

MONTHLY BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of July 31, 2020

(In millions of rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2020
ASSET		
1.	Cash	21,573,814
2.	Placements with Bank Indonesia	107,730,938
3.	Placements with other banks	21,537,802
4.	Spot and derivative/forward receivables	407,084
5.	Securities	242,183,656
6.	Securities sold under repurchase agreement (repo)	7,161,911
7.	Securities purchased with agreement to resell (reverse repo)	26,643,071
8.	Acceptances receivables	6,278,006
9.	Loans	862,911,910
10.	Sharia financing ¹⁾	0
11.	Investments in shares	12,364,395
12.	Other financial assets	4,535,183
13.	Impairment on financial assets -/-	0
	a. Securities	(2,638,502)
	b. Loans and sharia financing ¹⁾	(57,858,900)
	c. Others	(61,637)
14.	Intangible assets	0
	Accumulated amortisation for intangible assets -/-	0
15.	Premises and equipment	44,049,527
	Accumulated depreciation on premises and equipment -/-	(12,655,157)
16.	Non-productive assets	0
	a. Abandoned property	19,558
	b. Foreclosed assets	61,210
	c. Suspense account	0
	d. Inter office assets ²⁾	0
17.	Other assets	21,408,818
	TOTAL ASSET	1,305,652,687

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(In millions of rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2020
TOTAL LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Demand deposits	179,163,735
2.	Savings deposits	399,970,418
3.	Time deposits	439,208,697
4.	Electronic money	297,618
5.	Liabilities to Bank Indonesia	67,668
6.	Liabilities to other banks	10,384,111
7.	Spot and derivative/forward payable	768,979
8.	Liabilities on securities sold under repurchase agreements	6,510,961
9.	Acceptances payable	6,278,006
10.	Securities issued	35,762,497
11.	Fund borrowings	18,659,463
12.	Deposit guarantee	15,352
13.	Inter office liabilities ²⁾	2,237
14.	Other liabilities	24,602,370
	TOTAL LIABILITIES	1,121,692,112
	EQUITY	
15.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(1,649,076)
16.	Additional Paid-in Capital	
	a. Agio	3,493,008
	b. Disagio -/-	0
	c. Funds for paid up capital	0
	d. Others	242,278
17.	Other comprehensive	
	a Gain	19,950,980
	b Loss -/-	0
18.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	0
19.	Retained Earning	
	a. Previous years	141,113,169
	b. Current year ³⁾	11,620,240
	c. Dividends paid out -/-	0
	TOTAL EQUITIES	183,960,575
	TOTAL LIABILITIES AND EQUITIES	1,305,652,687

MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the periods from January 1 to July 31, 2020

(In millions of rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2020
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	60,838,781
2.	Interest expenses	21,767,459
	Net interest income (expenses)	39,071,322
	Gain (loss) from Increase (decrease) in fair value of financial assets	
B. Other Operating Income and Expenses		
1.	Gain (loss) from Increase (decrease) in fair value of financial assets	2,202,836
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	0
3.	Gain (loss) from sale of financial assets	1,282,521
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(1,649,296)
5.	Gain (loss) from investment in shares with equity method	584
6.	Gain (loss) from foreign currencies translation	0
7.	Dividend income	0
8.	Revenue commissions/provisions/fees from administration	8,654,707
9.	Other income	6,023,105
10.	Loss impairment of financial assets	(11,874,844)
11.	Operational risk related losses	(243,224)
12.	Salaries and employee benefits	(15,003,876)
13.	Promotion expenses	(982,485)
14.	Other expenses	(10,442,413)
	Other Operating Income (expenses)	(22,032,385)
	INCOME (LOSS) FROM OPERATIONS	17,038,937
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	9,053
2.	Other non operating income (expenses)	21,935
	NON OPERATING PROFIT (LOSS)	30,988
	PROFIT (LOSS) BEFORE INCOME TAX	17,069,925
	Income tax expenses	
a.	Estimated current tax -/-	(3,555,718)
b.	Deffered tax income (expenses)	(1,893,967)
	PROFIT (LOSS) AFTER INCOME TAX - NET	11,620,240

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PT BANK RAKYAT INDONESIA (PERSERO) Tbk
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No.	DESCRIPTION	INDIVIDUAL July 31, 2020
OTHER COMPREHENSIVE INCOME		
1.	Items that will not be reclassified to profit or loss	
	a. Gain on fixed asset revaluation	0
	b. Gains (losses) on defined benefit actuarial of manfaat pasti program	112,137
	c. Others	(28,034)
2.	Items that will be reclassified to profit or loss	
	a. Adjustments due to the translation of financial statements in foreign currencies	(224,749)
	b. Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	3,089,528
	c. Others	(772,382)
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	2,176,500
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD	13,796,740
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE ¹⁾	

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

(In millions of rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2020
I COMMITMENT RECEIVABLES		
1.	Unused fund borrowings facilities	0
2.	Foreign currency positions to be accepted from transaction spot and derivative/forward	7,783,752
3.	Others	0
II COMMITMENT PAYABLES		
1.	Unused loan/financing facilities	
	a. <i>Committed</i>	0
	b. <i>Uncommitted</i>	141,696,881
2.	Outstanding irrevocable letters of credit	7,535,405
3.	Foreign currency positions to be submitted for spot and derivative/forward	60,213,673
4.	Others	0
III. CONTINGENT RECEIVABLES		
1.	Guarantees received	0
2.	Others	0
IV. CONTINGENT PAYABLES		
1.	Guarantees issued	50,368,546
2.	Others	0