

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020

No.	DESCRIPTION	(In Millions of Rupiah)
		BANK Jun 30, 2020
ASSETS		
1.	Cash	19,145,742
2.	Placements with Bank Indonesia	91,511,788
3.	Placements with other banks	23,718,952
4.	Spot and derivative receivables	564,899
5.	Securities	
	a. Measured at fair value through profit or loss	16,438,384
	b. Measured at fair value through other comprehensive income	119,465,797
	c. Measured at amortized cost	85,338,163
6.	Securities sold under repurchase agreement (repo)	12,418,466
7.	Securities purchased with agreement to resell (reverse repo)	54,862,015
8.	Acceptances receivables	6,320,497
9.	Loans	
	a. Measured at fair value through profit or loss	-
	b. Measured at fair value through other comprehensive income	-
	c. Measured at amortized cost	869,087,743
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	12,362,977
13.	Impairment on financial assets -/-	
	a. Securities	(2,697,199)
	b. Loans	(56,603,669)
	c. Others	(75,002)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	43,895,580
	Accumulated depreciation on premises and equipment -/-	(12,550,391)
16.	Aset non produktif	
	a. Abandoned properties	20,295
	b. Foreclosed assets	61,205
	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	6,719,428
20.	Other assets	16,622,264
	TOTAL ASSETS	1,306,627,934

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Jun 30, 2020
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	172,639,073
2.	Savings deposits	401,091,958
3.	Time deposits	439,291,821
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	66,728
6.	Liabilities to other banks	14,790,729
7.	Spot and derivative payable	484,934
8.	Liabilities on securities sold under repurchase agreements	11,209,121
9.	Acceptances payable	6,320,497
10.	Securities issued	36,954,719
11.	Fund borrowings	22,033,240
12.	Margin deposits received	15,235
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	20,831,478
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	1,125,729,533
EQUITY		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(1,649,076)
18.	Additional Paid-in Capital	
	a. Agio	3,493,008
	b. Disagio -/-	-
	c. Donated capital	-
	d. Funds for paid up capital	-
	e. Others	134,307
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	49,335
	b. Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	1,254,630
	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	62,568
	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	141,113,169
	b. Current year	10,386,401
	TOTAL EQUITIES ATRIBUTABBLE TO OWNERS	180,898,401
25.	Minority interest	-
	TOTAL EQUITIES	180,898,401
TOTAL LIABILITIES AND EQUITIES		1,306,627,934

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to June 30, 2020

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Jun 30, 2020
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	50,257,621
	b. Foreign currencies	1,888,888
2.	Interest expenses	
	a. Rupiah	16,333,273
	b. Foreign currencies	2,347,975
	Net interest income (expenses)	33,465,261
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	58,503
	ii. Loans	-
	iii. Spot and derivative	1,520,605
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	1,056,755
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	-
	e. Dividend	-
	f. Gain from investment in shares with equity method	-
	g. Fees/commissions and administrative	7,429,505
	h. Correction on allowance for impairment	94,974
	i. Other income	5,257,532
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot dan derivative	-
	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)	1,291,884
	e. Impairment	
	i. Securities	-
	ii. Loans	10,129,388
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	220,859
	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	12,520,037
	k. Promotion expenses	863,377
	l. Other expenses	8,573,084
	Other Operating Income (expenses)	(18,180,755)
	INCOME FROM OPERATIONS	15,284,506

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to June 30, 2020

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Jun 30, 2020
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	6,225
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	12,528
	NON OPERATING PROFIT (LOSS)	18,753
	PROFIT (LOSS) BEFORE INCOME TAX	15,303,259
	Income tax expenses	
a.	Estimated current tax -/-	2,882,095
b.	Deffered tax income (expenses)	2,034,763
	PROFIT (LOSS) AFTER INCOME TAX - NET	10,386,401
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	(181,355)
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	45,339
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	64,203
b.	Gains (losses) from changes in the value of financial assets as available for sale	703,932
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(175,983)
	Other comprehensive income of the current year - net of applicable income tax	456,136
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	10,842,537
Profit attributable to:		
	OWNER	10,386,401
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	10,386,401
Total comprehensive income attributable to:		
	OWNER	10,842,537
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	10,842,537
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	13,048,441
	EARNINGS PER SHARE	84.95

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of June 30, 2020

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Jun 30, 2020
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	8,133,305
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	61,961,049
	- Foreign currencies	25,166,622
	b. Others	
	i. Committed	-
	ii. Uncommitted	46,043,122
	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	5,532,429
	b. Local letters of credit	1,955,782
	4 Outstanding sales position on spot and derivative	41,294,724
	5 Others	-
III.	CONTINGENT RECEIVABLES	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	1,303
	b. Other interest	-
	3 Others	-
IV.	CONTINGENT PAYABLES	
	1 Guarantees issued	
	a. Rupiah	22,571,338
	b. Foreign currencies	25,296,045
	2 Others	-