

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and December 31, 2019

(In Millions of Rupiah)

| No. | DESCRIPTION | INDIVIDUAL | | CONSOLIDATED | |
|--------|--------------------------------------------------------------|---------------|-------------------|---------------|-------------------|
| | | June 30, 2020 | December 31, 2019 | June 30, 2020 | December 31, 2019 |
| ASSETS | | | | | |
| 1. | Cash | 19,145,742 | 29,931,216 | 19,472,615 | 30,219,214 |
| 2. | Placements with Bank Indonesia | 91,616,516 | 166,528,550 | 97,481,331 | 171,862,317 |
| 3. | Placements with other banks | 22,804,394 | 26,513,481 | 22,341,610 | 26,633,767 |
| 4. | Spot and derivative receivables | 564,899 | 193,091 | 570,133 | 210,396 |
| 5. | Securities | | | | |
| | a. Measured at fair value through profit or loss | 16,438,384 | 12,725,189 | 20,491,128 | 17,712,056 |
| | b. Measured at fair value through other comprehensive income | 119,465,797 | 71,596,668 | 126,988,524 | 78,149,825 |
| | c. Measured at amortized cost | 85,942,459 | 73,125,313 | 94,147,832 | 85,327,979 |
| 6. | Securities sold under repurchase agreement (repo) | 12,418,466 | 50,030,136 | 12,418,466 | 50,030,136 |
| 7. | Securities purchased with agreement to resell (reverse repo) | 54,862,015 | 20,313,264 | 55,872,753 | 22,582,244 |
| 8. | Acceptances receivables | 6,318,980 | 9,344,682 | 6,377,582 | 9,346,063 |
| 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 | 869,055,785 | 859,570,852 | 886,913,111 | 877,443,750 |
| 10. | Sharia financing | - | - | 35,004,917 | 25,021,168 |
| 11. | Finance lease receivables | - | - | 3,593,851 | 4,104,096 |
| 12. | Investments in shares | 12,364,395 | 12,369,341 | 1,398,900 | 745,354 |
| 13. | Impairment on financial assets -/- | | | | |
| | a. Securities | (2,856,521) | (132,241) | (2,858,770) | (132,999) |
| | b. Loans | (51,848,042) | (37,537,934) | (53,134,643) | (38,363,840) |
| | c. Others | (93,424) | - | (93,427) | (50) |
| 14. | Intangible assets | - | - | 842,653 | 749,622 |
| | Accumulated amortisation for intangible assets -/- | - | - | (21,742) | (21,742) |
| 15. | Premises and equipment | 43,874,526 | 41,942,453 | 46,178,749 | 44,075,680 |
| | Accumulated depreciation on premises and equipment-/- | (12,972,890) | (11,876,990) | (13,821,855) | (12,643,051) |
| 16. | Aset non produktif | | | | |
| | a. Abandoned properties | 20,295 | 20,425 | 20,295 | 20,425 |
| | b. Foreclosed assets | 61,205 | 61,402 | 64,199 | 65,104 |
| | c. Suspense account | - | - | - | - |
| | d. Inter office assets | | | | |
| | a. Operational activities conducted in Indonesia | - | - | 62 | - |
| | b. Operational activities conducted outside Indonesia | - | - | - | - |
| 17. | Impairment on non financial assets -/- | - | - | - | - |
| 18. | Finance leased | - | - | - | - |
| 19. | Deferred tax assets | 5,323,096 | 4,023,018 | 5,862,464 | 4,541,298 |
| 20. | Other assets | 16,814,790 | 14,335,944 | 21,648,526 | 19,080,028 |
| | TOTAL ASSETS | 1,309,320,867 | 1,343,077,860 | 1,387,759,264 | 1,416,758,840 |

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and December 31, 2019

(In Millions of Rupiah)

