

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of February 29, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Feb 29, 2020
ASSETS		
1.	Cash	20,413,580
2.	Placements with Bank Indonesia	100,222,405
3.	Placements with other banks	28,283,767
4.	Spot and derivative receivables	251,024
5.	Securities	
	a. Measured at fair value through profit and loss	16,645,584
	b. Measured at fair value through other comprehensive income	98,755,912
	c. Measured at amortized cost	73,497,401
6.	Securities sold under repurchase agreement (repo)	19,646,841
7.	Securities purchased with agreement to resell (reverse repo)	52,251,247
8.	Acceptances receivables	8,779,869
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Measured at fair value through other comprehensive income	-
	c. Measured at amortized cost	856,357,320
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	12,369,510
13.	Impairment on financial assets -/-	
	a. Securities	(333,173)
	b. Loans	(54,446,953)
	c. Others	(70,011)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	42,746,533
	Accumulated depreciation on premises and equipment -/-	(12,122,099)
16.	Aset non produktif	
	a. Abandoned properties	20,423
	b. Foreclosed assets	60,173
	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	4,043,103
20.	Other assets	19,788,688
	TOTAL ASSETS	1,287,161,144

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No.	DESCRIPTION	BANK
		Feb 29, 2020
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	156,422,625
2.	Savings deposits	384,128,710
3.	Time deposits	416,035,075
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	50,111
6.	Liabilities to other banks	17,752,516
7.	Spot and derivative payable	1,292,335
8.	Liabilities on securities sold under repurchase agreements	18,986,870
9.	Acceptances payable	8,779,869
10.	Securities issued	38,783,329
11.	Fund borrowings	21,894,335
12.	Margin deposits received	15,183
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	47,276,634
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	1,111,417,592
EQUITY		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(1,601,729)
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	(6,655)
	b. Gain (loss) on value changes of financial assets as measured at fair value through other comprehensive income	1,858,488
	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	35,860
	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	140,676,400
	b. Current year	5,228,285
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	175,743,552
25.	Minority interest	-
	TOTAL EQUITIES	175,743,552
TOTAL LIABILITIES AND EQUITIES		1,287,161,144

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the periods from January 1 to February 29, 2020

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Feb 29, 2020
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	19,459,474
	b. Foreign currencies	764,379
2.	Interest expenses	
	a. Rupiah	5,548,825
	b. Foreign currencies	754,759
	Net interest income (expenses)	13,920,269
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	101,271
	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	450,439
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	312,858
	e. Dividend	-
	f. Gain from investment in shares with equity method	169
	g. Fees/commissions and administrative	2,758,927
	h. Correction on allowance for impairment	165,451
	i. Other income	1,891,592
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot dan derivative	288,177
	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	5,133,537
	iii. Sharia financing	-
	iv. Other financial assets	81,806
	f. Losses related to operational risk	146,219
	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	4,747,409
	k. Promotion expenses	155,696
	l. Other expenses	2,525,438
	Other Operating Income (expenses)	(7,397,575)
	INCOME FROM OPERATIONS	6,522,694

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 For the periods from January 1 to February 29, 2020

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Feb 29, 2020
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	1,601
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	6,579
	NON OPERATING PROFIT (LOSS)	8,180
	PROFIT (LOSS) BEFORE INCOME TAX	6,530,874
	Income tax expenses	
a.	Estimated current tax -/-	1,595,934
b.	Deferred tax income (expenses)	(293,345)
	PROFIT (LOSS) AFTER INCOME TAX - NET	5,228,285
OTHER COMPREHENSIVE INCOME		
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	(216,965)
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	54,241
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	8,213
b.	Gains (losses) from changes in the value of financial assets as available for sale	1,509,076
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(377,269)
	Other comprehensive income of the current year - net of applicable income tax	977,296
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	6,205,581
	Profit attributable to:	
	OWNER	5,228,285
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	5,228,285
	Total comprehensive income attributable to:	
	OWNER	6,205,581
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	6,205,581
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	20,623,565
	EARNINGS PER SHARE	42.76

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of February 29, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK Feb 29, 2020
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	7,825,925
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	61,721,171
	- Foreign currencies	25,545,550
	b. Others	
	i. Committed	-
	ii. Uncommitted	50,444,253
	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	5,134,080
	b. Local letters of credit	2,637,528
	4 Outstanding sales position on spot and derivative	39,166,063
	5 Others	-
III	CONTINGENT RECEIVABLES	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	3,803
	b. Other interest	-
	3 Others	-
IV	CONTINGENT PAYABLES	
	1 Guarantees issued	
	a. Rupiah	16,147,237
	b. Foreign currencies	27,252,388
	2 Others	(17,328)