

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

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		May 31, 2020
ASSETS		
1.	Cash	25,841,977
2.	Placements with Bank Indonesia	58,978,114
3.	Placements with other banks	26,705,000
4.	Spot and derivative receivables	504,657
5.	Securities	
	a. Measured at fair value through profit or loss	18,450,433
	b. Measured at fair value through other comprehensive income	108,795,287
	c. Measured at amortized cost	83,340,591
6.	Securities sold under repurchase agreement (repo)	19,969,762
7.	Securities purchased with agreement to resell (reverse repo)	44,403,227
8.	Acceptances receivables	7,281,314
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	864,401,459
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	12,367,521
13.	Impairment on financial assets -/-	
	a. Securities	(2,607,737)
	b. Loans	(54,186,372)
	c. Others	(73,462)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	43,269,397
	Accumulated depreciation on premises and equipment -/-	(12,462,246)
16.	Aset non produktif	
	a. Abandoned properties	20,295
	b. Foreclosed assets	61,213
	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	6,578,846
20.	Other assets	19,403,738
	TOTAL ASSETS	1,271,043,014

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No.	DESCRIPTION	BANK
		May 31, 2020
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	152,703,094
2.	Savings deposits	394,366,974
3.	Time deposits	425,092,600
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	48,925
6.	Liabilities to other banks	11,419,309
7.	Spot and derivative payable	758,230
8.	Liabilities on securities sold under repurchase agreements	18,524,859
9.	Acceptances payable	7,281,314
10.	Securities issued	37,305,997
11.	Fund borrowings	21,965,119
12.	Margin deposits received	15,234
13.	Inter office liabilities	-
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	23,985,729
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	1,093,467,384
EQUITY		
17.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)
	c. Treasury stock -/-	(1,637,428)
18.	Additional Paid-in Capital	
	a. Agio	3,493,008
	b. Disagio -/-	-
	c. Donated capital	-
	d. Funds for paid up capital	-
	e. Others	46,781
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	(17,930)
	b. Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income	667,387
	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	(566,492)
	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	8,423,075
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	177,575,630
25.	Minority interest	-
	TOTAL EQUITIES	177,575,630
TOTAL LIABILITIES AND EQUITIES		1,271,043,014

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

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		May 31, 2020
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	41,337,385
	b. Foreign currencies	2,161,313
2.	Interest expenses	
	a. Rupiah	13,677,362
	b. Foreign currencies	2,012,928
	Net interest income (expenses)	27,808,408
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	72,684
	ii. Loans	-
	iii. Spot and derivative	1,938,200
	iv. Other financial assets	-
	b. Decrease in fair value of financial assets (mark to market)	-
	c. Gain from sale of financial assets	
	i. Securities	729,785
	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	6,366,338
	h. Correction on allowance for impairment	183,001
	i. Other income	4,166,870
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)	1,861,991
	e. Impairment	
	i. Securities	-
	ii. Loans	6,821,789
	iii. Sharia financing	-
	iv. Other financial assets	-
	f. Losses related to operational risk	185,812
	g. Losses from investment in shares under equity method	-
	h. Fees/commissions and administrative	-
	i. Losses from decreases in value of non financial assets	62,139
	j. Salaries and employee benefits	11,128,138
	k. Promotion expenses	636,785
	l. Other expenses	7,337,344
	Other Operating Income (expenses)	(14,577,120)
	INCOME FROM OPERATIONS	13,231,288

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PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to May 31, 2020

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		May 31, 2020
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	3,868
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	(13,454)
	NON OPERATING PROFIT (LOSS)	(9,586)
	PROFIT (LOSS) BEFORE INCOME TAX	13,221,702
	Income tax expenses	
a.	Estimated current tax -/-	2,340,012
b.	Deffered tax income (expenses)	2,458,615
	PROFIT (LOSS) AFTER INCOME TAX - NET	8,423,075
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	(1,020,101)
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	255,025
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(3,062)
b.	Gains (losses) from changes in the value of financial assets as available for sale	(79,059)
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	19,765
	Other comprehensive income of the current year - net of applicable income tax	(827,432)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	7,595,643
	Profit attributable to:	
	OWNER	8,423,075
	NON INTEREST CONTROL	
	TOTAL INCOME OF CURRENT YEAR	8,423,075
	Total comprehensive income attributable to:	
	OWNER	7,595,643
	NON INTEREST CONTROL	
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	7,595,643
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	13,048,441
	EARNINGS PER SHARE	68.89

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

		(In Millions of Rupiah)
No.	DESCRIPTION	BANK May 31, 2020
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	6,889,661
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	62,573,065
	- Foreign currencies	22,419,576
	b. Others	
	i. Committed	-
	ii. Uncommitted	49,978,740
	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	6,656,997
	b. Local letters of credit	1,706,014
	4 Outstanding sales position on spot and derivative	36,960,826
	5 Others	-
III.	CONTINGENT RECEIVABLES	
	1 Guarantees received	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Unrecognized interest income	
	a. Interest loans	3,575
	b. Other interest	-
	3 Others	-
IV.	CONTINGENT PAYABLES	
	1 Guarantees issued	
	a. Rupiah	18,724,276
	b. Foreign currencies	24,089,422
	2 Others	-