| No. | DESCRIPTION | INDIVIDUAL | | CONSOLIDATED | |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------|---------------|-------------------|---------------|-------------------|
| | | June 30, 2020 | December 31, 2019 | June 30, 2020 | December 31, 2019 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | | | |
| | LIABILITIES | | | | |
| 1. | Demand deposits | 172,762,911 | 167,842,557 | 180,101,846 | 168,826,135 |
| 2. | Savings deposits | 401,091,951 | 404,360,261 | 409,648,074 | 405,355,483 |
| 3. | Time deposits | 439,300,721 | 397,547,188 | 455,226,581 | 413,223,653 |
| 4. | Revenue sharing Invesment | - | - | 27,524,030 | 33,791,388 |
| 5. | Liabilities to Bank Indonesia | 66,728 | 58,667 | 66,728 | 58,667 |
| 6. | Liabilities to other banks | 14,580,394 | 18,018,416 | 13,326,884 | 18,116,654 |
| 7. | Spot and derivative payable | 484,934 | 167,858 | 486,677 | 184,605 |
| 8. | Liabilities on securities sold under repurchase agreements | | | | |
| | | 10,948,638 | 49,902,938 | 10,948,638 | 49,902,938 |
| 9. | Acceptances payable | 6,318,980 | 9,344,684 | 6,377,582 | 9,346,064 |
| 10. | Securities issued | 36,954,719 | 38,316,131 | 37,227,288 | 38,620,837 |
| 11. | Fund borrowings | 22,083,129 | 29,645,439 | 24,352,974 | 32,371,190 |
| 12. | Margin deposits received | 15,235 | 15,141 | 16,651 | 17,561 |
| 13. | Inter office liabilities | | | | |
| | a. Operational activities conducted in Indonesia | - | - | - | - |
| | b. Operational activities conducted outside Indonesia | - | - | - | - |
| 14. | Deferred tax liabilities | - | - | - | - |
| 15. | Other liabilities | 21,617,226 | 24,193,118 | 34,620,098 | 38,159,329 |
| 16. | Profit sharing Invesment | - | - | - | - |
| | TOTAL LIABILITIES | 1,126,225,566 | 1,139,412,398 | 1,199,924,051 | 1,207,974,504 |
| | | | | | |
| | EQUITY | | | | |
| 17. | Share capital | | | | |
| | a. Authorised capital | 15,000,000 | 15,000,000 | 15,000,000 | 15,000,000 |
| | b. Unpaid-in capital -/- | (8,832,709) | (8,832,709) | (8,832,709) | (8,832,709) |
| | c. Treasury stock -/- | (1,649,076) | (2,106,014) | (1,649,076) | (2,106,014) |
| 18. | Additional Paid-in Capital | | | | |
| | a. Agio | 3,493,008 | 2,981,523 | 3,493,008 | 2,981,523 |
| | b. Disagio -/- | - | - | (81,195) | (80,529) |
| | c. Donated capital | - | - | - | - |
| | d. Funds for paid up capital | - | - | - | - |
| | e. Others | 621,234 | 21,796 | 642,146 | 44,205 |
| 19. | Other comprehensive gain (loss) | | | | |
| | a. Translation adjusment from foreign currency | (31,606) | (14,868) | (31,606) | (14,970) |
| | b. Gains (losses) from changes in the value of financial assets measured at fair value through other comprehensive income | | | | |
| | | 1,329,216 | 726,681 | 1,210,661 | 715,770 |
| | c. Effective portion of cash flow | - | - | - | - |
| | d. Difference in fixed asset revaluation | 16,864,083 | 16,864,083 | 17,099,207 | 17,099,207 |
| | e. Portion of other comprehensive income from associates | | | | |
| | | - | - | - | - |
| | f. Gain (loss) on Gain defined benefit actuarial program | | | | |
| | | 74,640 | 198,584 | 72,520 | 189,519 |
| | 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 | 3,022,685 | 3,022,685 | 3,022,685 |
| | b. Appropriated reserves | - | - | - | - |
| 24. | Retained Earning | | | | |
| | a. Previous years | 143,002,745 | 141,775,016 | 145,294,729 | 143,890,921 |
| | b. Current year | 10,201,081 | 34,028,685 | 10,178,335 | 34,413,825 |
| | TOTAL EQUITIES ATRIBUTABBLE TO OWNERS | 183,095,301 | 203,665,462 | 185,418,705 | 206,323,433 |
| | | | | | |
| 25. | Minority interest | | | 2,416,508 | 2,460,903 |
| | | | | | |
| | TOTAL EQUITIES | 183,095,301 | 203,665,462 | 187,835,213 | 208,784,336 |
| | | | | | |
| | TOTAL LIABILITIES AND EQUITIES | 1,309,320,867 | 1,343,077,860 | 1,387,759,264 | 1,416,758,840 |

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to June 30, 2020 and 2019

(In Millions of Rupiah, unless otherwise stated)

| No. | DESCRIPTION | INDIVIDUAL | | CONSOLIDATED | |
|------------------------------------------|-----------------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|
| | | June 30, 2020 | June 30, 2019 | June 30, 2020 | June 30, 2019 |
| OPERATING INCOME AND EXPENSES | | | | | |
| A. Interest Income and Interest expenses | | | | | |
| 1. | Interest income | | | | |
| | a. Rupiah | 50,834,344 | 54,487,131 | 54,196,631 | 57,348,576 |
| | b. Foreign currencies | 2,327,635 | 2,633,002 | 2,381,672 | 2,677,074 |
| 2. | Interest expenses | | | | |
| | a. Rupiah | 16,384,707 | 16,213,148 | 17,817,100 | 17,616,944 |
| | b. Foreign currencies | 2,225,099 | 2,440,944 | 2,258,753 | 2,483,709 |
| | Net interest income (expenses) | 34,552,173 | 38,466,041 | 36,502,450 | 39,924,997 |
| 3. | Premium Income | - | - | 2,774,713 | 2,209,105 |
| 4. | Expense Claims | - | - | 2,191,225 | 2,091,472 |
| | Premium Income (Expense Claims) Net | - | - | 583,488 | 117,633 |
| | Income (Expense) Interest and Sharia - as well as the Net Premium Income (Expense Claims) Net | 34,552,173 | 38,466,041 | 37,085,938 | 40,042,630 |
| 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 | 39,239 | - | 105,662 |
| | ii. Loans | - | - | - | - |
| | iii. Spot and derivative | 1,520,608 | - | 1,520,453 | - |
| | iv. Other financial assets | - | - | - | - |
| | b. Decrease in fair value of financial assets (mark to market) | - | - | - | - |
| | c. Gain from sale of financial assets | | | | |
| | i. Securities | 1,056,754 | 548,251 | 1,060,887 | 716,204 |
| | ii. Loans | - | - | - | - |
| | iii. Other financial assets | - | - | - | - |
| | d. Gain from spot and derivative transaction (realised) | - | 338,495 | - | 335,750 |
| | e. Dividend | 32,522 | 152,627 | 12 | 1,559 |
| | f. Gain from investment in shares with equity method | 1,418 | 6,395 | 584 | 6,395 |
| | g. Fees/commissions and administrative | 7,429,505 | 6,201,063 | 7,457,572 | 6,288,734 |
| | h. Correction on allowance for impairment | 68,457 | - | 91,720 | 7 |
| | i. Other income | 4,906,991 | 4,744,014 | 4,999,377 | 4,930,413 |
| 2. | Other Operating Expenses | | | | |
| | a. Decrease in fair value of financial assets (mark to market) | | | | |
| | i. Securities | - | - | 12,775 | - |
| | ii. Loans | - | - | - | - |
| | iii. Spot dan derivative | - | 271,193 | - | 271,302 |
| | 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) | 1,291,885 | - | 1,288,783 | - |
| | e. Impairment | | | | |
| | i. Securities | 83,043 | - | 84,529 | - |
| | ii. Loans | 8,739,963 | 9,532,132 | 8,884,955 | 9,643,946 |
| | iii. Sharia financing | - | - | 514,614 | 108,231 |
| | iv. Other financial assets | 21,032 | - | 49,212 | 31,591 |
| | f. Losses related to operational risk | 240,744 | 512,105 | 240,744 | 512,105 |
| | g. Losses from investment in shares under equity method | 834 | - | - | - |
| | h. Fees/commissions and administrative | - | - | 51,863 | 67,408 |
| | i. Losses from decreses in value of non financial assets | 424,775 | 222,470 | 426,885 | 222,470 |
| | j. Salaries and employee benefits | 13,065,929 | 11,178,445 | 13,747,030 | 11,816,572 |
| | k. Promotion expenses | 863,377 | 810,078 | 876,338 | 833,242 |
| | l. Other expenses | 9,435,029 | 7,995,991 | 10,521,148 | 9,014,585 |
| | Other Operating Income (expenses) | (19,091,853) | (18,492,330) | (21,568,271) | (20,136,728) |
| | INCOME FROM OPERATIONS | 15,460,320 | 19,973,711 | 15,517,667 | 19,905,902 |
| NON OPERATING INCOME AND EXPENSES | | | | | |
| 1. | Gain (losses) from sale of premises and equipment | 6,225 | 348 | 6,603 | 645 |

