS OF CASH FLOWS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to September 30, 2018 and 2017

(In Millions of Rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2018	September 30, 2017
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Acceptance (payment) of fund borrowings	2,959,647	(11,137,898)
Appropriation for dividends	(13,048,441)	(10,478,309)
Acceptance of loans and subordinated securities	489,208	-
Acceptance of securities issued	2,439,560	10,682,000
Payments of securities issued	(8,835,478)	(3,944,304)
<b>Net cash used for financing activities</b>	<b>(15,995,504)</b>	<b>(14,878,511)</b>
<b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>	<b>(46,633,558)</b>	<b>(30,251,597)</b>
<b>EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS</b>	<b>35,015</b>	<b>59,225</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD</b>	<b>186,410,433</b>	<b>188,654,879</b>
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD</b>	<b>139,811,890</b>	<b>158,462,507</b>
<b>Cash and cash equivalents at end of period consist of:</b>		
Cash	21,164,075	21,668,931
Current accounts with Bank Indonesia	66,191,055	56,350,523
Current accounts with other banks	11,015,735	7,287,147
Placements with other banks – maturing within three months or less since the acquisition date	30,337,244	38,208,026
Certificates of Bank Indonesia – maturing within three months or less since the acquisition date	11,103,781	34,947,880
<b>Total Cash and Cash Equivalents</b>	<b>139,811,890</b>	<b>158,462,507</b>

