

**BALANCE SHEETS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of April 30, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Apr 30, 2020
<b>ASSETS</b>		
1.	Cash	24,158,256
2.	Placements with Bank Indonesia	85,134,902
3.	Placements with other banks	21,493,457
4.	Spot and derivative receivables	465,405
5.	Securities	
	a. Measured at fair value through profit or loss	20,573,060
	b. Measured at fair value through other comprehensive income	97,883,689
	c. Measured at amortized cost	74,812,087
6.	Securities sold under repurchase agreement (repo)	19,283,049
7.	Securities purchased with agreement to resell (reverse repo)	21,929,232
8.	Acceptances receivables	7,804,980
9.	Loans	
	a. Measured at fair value through profit or loss	-
	b. Measured at fair value through other comprehensive income	-
	c. Measured at amortized cost	866,709,408
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	12,366,129
13.	Impairment on financial assets -/-	
	a. Securities	(2,603,258)
	b. Loans	(53,221,300)
	c. Others	(68,906)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	42,984,057
	Accumulated depreciation on premises and equipment -/-	(12,347,105)
16.	Aset non produktif	
	a. Abandoned properties	20,295
	b. Foreclosed assets	60,962
	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	7,884,552
20.	Other assets	19,524,543
	<b>TOTAL ASSETS</b>	<b>1,254,847,494</b>

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**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of April 30, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Apr 30, 2020
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	153,651,905
2.	Savings deposits	382,342,265
3.	Time deposits	419,325,663
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	57,167
6.	Liabilities to other banks	12,635,366
7.	Spot and derivative payable	1,340,367
8.	Liabilities on securities sold under repurchase agreements	18,103,807
9.	Acceptances payable	7,804,980
10.	Securities issued	37,567,729
11.	Fund borrowings	21,787,188
12.	Margin deposits received	15,216
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	23,871,551
16.	Profit sharing Investment	-
	<b>TOTAL LIABILITIES</b>	<b>1,078,503,204</b>
<b>EQUITY</b>		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(1,626,378)
18.	Additional Paid-in Capital	
	a. Agio	3,493,008
	b. Disagio -/-	-
	c. Donated capital	-
	d. Funds for paid up capital	-
	e. Others	5,836
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	(19,471)
	b. Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	(996,157)
	c. Effective portion of cash flow	-
	d. Difference in fixed asset revaluation	16,864,083
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on Gain defined benefit actuarial program	(538,581)
	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	141,113,168
	b. Current year	8,858,806
	<b>TOTAL EQUITIES ATRIBUTABBLE TO OWNERS</b>	<b>176,344,290</b>
25.	Minority interest	-
	<b>TOTAL EQUITIES</b>	<b>176,344,290</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>1,254,847,494</b>

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to April 30, 2020

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK Apr 30, 2020
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
<b>1.</b>	<b>Interest income</b>	
	a. Rupiah	33,992,699
	b. Foreign currencies	1,883,116
<b>2.</b>	<b>Interest expenses</b>	
	a. Rupiah	11,013,621
	b. Foreign currencies	1,655,153
	<b>Net interest income (expenses)</b>	<b>23,207,041</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	1,619,029
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	635,400
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	-
	e. Dividend	-
	f. Gain from investment in shares with equity method	-
	g. Fees/commissions and administrative	5,251,647
	h. Correction on allowance for impairment	203,088
	i. Other income	3,755,422
<b>2.</b>	<b>Other Operating Expenses</b>	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	4,209
	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)	1,623,940
	e. Impairment	
	i. Securities	-
	ii. Loans	5,029,954
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	172,797
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	-
	i. Losses from decreases in value of non financial assets	151,376
	j. Salaries and employee benefits	8,717,691
	k. Promotion expenses	470,987
	l. Other expenses	6,069,844
	<b>Other Operating Income (expenses)</b>	<b>(10,776,212)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>12,430,829</b>

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 For the periods from January 1 to April 30, 2020

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Apr 30, 2020
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain (losses) from sale of premises and equipment	2,941
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	(21,292)
	<b>NON OPERATING PROFIT (LOSS)</b>	<b>(18,351)</b>
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	<b>12,412,478</b>
	Income tax expenses	
a.	Estimated current tax -/-	1,941,735
b.	Deffered tax income (expenses)	1,611,937
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	<b>8,858,806</b>
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	Items that will not be reclassified to profit or loss	
a.	Gain on fixed asset revaluation	-
b.	Gains (losses) on defined benefit actuarial of manfaat pasti program	(982,887)
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	245,722
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(4,603)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(2,297,117)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	574,279
	Other comprehensive income of the current year - net of applicable income tax	(2,464,606)
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	<b>6,394,200</b>
	<b>Profit attributable to:</b>	
	OWNER	8,858,806
	NON INTEREST CONTROL	-
	<b>TOTAL INCOME OF CURRENT YEAR</b>	<b>8,858,806</b>
	<b>Total comprehensive income attributable to:</b>	
	OWNER	6,394,200
	NON INTEREST CONTROL	-
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	<b>6,394,200</b>
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	<b>DIVIDEND</b>	<b>13,048,441</b>
	<b>EARNINGS PER SHARE</b>	<b>72.46</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of April 30, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Apr 30, 2020
<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	6,599,846
	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	63,025,024
	- Foreign currencies	7,957,140
	b. Others	
	i. Committed	-
	ii. Uncommitted	52,136,624
	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	6,588,385
	b. Local letters of credit	2,396,777
	4 Outstanding sales position on spot and derivative	29,800,433
	5 Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	3,722
	b. Other interest	-
	3 Others	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
	1 Guarantees issued	
	a. Rupiah	18,891,013
	b. Foreign currencies	29,073,769
	2 Others	-