STATEMENTS OF PROFIT AND LOSS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to June 30, 2020 and 2019

(In Millions of Rupiah, unless otherwise stated)

| No. | DESCRIPTION | INDIVIDUAL | | CONSOLIDATED | |
|-----|---------------------------------------------------------------------------------------|---------------|---------------|---------------|---------------|
| | | June 30, 2020 | June 30, 2019 | June 30, 2020 | June 30, 2019 |
| 2. | Gain (Losses) from foreign currencies translation | - | - | 8,159 | - |
| 3. | Other non operating income (expenses) | (16,980) | (59,140) | 7,018 | (45,845) |
| | NON OPERATING PROFIT (LOSS) | (10,755) | (58,792) | 21,780 | (45,200) |
| | PROFIT (LOSS) BEFORE INCOME TAX | 15,449,565 | 19,914,919 | 15,539,447 | 19,860,702 |
| | Income tax expenses | | | | |
| | a. Estimated current tax -/- | 2,445,529 | 4,211,206 | 2,537,331 | 4,281,539 |
| | b. Deferred tax income (expenses) | 2,802,955 | (499,205) | 2,801,074 | (583,697) |
| | PROFIT (LOSS) AFTER INCOME TAX - NET | 10,201,081 | 16,202,918 | 10,201,042 | 16,162,860 |
| | OTHER COMPREHENSIVE INCOME | | | | |
| | 1 . Items that will not be reclassified to profit or loss | | | | |
| | a. Gain on fixed asset revaluation | - | 2,978,026 | - | 3,202,089 |
| | b. Gains (losses) on defined benefit actuarial of manfaat pasti program | (187,534) | 11,366 | (177,410) | 6,322 |
| | 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 | 63,590 | (2,842) | 60,956 | (1,581) |
| | 2 . Items that will be reclassified to profit or loss | | | | |
| | a. Adjustments due to the translation of financial statements in foreign currencies | (16,738) | (3,106) | (16,636) | (3,498) |
| | b. Gains (losses) from changes in the value of financial assets as available for sale | 560,715 | 2,852,551 | 435,983 | 3,003,512 |
| | c. The effective portion of cash flow hedges | - | - | - | - |
| | d. Others | - | - | - | - |
| | e. Income tax related to items that will be reclassified to profit or loss | (69,565) | (713,137) | (63,932) | (721,904) |
| | Other comprehensive income of the current year - net of applicable income tax | 350,468 | 5,122,858 | 238,961 | 5,484,940 |
| | TOTAL COMPREHENSIVE INCOME OF THE CURRENT YEAR | 10,551,549 | 21,325,776 | 10,440,003 | 21,647,800 |
| | Profit attributable to: | | | | |
| | OWNER | 10,201,081 | 16,202,918 | 10,178,335 | 16,130,663 |
| | NON INTEREST CONTROL | | | 22,707 | 32,197 |
| | TOTAL INCOME OF CURRENT YEAR | 10,201,081 | 16,202,918 | 10,201,042 | 16,162,860 |
| | Total Income (Loss) Other Comprehensive attributable to: | | | | |
| | OWNER | 10,551,549 | 21,325,776 | 10,428,206 | 21,598,977 |
| | NON INTEREST CONTROL | | | 11,797 | 48,823 |
| | TOTAL COMPREHENSIVE INCOME (LOSS) OF THE CURRENT YEAR | 10,551,549 | 21,325,776 | 10,440,003 | 21,647,800 |
| | TRANSFER OF INCOME (LOSS) TO HEAD OFFICE | - | - | - | - |
| | DIVIDEND | 20,623,565 | 16,175,567 | - | - |
| | EARNINGS PER SHARE | 83.20 | 132.53 | 83.02 | 132.21 |

