

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Jul 31, 2019
ASSETS		
1.	Cash	21,286,373
2.	Placements with Bank Indonesia	107,873,992
3.	Placements with other banks	35,703,479
4.	Spot and derivative receivables	407,035
5.	Securities	
	a. Measured at fair value through profit and loss	11,649,383
	b. Available for sale	79,805,533
	c. Held to maturity	31,222,175
	d. Loans and receivables	22,959,615
6.	Securities sold under repurchase agreement (repo)	33,143,644
7.	Securities purchased with agreement to resell (reverse repo)	5,649,226
8.	Acceptances receivables	7,814,498
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	838,753,663
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	10,722,088
13.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(38,115,510)
	c. Others	-
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	40,596,565
	Accumulated depreciation on premises and equipment -/-	(11,288,397)
16.	Aset non produktif	
	a. Abandoned properties	20,425
	b. Foreclosed assets	47,260
	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	4,138,540
20.	Other assets	18,037,765
	TOTAL ASSETS	1,220,427,352

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Jul 31, 2019
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	152,419,619
2.	Savings deposits	371,628,529
3.	Time deposits	361,115,814
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	40,437
6.	Liabilities to other banks	15,548,781
7.	Spot and derivative payable	328,798
8.	Liabilities on securities sold under repurchase agreements	33,077,368
9.	Acceptances payable	7,814,498
10.	Securities issued	34,413,885
11.	Fund borrowings	30,568,044
12.	Margin deposits received	14,993
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	23,012,057
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	1,029,982,823
EQUITY		
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	17,522
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	866,712
	b. Gain (loss) on value changes of financial assets categorized as available for sale	538,444
	c. Effective portion of cash flow	-
	d. Difference in fixed asset revaluation	16,802,718
	e. Portion of other comprehensive income from associates	-
	f. Gain (loss) on Gain defined benefit actuarial program	1,120,466
	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	141,775,001
	b. Current year	19,258,181
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	190,444,529
25.	Minority interest	-
	TOTAL EQUITIES	190,444,529
TOTAL LIABILITIES AND EQUITIES		1,220,427,352

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK Jul 31, 2019
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	63,289,342
	b. Foreign currencies	3,408,033
2.	Interest expenses	
	a. Rupiah	18,853,690
	b. Foreign currencies	2,860,013
	Net interest income (expenses)	44,983,672
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	119,572
	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	728,139
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	567,019
	e. Dividend	6,395
	f. Gain from investment in shares with equity method	152,627
	g. Fees/commissions and administrative	7,379,652
	h. Correction on allowance for impairment	-
	i. Other income	5,539,519
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot dan derivative	520,700
	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	10,172,963
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	68,835
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	-
	i. Losses from decreases in value of non financial assets	222,470
	j. Salaries and employee benefits	13,191,567
	k. Promotion expenses	932,635
	l. Other expenses	10,353,963
	Other Operating Income (expenses)	(20,970,210)
	INCOME FROM OPERATIONS	24,013,462

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For the periods from January 1 to July 31, 2019

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Jul 31, 2019
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	411
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	(38,052)
	NON OPERATING PROFIT (LOSS)	(37,641)
	PROFIT (LOSS) BEFORE INCOME TAX	23,975,821
	Income tax expenses	
a.	Estimated current tax -/-	4,890,619
b.	Deffered tax income (expenses)	(172,979)
	PROFIT (LOSS) AFTER INCOME TAX - NET	19,258,181
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	
a.	Gain on fixed asset revaluation	2,978,026
b.	Gains (losses) on defined benefit actuarial of manfaat pasti program	(30,517)
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	7,629
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	817,492
b.	Gains (losses) from changes in the value of financial assets as available for sale	3,277,243
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(819,311)
	Other comprehensive income of the current year - net of applicable income tax	6,230,562
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	25,488,743
	Profit attributable to:	
	OWNER	19,258,181
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	19,258,181
	Total comprehensive income attributable to:	
	OWNER	25,488,743
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	25,488,743
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	13,048,441
	EARNINGS PER SHARE	157.55

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Jul 31, 2019
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	13,211,125
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	61,505,469
	- Foreign currencies	7,650,472
	b. Others	
	i. Committed	-
	ii. Uncommitted	50,783,073
	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	6,483,198
	b. Local letters of credit	2,619,143
	4 Outstanding sales position on spot and derivative	36,845,562
	5 Others	-
III.	CONTINGENT RECEIVABLES	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	3,823
	b. Other interest	-
	3 Others	-
IV.	CONTINGENT PAYABLES	
	1 Guarantees issued	
	a. Rupiah	18,650,865
	b. Foreign currencies	27,755,955
	2 Others	-