

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

No.	DESCRIPTION	(In Millions of Rupiah)
		BANK Mar 31, 2020
ASSETS		
1.	Cash	20,612,852
2.	Placements with Bank Indonesia	98,313,315
3.	Placements with other banks	27,174,869
4.	Spot and derivative receivables	640,183
5.	Securities	
	a. Measured at fair value through profit or loss	20,036,044
	b. Measured at fair value through other comprehensive income	93,344,367
	c. Measured at amortized cost	77,339,223
6.	Securities sold under repurchase agreement (repo)	20,389,391
7.	Securities purchased with agreement to resell (reverse repo)	24,003,118
8.	Acceptances receivables	9,044,349
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	884,269,043
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	12,368,609
13.	Impairment on financial assets -/-	
	a. Securities	(3,000,224)
	b. Loans	(55,632,256)
	c. Others	(68,503)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	42,815,912
	Accumulated depreciation on premises and equipment -/-	(12,225,364)
16.	Aset non produktif	
	a. Abandoned properties	20,423
	b. Foreclosed assets	60,963
	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	9,839,448
20.	Other assets	17,748,055
	TOTAL ASSETS	1,287,093,817

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Mar 31, 2020
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	168,592,541
2.	Savings deposits	387,642,377
3.	Time deposits	422,091,454
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	56,857
6.	Liabilities to other banks	15,884,746
7.	Spot and derivative payable	4,899,576
8.	Liabilities on securities sold under repurchase agreements	19,561,423
9.	Acceptances payable	9,044,350
10.	Securities issued	40,725,981
11.	Fund borrowings	19,512,882
12.	Margin deposits received	15,246
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	23,629,471
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	1,111,656,904
EQUITY		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(1,624,819)
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	(1,512)
	b. Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	(1,396,350)
	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	(511,202)
	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	141,113,170
	b. Current year	8,304,723
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	175,436,913
25.	Minority interest	-
	TOTAL EQUITIES	175,436,913
TOTAL LIABILITIES AND EQUITIES		1,287,093,817

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Mar 31, 2020
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	28,425,909
	b. Foreign currencies	1,221,970
2.	Interest expenses	
	a. Rupiah	8,343,093
	b. Foreign currencies	1,275,696
	Net interest income (expenses)	20,029,090
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot and derivative	367,818
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	578,131
	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	4,100,771
	h. Correction on allowance for impairment	167,208
	i. Other income	3,108,834
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	107,992
	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)	299,995
	e. Impairment	
	i. Securities	13,440
	ii. Loans	6,335,726
	iii. Sharia financing	-
	iv. Other financial assets	124
	f. Losses related to operational risk	158,090
	g. Losses from investment in shares under equity method	733
	h. Fees/commissions and administrative	-
	i. Losses from decreases in value of non financial assets	41,707
	j. Salaries and employee benefits	6,586,501
	k. Promotion expenses	329,816
	l. Other expenses	4,213,450
	Other Operating Income (expenses)	(9,764,812)
	INCOME FROM OPERATIONS	10,264,278

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Mar 31, 2020
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	1,925
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	(7,627)
	NON OPERATING PROFIT (LOSS)	(5,702)
	PROFIT (LOSS) BEFORE INCOME TAX	10,258,576
	Income tax expenses	
a.	Estimated current tax -/-	2,086,530
b.	Deffered tax income (expenses)	(132,677)
	PROFIT (LOSS) AFTER INCOME TAX - NET	8,304,723
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	(946,381)
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	236,595
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	13,356
b.	Gains (losses) from changes in the value of financial assets as available for sale	(2,830,708)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	707,677
	Other comprehensive income of the current year - net of applicable income tax	(2,819,461)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	5,485,262
	Profit attributable to:	
	OWNER	8,304,723
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	8,304,723
	Total comprehensive income attributable to:	
	OWNER	5,485,262
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	5,485,262
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	20,623,565
	EARNINGS PER SHARE	67.74

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

		(In Millions of Rupiah)
No.	DESCRIPTION	BANK Mar 31, 2020
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	7,718,694
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	62,613,138
	- Foreign currencies	25,791,232
	b. Others	
	i. Committed	-
	ii. Uncommitted	52,195,122
	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	5,361,920
	b. Local letters of credit	2,454,750
	4 Outstanding sales position on spot and derivative	44,591,413
	5 Others	-
III.	CONTINGENT RECEIVABLES	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	3,722
	b. Other interest	-
	3 Others	-
IV.	CONTINGENT PAYABLES	
	1 Guarantees issued	
	a. Rupiah	18,213,863
	b. Foreign currencies	32,114,494
	2 Others	-