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and December 31, 2019

(In Millions of Rupiah)

| No. | DESCRIPTION | INDIVIDUAL | | CONSOLIDATED | |
|-------------|-----------------------------------------------------|---------------|-------------------|---------------|-------------------|
| | | June 30, 2020 | December 31, 2019 | June 30, 2020 | December 31, 2019 |
| I | COMMITMENT RECEIVABLES | | | | |
| | 1 Unused fund borrowings facilities | | | | |
| | a. Rupiah | - | - | - | - |
| | b. Foreign currencies | - | - | - | - |
| | 2 Outstanding sales position on spot and derivative | 8,133,305 | 7,002,503 | 8,133,305 | 7,002,503 |
| | 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 | 61,830,232 | 61,961,049 | 61,830,232 |
| | - Foreign currencies | 25,166,622 | 20,932,805 | 25,166,622 | 20,932,805 |
| | b. Others | | | | |
| | i. Committed | - | - | 783,063 | 1,289,564 |
| | ii. Uncommitted | 46,043,122 | 47,293,093 | 46,043,122 | 47,293,093 |
| | 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 | 5,192,987 | 4,538,867 | 5,206,825 | 4,550,175 |
| | b. Local letters of credit | 1,559,132 | 1,895,221 | 1,580,402 | 1,909,307 |
| | 4 Outstanding sales position on spot and derivative | 41,294,724 | 34,869,211 | 41,294,724 | 34,869,211 |
| | 5 Others | - | - | 482,083 | 145,544 |
| III. | CONTINGENT RECEIVABLES | | | | |
| | 1 Guarantees received | | | | |
| | a. Rupiah | - | - | - | - |
| | b. Foreign currencies | - | - | - | - |
| | 2 Unrecognized interest income | | | | |
| | a. Interest loans | 3,575 | 3,805 | 232,534 | 126,871 |
| | b. Other interest | - | - | - | - |
| | 3 Others | - | - | - | - |
| IV. | CONTINGENT PAYABLES | | | | |
| | 1 Guarantees issued | | | | |
| | a. Rupiah | 19,319,099 | 19,202,455 | 19,639,483 | 19,414,908 |
| | b. Foreign currencies | 22,371,924 | 25,633,821 | 22,374,629 | 25,636,456 |
| | 2 Others | - | - | - | - |

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020

(In Millions of Rupiah)

| NO. | TRANSACTION | INDIVIDUAL | | | | |
|-----------|------------------------------|-----------------|------------|---------|-----------------------------------|----------|
| | | Notional Amount | Purpose | | Derivative Receivables & Payables | |
| | | | Trading | Hedging | Receivables | Payables |
| A. | Exchange Rate Related | | | | | |
| 1. | Spot | 1,315,982 | 1,315,982 | - | 3,768 | 7,299 |
| 2. | Forward | 16,319,424 | 16,319,424 | - | 221,206 | 79,784 |
| 3. | Option | - | - | - | - | - |
| | a. Purchased | 3,083,950 | 3,083,950 | - | - | 1,593 |
| | b. Written | 131,146 | 131,146 | - | 2,954 | - |
| 4. | Future | - | - | - | - | - |
| 5. | Swap | 28,270,963 | 28,270,963 | - | 208,682 | 159,526 |
| 6. | Others | - | - | - | - | - |
| B. | Interest Rate Related | | | | | |
| 1. | Forward | - | - | - | - | - |
| 2. | Option | - | - | - | - | - |
| | a. Purchased | - | - | - | - | - |
| | b. Written | - | - | - | - | - |
| 3. | Future | - | - | - | - | - |
| 4. | Swap | 10,428,560 | 10,428,560 | - | 124,846 | 198,100 |
| 5. | Others | - | - | - | - | - |
| C. | Others | 1,704,159 | 1,704,159 | - | 3,443 | 38,633 |
| | TOTAL | 61,254,184 | 61,254,184 | - | 564,899 | 484,935 |

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and 2019

(In Millions of Rupiah)

[illegible]

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and 2019

(In Millions of Rupiah)

