

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

(In millions of rupiah)

| No. | DESCRIPTION | INDIVIDUAL October 31, 2020 |
|---------------------------------------|--|--------------------------------|
| ASSET | | |
| 1. | Cash | 24,590,533 |
| 2. | Placements with Bank Indonesia | 91,827,449 |
| 3. | Placements with other banks | 26,441,186 |
| 4. | Spot and derivative/forward receivables | 755,609 |
| 5. | Securities | 303,781,676 |
| 6. | Securities sold under repurchase agreement (repo) | 6,461,555 |
| 7. | Securities purchased with agreement to resell (reverse repo) | 16,803,608 |
| 8. | Acceptances receivables | 7,329,088 |
| 9. | Loans | 874,043,217 |
| 10. | Sharia financing | - |
| 11. | Investments in shares | 12,364,181 |
| 12. | Other financial assets | 8,963,424 |
| 13. | Impairment on financial assets -/- | - |
| | a. Securities | (3,353,524) |
| | b. Loans and sharia financing | (59,409,141) |
| | c. Others | (244,524) |
| 14. | Intangible assets | - |
| | Accumulated amortisation for intangible assets -/- | - |
| 15. | Premises and equipment | 44,599,918 |
| | Accumulated depreciation on premises and equipment -/- | (13,730,983) |
| 16. | Non-productive assets | - |
| | a. Abandoned property | 19,558 |
| | b. Foreclosed assets | 59,778 |
| | c. Suspense account | - |
| | d. Inter office assets | - |
| 17. | Other assets | 22,598,969 |
| | TOTAL ASSET | 1,363,901,577 |
| TOTAL LIABILITIES AND EQUITIES | | |
| | LIABILITIES | |
| 1. | Demand deposits | 193,464,541 |
| 2. | Savings deposits | 427,310,146 |
| 3. | Time deposits | 428,386,784 |
| 4. | Electronic money | 314,719 |
| 5. | Liabilities to Bank Indonesia | 72,462 |
| 6. | Liabilities to other banks | 8,568,801 |
| 7. | Spot and derivative/forward payable | 390,142 |
| 8. | Liabilities on securities sold under repurchase agreements | 5,762,182 |
| 9. | Acceptances payable | 7,329,088 |
| 10. | Securities issued | 34,895,327 |
| 11. | Fund borrowings | 32,984,984 |
| 12. | Deposit guarantee | 15,468 |
| 13. | Inter office liabilities | - |
| 14. | Other liabilities | 33,394,326 |
| | TOTAL LIABILITIES | 1,172,888,970 |

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 As of October 31, 2020

(In millions of rupiah)

| No. | DESCRIPTION | INDIVIDUAL October 31, 2020 |
|-----|---------------------------------------|--------------------------------|
| | <u>EQUITY</u> | |
| 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 -/- | - |
| | c. Funds for paid up capital | - |
| | d. Others | 1,072,782 |
| 17. | Other comprehensive | |
| | a. Gain | 21,135,742 |
| | b. Loss -/- | - |
| 18. | Reserve | |
| | a. General reserve | 3,022,685 |
| | b. Appropriated reserves | - |
| 19. | Retained Earning | |
| | a. Previous years | 143,002,745 |
| | b. Current year | 14,767,430 |
| | c. Dividends paid out -/- | - |
| | TOTAL EQUITIES | 191,012,607 |
| | TOTAL LIABILITIES AND EQUITIES | 1,363,901,577 |

MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME

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

(In millions of rupiah)

| No. | DESCRIPTION | INDIVIDUAL October 31, 2020 |
|---|---|--------------------------------|
| OPERATING INCOME AND EXPENSES | | |
| A. Interest Income and Interest expenses | | |
| 1. | Interest income | 90,029,351 |
| 2. | Interest expenses | 30,116,855 |
| | Net interest income (expenses) | 59,912,496 |
| | 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 | 3,222,513 |
| 2. | Gain (loss) from decrease (increase) in fair value of financial liabilities | - |
| 3. | Gain (loss) from sale of financial assets | 1,936,994 |
| 4. | Gain (loss) from spot and derivative/forward transaction (realised) | (2,000,649) |
| 5. | Gain (loss) from investment in shares with equity method | 369 |
| 6. | Gain (loss) from foreign currencies translation | - |
| 7. | Dividend income | 32,522 |
| 8. | Revenue commissions/provisions/fees from administration | 12,560,373 |
| 9. | Other income | 7,884,393 |
| 10. | Loss impairment of financial assets | 21,589,285 |
| 11. | Operational risk related losses | 672,431 |
| 12. | Salaries and employee benefits | 21,988,890 |
| 13. | Promotion expenses | 1,422,340 |
| 14. | Other expenses | 16,585,392 |
| | Other Operating Income (expenses) | (38,621,823) |
| | INCOME (LOSS) FROM OPERATIONS | 21,290,673 |
| NON OPERATING INCOME AND EXPENSES | | |
| 1. | Gain (losses) from sale of premises and equipment | 18,138 |
| 2. | Other non operating income (expenses) | (4,459) |
| | NON OPERATING PROFIT (LOSS) | 13,679 |
| | PROFIT (LOSS) BEFORE INCOME TAX | 21,304,352 |
| | Income tax expenses | |
| a. | Estimated current tax -/- | 6,015,324 |
| b. | Deffered tax income (expenses) | (521,598) |
| | PROFIT (LOSS) AFTER INCOME TAX - NET | 14,767,430 |

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 | (801,496) |
| | c. Others | 157,437 |
| 2. | Items that will be reclassified to profit or loss | |
| | a. Adjustments due to the translation of financial statements in foreign currencies | (27,889) |
| | b. Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income | 4,392,640 |
| | c. Others | (470,815) |
| | OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX | 3,249,877 |
| | TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD | 18,017,307 |
| | TRANSFER OF INCOME (LOSS) TO HEAD OFFICE | |

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

(In millions of rupiah)

| No. | DESCRIPTION | INDIVIDUAL October 31, 2020 |
|-------------|--|--------------------------------|
| I | COMMITMENT RECEIVABLES | |
| 1. | Unused fund borrowings facilities | - |
| 2. | Foreign currency positions to be accepted from transaction spot and derivative/forward | 10,683,694 |
| 3. | Others | - |
| II | COMMITMENT PAYABLES | |
| 1. | Unused loan/financing facilities | |
| | a. <i>Committed</i> | - |
| | b. <i>Uncommitted</i> | 130,944,833 |
| 2. | Outstanding irrevocable letters of credit | 10,134,898 |
| 3. | Foreign currency positions to be submitted for spot and derivative/forward | 53,386,107 |
| 4. | Others | - |
| III. | CONTINGENT RECEIVABLES | |
| 1. | Guarantees received | - |
| 2. | Others | - |
| IV. | CONTINGENT PAYABLES | |
| 1. | Guarantees issued | 45,948,617 |
| 2. | Others | - |