

**BALANCE SHEETS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of December 31, 2019

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Dec 31, 2019
<b>ASSETS</b>		
1.	Cash	29,931,216
2.	Placements with Bank Indonesia	166,528,550
3.	Placements with other banks	26,885,477
4.	Spot and derivative receivables	193,091
5.	Securities	
	a. Measured at fair value through profit and loss	12,725,189
	b. Available for sale	71,596,668
	c. Held to maturity	38,876,554
	d. Loans and receivables	33,876,763
6.	Securities sold under repurchase agreement (repo)	50,030,136
7.	Securities purchased with agreement to resell (reverse repo)	20,313,264
8.	Acceptances receivables	9,344,684
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	859,570,854
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	12,369,341
13.	Impairment on financial assets -/-	
	a. Securities	(132,241)
	b. Loans	(37,537,934)
	c. Others	-
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	41,942,453
	Accumulated depreciation on premises and equipment -/-	(11,876,990)
16.	Aset non produktif	
	a. Abandoned properties	20,425
	b. Foreclosed assets	61,402
	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	4,023,020
20.	Other assets	14,335,938
	<b>TOTAL ASSETS</b>	<b>1,343,077,860</b>

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**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of December 31, 2019

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No.	DESCRIPTION	BANK
		Dec 31, 2019
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	167,842,557
2.	Savings deposits	404,360,261
3.	Time deposits	397,547,188
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	58,667
6.	Liabilities to other banks	18,018,416
7.	Spot and derivative payable	167,858
8.	Liabilities on securities sold under repurchase agreements	49,902,938
9.	Acceptances payable	9,344,684
10.	Securities issued	38,316,131
11.	Fund borrowings	29,645,439
12.	Margin deposits received	15,141
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	24,193,118
16.	Profit sharing Investment	-
	<b>TOTAL LIABILITIES</b>	<b>1,139,412,398</b>
<b>EQUITY</b>		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(2,106,014)
18.	Additional Paid-in Capital	
	a. Agio	2,981,523
	b. Disagio -/-	-
	c. Donated capital	-
	d. Funds for paid up capital	-
	e. Others	21,796
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	(14,868)
	b. Gain (loss) on value changes of financial assets categorized as available for sale	726,681
	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	198,584
	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	141,775,016
	b. Current year	34,028,685
	<b>TOTAL EQUITIES ATRIBUTABLE TO OWNERS</b>	<b>203,665,462</b>
25.	Minority interest	-
	<b>TOTAL EQUITIES</b>	<b>203,665,462</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>1,343,077,860</b>

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to December 31, 2019

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK Dec 31, 2019
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
<b>1.</b>	<b>Interest income</b>	
	a. Rupiah	107,721,297
	b. Foreign currencies	7,917,422
<b>2.</b>	<b>Interest expenses</b>	
	a. Rupiah	32,207,767
	b. Foreign currencies	4,870,650
	<b>Net interest income (expenses)</b>	<b>78,560,302</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	60,913
	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	1,482,736
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	900,870
	e. Dividend	262,263
	f. Gain from investment in shares with equity method	12,593
	g. Fees/commissions and administrative	14,293,382
	h. Correction on allowance for impairment	-
	i. Other income	11,286,314
<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	747,434
	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)	-
	e. Impairment	
	i. Securities	-
	ii. Loans	20,435,226
	iii. Sharia financing	-
	iv. Other financial assets	632
	f. Losses related to operational risk	238,890
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	-
	i. Losses from decreases in value of non financial assets	608,233
	j. Salaries and employee benefits	22,279,011
	k. Promotion expenses	2,106,749
	l. Other expenses	17,407,863
	<b>Other Operating Income (expenses)</b>	<b>(35,524,967)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>43,035,335</b>

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For the periods from January 1 to December 31, 2019

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No.	DESCRIPTION	BANK
		Dec 31, 2019
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain (losses) from sale of premises and equipment	4,884
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	(90,327)
	<b>NON OPERATING PROFIT (LOSS)</b>	(85,443)
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	42,949,892
	Income tax expenses	
a.	Estimated current tax -/-	8,751,799
b.	Deffered tax income (expenses)	169,408
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	34,028,685
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	Items that will not be reclassified to profit or loss	
a.	Gain on fixed asset revaluation	3,039,391
b.	Gains (losses) on defined benefit actuarial of manfaat pasti program	(1,259,693)
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	314,923
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(64,088)
b.	Gains (losses) from changes in the value of financial assets as available for sale	3,528,225
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(882,056)
	Other comprehensive income of the current year - net of applicable income tax	4,676,702
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	38,705,387
	<b>Profit attributable to:</b>	
	OWNER	34,028,685
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	34,028,685
	<b>Total comprehensive income attributable to:</b>	
	OWNER	38,705,387
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	38,705,387
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	<b>DIVIDEND</b>	16,175,567
	<b>EARNINGS PER SHARE</b>	278.33

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of December 31, 2019

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Dec 31, 2019
<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	7,002,503
	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	61,830,232
	- Foreign currencies	20,932,805
	b. Others	
	i. Committed	-
	ii. Uncommitted	47,293,093
	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	4,538,867
	b. Local letters of credit	1,895,221
	4 Outstanding sales position on spot and derivative	34,869,211
	5 Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	3,805
	b. Other interest	-
	3 Others	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
	1 Guarantees issued	
	a. Rupiah	19,202,455
	b. Foreign currencies	25,633,821
	2 Others	-