| No. | DESCRIPTION | INDIVIDUAL | | | | | | | | | | | |
|-----|--------------------------------------------------------------|---------------|--------------------|-----------------|-----------|-----------|-------------|---------------|--------------------|-----------------|-----------|-----------|-------------|
| | | June 30, 2020 | | | | | | June 30, 2019 | | | | | |
| | | Current | Special Mention | Sub Standard | Doubtful | Loss | Total | Current | Special Mention | Sub Standard | Doubtful | Loss | Total |
| II. | THIRD PARTIES | | | | | | | | | | | | |
| 1. | Placements with other banks | | | | | | | | | | | | |
| | a. Rupiah | 1,166,963 | - | - | - | - | 1,166,963 | 3,487,718 | - | - | - | - | 3,487,718 |
| | b. Foreign currencies | 20,073,606 | - | - | - | - | 20,073,606 | 27,106,616 | - | - | - | - | 27,106,616 |
| 2. | Spot and derivative receivables | | | | | | | | | | | | |
| | a. Rupiah | 540,948 | - | - | - | - | 540,948 | 263,530 | - | - | - | - | 263,530 |
| | b. Foreign currencies | 23,951 | - | - | - | - | 23,951 | 55,009 | - | - | - | - | 55,009 |
| 3. | Securities | | | | | | | | | | | | |
| | a. Rupiah | 152,726,735 | - | - | - | - | 152,726,735 | 107,564,312 | - | - | - | - | 107,564,312 |
| | b. Foreign currencies | 69,119,905 | - | - | - | - | 69,119,905 | 43,725,586 | - | - | - | - | 43,725,586 |
| 4. | Securities sold with agreement to repurchase | | | | | | | | | | | | |
| | a. Rupiah | 8,276,632 | - | - | - | - | 8,276,632 | 26,959,727 | - | - | - | - | 26,959,727 |
| | b. Foreign currencies | 4,141,834 | - | - | - | - | 4,141,834 | 851,731 | - | - | - | - | 851,731 |
| 5. | Securities purchased with agreement to resell (reverse repo) | | | | | | | | | | | | |
| | a. Rupiah | 54,862,015 | - | - | - | - | 54,862,015 | 23,137,372 | - | - | - | - | 23,137,372 |
| | b. Foreign currencies | - | - | - | - | - | - | - | - | - | - | - | - |
| 6. | Acceptances receivables | 6,318,980 | - | - | - | - | 6,318,980 | 7,587,726 | - | - | - | - | 7,587,726 |
| 7. | Loans | | | | | | | | | | | | |
| | a. Micro, small and medium loans (UMKM) | | | | | | | | | | | | |
| | i. Rupiah | 393,321,443 | 17,864,422 | 1,370,274 | 1,768,262 | 7,857,071 | 422,181,472 | 358,878,606 | 24,891,884 | 1,832,081 | 2,691,033 | 7,019,166 | 395,312,770 |
| | ii. Foreign currencies | 2,258,580 | 58,541 | 11,876 | 2,489 | 7,529 | 2,339,015 | 1,975,676 | 26,345 | - | - | - | 2,002,021 |
| | b. Non UMKM | | | | | | | | | | | | |
| | i. Rupiah | 335,868,285 | 13,869,312 | 3,537,678 | 797,199 | 5,628,373 | 359,700,847 | 340,688,866 | 15,435,081 | 682,877 | 497,833 | 3,987,837 | 361,292,494 |
| | ii. Foreign currencies | 75,144,074 | 4,654,581 | 1,149 | 914 | 4,897,765 | 84,698,483 | 78,090,253 | 4,754,158 | - | - | 2,965,458 | 85,809,869 |
| | c. Restructured loans | | | | | | | | | | | | |
| | i. Rupiah | 187,920,271 | 16,195,356 | 3,648,834 | 954,262 | 4,518,170 | 213,236,893 | 23,247,895 | 12,943,957 | 1,257,977 | 1,109,663 | 4,848,150 | 43,407,642 |
| | ii. Foreign currencies | 1,101,201 | 4,197,283 | - | - | 4,122,421 | 9,420,905 | 163,052 | 4,553,309 | - | - | 2,662,397 | 7,378,758 |
| | d. Property loans | 1,206,046 | 302,072 | - | - | 9,303 | 1,517,421 | 1,350,958 | 306,362 | - | - | 23,960 | 1,681,280 |
| 8. | Investments in shares | 12,364,395 | - | - | - | - | 12,364,395 | 9,922,088 | - | - | - | - | 9,922,088 |
| 9. | Temporary invesment | - | - | - | - | - | - | - | - | - | - | - | - |
| 10. | Other receivables | - | - | - | - | - | - | 475,000 | - | - | - | - | 475,000 |
| 11. | Commitments and contingencies | | | | | | | | | | | | |
| | a. Rupiah | 114,999,557 | 1,340,707 | 475,937 | 9,730 | 3,493 | 116,829,424 | 107,581,301 | 1,924,180 | 8,454 | 7,136 | - | 109,521,071 |
| | b. Foreign currencies | 63,801,430 | 961,046 | 231 | 87 | 21,717 | 64,784,511 | 48,035,081 | 410,533 | - | - | - | 48,445,614 |
| 12. | Reposessed assets | 14,484 | - | 22,396 | 6,251 | 18,074 | 61,205 | 8,606 | - | 14,627 | 5,282 | 18,746 | 47,261 |

QUALITY OF ASSETS AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and 2019

(In Millions of Rupiah)

(in millions of Rupiah)

| No. | DESCRIPTION | INDIVIDUAL | | | | | | | | | | | |
|------|-----------------------------------------------------------------------|---------------|--------------------|-----------------|----------|------|------------|---------------|--------------------|-----------------|----------|------|------------|
| | | June 30, 2020 | | | | | | June 30, 2019 | | | | | |
| | | Current | Special Mention | Sub Standard | Doubtful | Loss | Total | Current | Special Mention | Sub Standard | Doubtful | Loss | Total |
| III. | OTHER INFORMATIONS | | | | | | | | | | | | |
| 1. | Value of bank's assets pledge as collateral : | | | | | | | | | | | | |
| | a. To Bank Indonesia | | | | | | - | | | | | | - |
| | b. To others | | | | | | - | | | | | | - |
| 2. | Total allowance for impairment of financial assets to earning assets | | | | | | 56,759,897 | | | | | | 38,507,747 |
| 3. | Total required allowance for possible losses on earning assets | | | | | | 31,657,334 | | | | | | 27,310,093 |
| 4. | Percentage of UMKM loans to total loans | | | | | | 48.85% | | | | | | 47.05% |
| 5. | Percentage of UMK loans to total loans | | | | | | 40.96% | | | | | | 39.53% |
| 6. | Percentage of UMKM debtors to total debtors | | | | | | 84.37% | | | | | | 83.46% |
| 7. | Percentage of UMK debtors to total debtors | | | | | | 83.66% | | | | | | 82.88% |
| 8. | Others | | | | | | | | | | | | |
| | a. Chanelling of loans | | | | | | 3,286,669 | | | | | | 3,274,219 |
| | b. Mudharabah Muqayyadah financing | | | | | | - | | | | | | - |
| | c. Written off on earning assets | | | | | | 6,411,049 | | | | | | 5,668,393 |
| | d. Recovery of written off on earning assets | | | | | | 2,858,194 | | | | | | 2,845,694 |
| | e. Written off on earning assets with elimination of right to collect | | | | | | - | | | | | | - |
| | | | | | | | | | | | | | |

