

**BALANCE SHEETS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of January 31, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Jan 31, 2020
<b>ASSETS</b>		
1.	Cash	22,357,176
2.	Placements with Bank Indonesia	119,257,463
3.	Placements with other banks	20,075,493
4.	Spot and derivative receivables	270,681
5.	Securities	
	a. Measured at fair value through profit and loss	15,373,750
	b. Measured at fair value through other comprehensive income	97,934,300
	c. Measured at amortized cost	70,233,273
6.	Securities sold under repurchase agreement (repo)	17,930,473
7.	Securities purchased with agreement to resell (reverse repo)	43,039,449
8.	Acceptances receivables	8,820,827
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	849,750,650
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	12,369,341
13.	Impairment on financial assets -/-	
	a. Securities	(450,116)
	b. Loans	(52,439,038)
	c. Others	(111,464)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	42,599,063
	Accumulated depreciation on premises and equipment -/-	(12,020,411)
16.	Aset non produktif	
	a. Abandoned properties	20,425
	b. Foreclosed assets	60,773
	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	3,614,568
20.	Other assets	21,097,490
	<b>TOTAL ASSETS</b>	<b>1,279,784,166</b>

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**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of January 31, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Jan 31, 2020
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
<b>LIABILITIES</b>		
1.	Demand deposits	148,635,722
2.	Savings deposits	389,503,648
3.	Time deposits	401,667,061
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	58,216
6.	Liabilities to other banks	22,343,262
7.	Spot and derivative payable	183,976
8.	Liabilities on securities sold under repurchase agreements	17,672,184
9.	Acceptances payable	8,820,827
10.	Securities issued	38,091,024
11.	Fund borrowings	30,660,240
12.	Margin deposits received	15,126
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	29,493,428
16.	Profit sharing Investment	-
	<b>TOTAL LIABILITIES</b>	<b>1,087,144,714</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	22,651
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	(273,670)
	b. Gain (loss) on value changes of financial assets as measured at fair value through other comprehensive income	1,859,556
	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	138,280
	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	161,299,963
	b. Current year	2,663,104
	<b>TOTAL EQUITIES ATRIBUTABBLE TO OWNERS</b>	<b>192,639,452</b>
25.	Minority interest	-
	<b>TOTAL EQUITIES</b>	<b>192,639,452</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		<b>1,279,784,166</b>

**STATEMENTS OF PROFIT AND LOSS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to January 31, 2020

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Jan 31, 2020
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
<b>1.</b>	<b>Interest income</b>	
	a. Rupiah	9,891,476
	b. Foreign currencies	386,001
<b>2.</b>	<b>Interest expenses</b>	
	a. Rupiah	2,759,496
	b. Foreign currencies	351,671
	<b>Net interest income (expenses)</b>	<b>7,166,310</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	95,013
	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	201,595
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	316,458
	e. Dividend	-
	f. Gain from investment in shares with equity method	-
	g. Fees/commissions and administrative	1,233,554
	h. Correction on allowance for impairment	32,412
	i. Other income	1,094,204
<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	315,497
	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	1,567
	ii. Loans	2,478,068
	iii. Sharia financing	-
	iv. Other financial assets	217,478
	f. Losses related to operational risk	134,266
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	-
	i. Losses from decreases in value of non financial assets	393,454
	j. Salaries and employee benefits	2,309,082
	k. Promotion expenses	69,873
	l. Other expenses	830,358
	<b>Other Operating Income (expenses)</b>	<b>(3,776,407)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>3,389,903</b>

**STATEMENTS OF PROFIT AND LOSS**  
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For the periods from January 1 to January 31, 2020

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No.	DESCRIPTION	BANK
		Jan 31, 2020
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain (losses) from sale of premises and equipment	332
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	6,206
	<b>NON OPERATING PROFIT (LOSS)</b>	6,538
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	3,396,441
	Income tax expenses	
a.	Estimated current tax -/-	634,294
b.	Deffered tax income (expenses)	99,043
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	2,663,104
<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	(80,405)
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	20,101
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(258,802)
b.	Gains (losses) from changes in the value of financial assets as available for sale	1,510,500
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(377,625)
	Other comprehensive income of the current year - net of applicable income tax	813,769
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR</b>	3,476,873
	<b>Profit attributable to:</b>	
	OWNER	2,663,104
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	2,663,104
	<b>Total comprehensive income attributable to:</b>	
	OWNER	3,476,873
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	3,476,873
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	<b>DIVIDEND</b>	-
	<b>EARNINGS PER SHARE</b>	21.78

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of January 31, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Jan 31, 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	6,056,828
	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	61,412,024
	- Foreign currencies	20,453,339
	b. Others	
	i. Committed	-
	ii. Uncommitted	51,103,037
	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	4,709,890
	b. Local letters of credit	2,827,146
	4 Outstanding sales position on spot and derivative	36,075,782
	5 Others	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	3,803
	b. Other interest	-
	3 Others	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>	
	1 Guarantees issued	
	a. Rupiah	16,298,922
	b. Foreign currencies	24,162,373
	2 Others	-