

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of November 30, 2019

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Nov 30, 2019
ASSETS		
1.	Cash	20,759,723
2.	Placements with Bank Indonesia	106,093,378
3.	Placements with other banks	27,082,476
4.	Spot and derivative receivables	108,322
5.	Securities	
	a. Measured at fair value through profit and loss	18,288,417
	b. Available for sale	113,602,136
	c. Held to maturity	36,390,937
	d. Loans and receivables	24,823,147
6.	Securities sold under repurchase agreement (repo)	6,096,876
7.	Securities purchased with agreement to resell (reverse repo)	14,556,184
8.	Acceptances receivables	8,225,480
9.	Loans	
	a. Measured at fair value through profit and loss	-
	b. Available for sale	-
	c. Held to maturity	-
	d. Loans and receivables	853,497,762
10.	Sharia financing	-
11.	Finance lease receivables	-
12.	Investments in shares	11,871,311
13.	Impairment on financial assets -/-	
	a. Securities	-
	b. Loans	(41,118,047)
	c. Others	-
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	41,361,453
	Accumulated depreciation on premises and equipment -/-	(11,762,602)
16.	Aset non produktif	
	a. Abandoned properties	20,425
	b. Foreclosed assets	53,522
	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	3,883,389
20.	Other assets	15,981,955
	TOTAL ASSETS	1,249,816,244

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(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Nov 30, 2019
LIABILITIES AND SHAREHOLDERS' EQUITY		
LIABILITIES		
1.	Demand deposits	160,498,045
2.	Savings deposits	381,060,194
3.	Time deposits	385,447,188
4.	Revenue sharing Investment	-
5.	Liabilities to Bank Indonesia	42,679
6.	Liabilities to other banks	14,436,147
7.	Spot and derivative payable	222,539
8.	Liabilities on securities sold under repurchase agreements	6,097,903
9.	Acceptances payable	8,225,480
10.	Securities issued	39,503,595
11.	Fund borrowings	27,316,783
12.	Margin deposits received	15,134
13.	Inter office liabilities	
	a. Operational activities conducted in Indonesia	-
	b. Operational activities conducted outside Indonesia	-
14.	Deferred tax liabilities	-
15.	Other liabilities	25,258,102
16.	Profit sharing Investment	-
	TOTAL LIABILITIES	1,048,123,789
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	20,941
19.	Other comprehensive gain (loss)	
	a. Translation adjustment from foreign currency	(45,977)
	b. Gain (loss) on value changes of financial assets categorized as available for sale	926,128
	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	1,470,493
	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	141,775,015
	b. Current year	30,677,652
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	201,692,455
25.	Minority interest	-
	TOTAL EQUITIES	201,692,455
TOTAL LIABILITIES AND EQUITIES		1,249,816,244

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to November 30, 2019

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Nov 30, 2019
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	
	a. Rupiah	100,199,966
	b. Foreign currencies	4,997,062
2.	Interest expenses	
	a. Rupiah	29,185,796
	b. Foreign currencies	4,749,052
	Net interest income (expenses)	71,262,180
B. Other Operating Income and Expenses		
1.	Other Operating Income	
	a. Increase in fair value of financial assets (mark to market)	
	i. Securities	84,233
	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	1,234,518
	ii. Loans	-
	iii. Other financial assets	-
	d. Gain from spot and derivative transaction (realised)	786,379
	e. Dividend	152,990
	f. Gain from investment in shares with equity method	14,562
	g. Fees/commissions and administrative	12,470,131
	h. Correction on allowance for impairment	-
	i. Other income	8,978,970
2.	Other Operating Expenses	
	a. Decrease in fair value of financial assets (mark to market)	
	i. Securities	-
	ii. Loans	-
	iii. Spot dan derivative	607,919
	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	17,158,405
	iii. Sharia financing	-
	iv. Other financial assets	101
	f. Losses related to operational risk	697,548
	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	20,528,329
	k. Promotion expenses	1,640,567
	l. Other expenses	15,434,331
	Other Operating Income (expenses)	(32,567,887)
	INCOME FROM OPERATIONS	38,694,293

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For the periods from January 1 to November 30, 2019

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK
		Nov 30, 2019
NON OPERATING INCOME AND EXPENSES		
1.	Gain (losses) from sale of premises and equipment	3,884
2.	Gain (Losses) from foreign currencies translation	-
3.	Other non operating income (expenses)	(39,092)
	NON OPERATING PROFIT (LOSS)	(35,208)
	PROFIT (LOSS) BEFORE INCOME TAX	38,659,085
	Income tax expenses	
a.	Estimated current tax -/-	8,149,550
b.	Deffered tax income (expenses)	(168,117)
	PROFIT (LOSS) AFTER INCOME TAX - NET	30,677,652
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	436,185
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	(109,046)
2.	Items that will be reclassified to profit or loss	
a.	Adjustments due to the translation of financial statements in foreign currencies	(95,197)
b.	Gains (losses) from changes in the value of financial assets as available for sale	3,794,155
c.	The effective portion of cash flow hedges	-
d.	Others	-
e.	Income tax related to items that will be reclassified to profit or loss	(948,539)
	Other comprehensive income of the current year - net of applicable income tax	6,055,584
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	36,733,236
	Profit attributable to:	
	OWNER	30,677,652
	NON INTEREST CONTROL	-
	TOTAL INCOME OF CURRENT YEAR	30,677,652
	Total comprehensive income attributable to:	
	OWNER	36,733,236
	NON INTEREST CONTROL	-
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR	36,733,236
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	-
	DIVIDEND	13,048,441
	EARNINGS PER SHARE	250.92

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of November 30, 2019

(In Millions of Rupiah)

No.	DESCRIPTION	BANK
		Nov 30, 2019
I	COMMITMENT RECEIVABLES	
	1 Unused fund borrowings facilities	
	a. Rupiah	-
	b. Foreign currencies	-
	2 Outstanding sales position on spot and derivative	10,697,277
	3 Others	-
II	COMMITMENT PAYABLES	
	1 Unused loan facilities granted to customer	
	a. State-owned enterprises	
	i. Committed	
	- Rupiah	-
	- Foreign currencies	-
	ii. Uncommitted	
	- Rupiah	59,061,081
	- Foreign currencies	27,971,126
	b. Others	
	i. Committed	-
	ii. Uncommitted	48,519,480
	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	5,288,459
	b. Local letters of credit	3,267,057
	4 Outstanding sales position on spot and derivative	27,954,485
	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	18,081,577
	b. Foreign currencies	25,661,200
	2 Others	-