ALLOWANCES FOR POSSIBLE LOSSES

| No. | DESCRIPTION | June 30, 2020 | | | | June 30, 2019 | | | |
|-----|--------------------------------------------------------------|--------------------------|------------|---------------------------------------------------|------------|--------------------------|------------|---------------------------------------------------|------------|
| | | Allowance for Impairment | | Required Allowance for Possible Losses on Earning | | Allowance for Impairment | | Required Allowance for Possible Losses on Earning | |
| | | Stage 2 dan 3 | Stage 1 | General | Specific | Individual | Collective | General | Specific |
| 1. | Placements with other banks | - | 11,414 | 228,044 | - | - | - | 310,763 | - |
| 2. | Spot and derivative receivables | - | - | 5,649 | - | - | - | 3,185 | - |
| 3. | Securities | - | 2,856,521 | 514,354 | - | - | - | 394,431 | - |
| 4. | Securities sold with agreement to repurchase | - | - | - | - | - | - | - | - |
| 5. | Securities purchased with agreement to resell (reverse repo) | - | - | - | - | - | - | - | - |
| 6. | Acceptances receivables | - | 82,009 | 63,190 | - | - | - | 75,877 | - |
| 7. | Loans | 37,124,769 | 14,723,273 | 8,067,283 | 22,235,659 | 17,072,885 | 21,212,392 | 7,797,722 | 18,199,511 |
| 8. | Investments in shares | - | - | 4,487 | - | - | - | 4,474 | - |
| 9. | Temporary investment | - | - | - | - | - | - | - | - |
| 10. | Other receivables | - | - | - | - | - | - | 21,314 | - |
| 11. | Administrative account transactions | 858,277 | 986,947 | 476,826 | 61,842 | 222,470 | - | 502,815 | - |

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and 2019

| POS-POS | June 30, 2020 | | June 30, 2019 | |
|----------------------------------------------------------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|
| | INDIVIDUAL | CONSOLIDATED | INDIVIDUAL | CONSOLIDATED |
| COMPONENTS | | | | |
| I. CORE CAPITAL | 165,118,083 | 175,577,227 | 170,598,419 | 179,942,359 |
| 1. Common Equity Tier 1 | 165,118,083 | 175,577,227 | 170,598,419 | 179,942,359 |
| 1.1. Paid in Capital (after deducting Treasury Stock) | 6,881,732 | 6,881,732 | 6,424,794 | 6,424,794 |
| a. Common stock | 6,881,732 | 6,881,732 | 6,424,794 | 6,424,794 |
| b. Preferred stock | - | - | - | - |
| 1.2. Disclosed Reserves | 175,475,166 | 176,421,080 | 178,650,152 | 179,670,004 |
| 1.2.1. Incremental Factors: | 175,549,301 | 176,605,512 | 178,687,382 | 180,027,934 |
| 1.2.1.1. Other comprehensive income | 18,193,299 | 18,193,299 | 17,068,758 | 17,183,228 |
| 1.2.1.1.1. Excess translation adjustment of financial statement | - | - | 46,114 | 46,114 |
| 1.2.1.1.2. Potential benefits of the increase in the fair value of financial assets available for sale | 1,329,216 | 1,329,216 | 219,926 | 219,926 |
| 1.2.1.1.3. Fixed asset revaluation surplus | 16,864,083 | 16,864,083 | 16,802,718 | 16,917,188 |
| 1.2.1.2. Other disclosed reserves | 157,356,002 | 158,412,213 | 161,618,624 | 162,844,706 |
| 1.2.1.1.1. Agio | 1,129,491 | 1,129,491 | 618,005 | 618,005 |
| 1.2.1.1.2. General reserves | 3,022,685 | 3,022,685 | 3,022,685 | 3,022,685 |
| 1.2.1.1.3. Previous years profit | 143,002,746 | 143,917,840 | 141,775,016 | 142,944,865 |
| 1.2.1.1.4. Current year profit | 10,201,080 | 10,337,858 | 16,202,918 | 16,254,707 |
| 1.2.1.1.5. Fund for paid-in capital | - | - | - | - |
| 1.2.1.1.6. Others | - | 4,339 | - | 4,444 |
| 1.2.2. Offsetting Factors: | 74,135 | 184,432 | 37,230 | 357,930 |
| 1.2.2.1. Other comprehensive income | 31,606 | 45,173 | - | 27,268 |
| 1.2.2.1.1. Difference in less translation of financial statements | 31,606 | 31,606 | - | - |
| 1.2.2.1.2. Potential losses from the decline in fair value of financial assets available for sale | - | 13,567 | - | 27,268 |
| 1.2.2.2. Other disclosed reserves | 42,529 | 139,259 | 37,230 | 330,662 |
| 1.2.2.2.1. Disagio | - | - | - | - |
| 1.2.2.2.2. Previous years loss | - | - | - | - |
| 1.2.2.2.3. Current year loss | - | - | - | - |
| 1.2.2.2.4. Negative differences between regulatory provision and impairment of productive asset | - | 80,483 | - | 277,185 |
| 1.2.2.2.5. Negative differences on adjustment of fair value on financial instrument in the trading book | - | - | - | - |
| 1.2.1.1.6. Required regulatory provision on non productive asset | 42,529 | 46,432 | 37,230 | 41,133 |
| 1.2.1.1.6. Others | - | 12,344 | - | 12,344 |
| 1.3. Non controlling interest | - | 1,972,619 | - | 1,970,932 |
| 1.4. Deduction factor of Common Equity Tier 1 | 17,238,815 | 9,698,204 | 14,476,527 | 8,123,371 |
| 1.4.1. Deferred tax | 5,323,096 | 5,506,260 | 4,556,085 | 4,763,340 |
| 1.4.2. Goodwill | - | 820,911 | - | 468,481 |
| 1.4.3. Difference in other intangible assets | - | 5,023 | - | 6,876 |
| 1.4.4. Equity investment which can be calculated as deduction factor | 11,915,719 | 3,366,010 | 9,920,442 | 2,884,674 |
| 1.4.5. Shortfall on the capital of insurance subsidiary | - | - | - | - |
| 1.4.6. Securitisation exposure | - | - | - | - |
| 1.4.7. Deduction factor of other common equity | - | - | - | - |
| 1.4.7.1. Investment in AT1 and Tier 2 instruments in other bank | - | - | - | - |
| 1.4.7.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair | - | - | - | - |

CALCULATION OF CAPITAL ADEQUACY RATIO
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and 2019

| POS-POS | | | | | (In Millions of Rupiah) | | | | |
|--------------------------------------------------------------------------------------------------------------|---------------|--------------|---------------|--------------|--------------------------------------------|---------------|---------------|---------------|--------------|
| | | | | | June 30, 2020 | | June 30, 2019 | | |
| | | | | | INDIVIDUAL | CONSOLIDATED | INDIVIDUAL | CONSOLIDATED | |
| 2. Additional Tier 1 (AT 1) *) | | | | | - | - | - | - | |
| 2.1. Capital instrument which can be calculated as AT-1 | | | | | - | - | - | - | |
| 2.2. Additional paid-in capital | | | | | - | - | - | - | |
| 2.3. Deduction factor Tier 1 | | | | | | | | | |
| 2.3.1. Investment in AT1 and Tier 2 instruments in other bank | | | | | - | - | - | - | |
| 2.3.2. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair | | | | | - | - | - | - | |
| II. Supplementary Capital (Tier 2) | | | | | 8,923,956 | 10,103,515 | 8,976,096 | 10,311,349 | |
| 1. Capital instrument which can be calculated as Tier 2 | | | | | 300,000 | 1,100,000 | 400,000 | 1,400,000 | |
| a. Preferred stock (cumulative perpetual, non-perpetual), net of repurchase | | | | | - | - | - | - | |
| b. Subordinated securities (cumulative perpetual, non-perpetual), net of repurchase | | | | | 300,000 | 1,100,000 | 400,000 | 1,400,000 | |
| c. Subordinated loans (cumulative perpetual, non-perpetual), net of repurchase | | | | | - | - | - | - | |
| d. Mandatory convertible bond | | | | | - | - | - | - | |
| e. Tier 2 issuance by subsidiaries of banks and non-bank purchased by another party (consolidated) | | | | | - | - | - | - | |
| f. Amortization based on the remaining period (-/-) | | | | | - | - | - | - | |
| 2. Additional paid-in capital | | | | | - | - | - | - | |
| 3. General reserves of required regulatory provision on productive asset (max. 1,25% of RWA for Credit Risk) | | | | | 8,623,956 | 9,039,057 | 8,576,096 | 8,947,784 | |
| 4. Tier 2 deduction factor | | | | | - | 35,542 | - | 36,435 | |
| 4.1. Sinking Fund | | | | | - | - | - | - | |
| 4.2. Investment in Tier 2 instruments in other bank | | | | | - | 35,542 | - | 36,435 | |
| 4.3. Cross-ownership on other entities earned by the transition because of the law, grants, or grants fair | | | | | - | - | - | - | |
| TOTAL MODAL | | | | | 174,042,039 | 185,680,742 | 179,574,515 | 190,253,708 | |
| | June 30, 2020 | | June 30, 2019 | | | June 30, 2020 | | June 30, 2019 | |
| | INDIVIDUAL | CONSOLIDATED | INDIVIDUAL | CONSOLIDATED | | INDIVIDUAL | CONSOLIDATED | INDIVIDUAL | CONSOLIDATED |
| RISK WEIGHTED ASSET (RWA) | | | | | CAR | | | | |
| RWA FOR CREDIT RISK | 689,180,613 | 727,627,094 | 685,553,224 | 720,898,108 | CET1 Ratio (%) | 18.80% | 19.05% | 19.74% | 19.90% |
| RWA FOR MARKET RISK | 6,132,959 | 6,250,046 | 12,616,525 | 12,860,450 | Tier 1 Ratio (%) | 18.80% | 19.05% | 19.74% | 19.90% |
| RWA FOR OPERATIONAL RISK | 182,571,933 | 187,566,487 | 166,214,312 | 170,666,840 | Tier 2 Ratio (%) | 1.02% | 1.10% | 1.04% | 1.14% |
| TOTAL RWA | 877,885,505 | 921,443,627 | 864,384,061 | 904,425,398 | Total Ratio (%) | 19.83% | 20.15% | 20.77% | 21.04% |
| CAR ACCORDING TO RISK PROFILE (%) | 9.49% | 9.51% | 9.47% | 9.48% | CET 1 FOR BUFFER (%) | 10.33% | 10.64% | 11.31% | 11.56% |
| CAR FULFILLMENT ALLOCATION | | | | | BUFFER WHICH MUST BE FULFILLED BY BANK (%) | 2.500% | 2.500% | 5.000% | 5.000% |
| From CET1 (%) | 8.47% | 8.41% | 8.43% | 8.34% | Capital Conservation Buffer (%) | 0.000% | 0.000% | 2.500% | 2.500% |
| From AT1 (%) | 0.00% | 0.00% | 0.00% | 0.00% | Countercyclical Buffer (%) | 0.000% | 0.000% | 0.000% | 0.000% |
| From Tier 2 (%) | 1.02% | 1.10% | 1.04% | 1.14% | Capital Surcharge untuk D-SIB (%) | 2.500% | 2.500% | 2.500% | 2.500% |

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and 2019

(In %)

| Rasio | | June 30, 2020 | June 30, 2019 |
|---------------------------|----------------------------------------------------------------------------------------------------------------------|---------------|---------------|
| Performance Ratios | | | |
| 1. | Capital Adequacy Ratio | 19.83 | 20.77 |
| 2. | Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets | 1.91 | 1.57 |
| 3. | Non performing earning assets to total earning assets | 2.16 | 1.79 |
| 4. | Allowance for impairment of financial assets to earning assets | 4.72 | 3.49 |
| 5. | NPL <i>gross</i> | 2.98 | 2.35 |
| 6. | NPL <i>net</i> | 0.77 | 1.12 |
| 7. | Return on Asset (ROA) | 2.41 | 3.31 |
| 8. | Return on Equity (ROE) | 12.62 | 19.02 |
| 9. | Net Interest Margin (NIM) | 5.72 | 7.02 |
| 10. | Operating Expenses to Operating Income (BOPO) | 77.49 | 71.12 |
| 11. | Loan to Deposit Ratio (LDR) | 85.78 | 93.09 |
| 12. | Net Stable Funding Ratio (NSFR) | | |
| | a. Individual | 138.10 | 128.69 |
| | b. Consolidated | 137.06 | 128.41 |
| 13. | Liquidity Coverage Ratio (LCR) | | |
| | a. Individual | 243.57 | 201.76 |
| | b. Consolidated | 222.22 | 203.47 |
| 14. | Leverage Ratio (LR) | | |
| | a. Individual | 12.98 | |
| | b. Consolidated | 13.47 | |
| Compliance | | | |
| 1. | a. Percentage violation of Legal Lending Limit | | |
| | i. Related parties | 13.47 | 0.00 |
| | ii. Third parties | 0.00 | 0.00 |
| | b. Percentage of lending in excess of the Legal Lending Limit | | |
| | i. Related parties | 0.00 | 0.00 |
| | ii. Third parties | 0.00 | 0.00 |
| 2. | Reserve requirement | | |
| | a. Reserve requirement - Rupiah | 0.00 | 0.00 |
| | b. Reserve requirement - Foreign currencies | 0.00 | 0.00 |
| 3. | Net Open Position (overall) | 0.00 | 0.00 |

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the year from January 1 to June 30, 2020 and 2019

(In Millions of Rupiah)

| DESCRIPTION | CONSOLIDATED | |
|-----------------------------------------------------------------------------------------------------------------|---------------------|---------------------|
| | June 30, 2020 | June 30, 2019 |
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Revenue received | | |
| Receipt of interest and investments | 53,202,032 | 56,695,280 |
| Sharia income | 2,058,737 | 1,622,243 |
| Premium Income | 2,774,713 | 2,209,105 |
| Expenses paid | - | - |
| Interest expense | (19,633,023) | (19,620,657) |
| Sharia expenses | (679,492) | (696,362) |
| Expense claim | (2,191,225) | (2,091,472) |
| Recoveries of written off loans | 2,882,507 | 2,847,605 |
| Other operating income | 11,232,874 | 9,511,328 |
| Other operating expenses | (24,598,893) | (24,859,138) |
| Non-operating income - net | 20,151 | (40,699) |
| Payment of income tax and tax bill | (905,545) | (3,259,667) |
| Cash flows before changes in operating assets and liabilities | 24,162,836 | 22,317,566 |
| Changes in operating assets and liabilities: | | |
| (Increase) decrease in operating assets: | | |
| Placements with Bank Indonesia and other banks | 4,000,437 | (325,000) |
| Securities and Government Recapitalization Bonds at fair value through profit or loss | (4,760,007) | (4,908,229) |
| Export bills | 5,083,797 | 4,475,899 |
| Securities purchased under resale agreements | (33,290,509) | (14,685,244) |
| Loans | (19,468,631) | (47,778,141) |
| Sharia receivables and financing | (10,301,097) | (2,436,830) |
| Finance Lease Receivables | 470,117 | (515,402) |
| Other assets | (2,823,051) | 2,723,444 |
| Increase (Decrease) in operating liabilities: | | |
| Liabilities due immediately | 10,580 | (175,265) |
| Deposits: | | |
| Demand deposits | 5,503,573 | (14,643,258) |
| <i>Wadiah</i> demand deposits | 3,727,839 | 75,410 |
| Savings deposits | (3,419,433) | (13,112,798) |
| <i>Wadiah</i> savings deposits | 760,336 | 396,692 |
| Time deposits | 42,002,928 | 29,382,506 |
| Deposits from other banks and financial institutions | (6,806,840) | 1,630,792 |
| Securities sold under agreements to repurchase | (38,954,300) | (9,470,220) |
| Other liabilities | (5,206,346) | 3,024,500 |
| Increase (Decrease) Temporary Syirkah fund | 2,728,628 | (1,313,023) |
| | - | - |
| Net cash optained from operating activities | (36,579,143) | (45,336,601) |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Proceeds from sale of fixed assets | 6,225 | - |
| Decrease in shares investment | (372,827) | - |
| Dividend receipts | 5,530 | 869 |
| Acquisition of fixed assets | (1,215,181) | (1,345,685) |
| Decrease (Increase) in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds | (25,237,962) | 18,375,126 |
| Net cash (used for) optained from investing activities | (26,814,215) | 17,030,310 |

CONSOLIDATED STATEMENTS OF CASH FLOWS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the year from January 1 to June 30, 2020 and 2019

(In Millions of Rupiah)

| DESCRIPTION | CONSOLIDATED | |
|--------------------------------------------------------------------------------------------------------------|---------------------|---------------------|
| | June 30, 2020 | June 30, 2019 |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Acceptance (payment) of fund borrowings | (8,090,430) | (8,239,219) |
| Appropriation for dividends | (20,623,565) | (16,175,565) |
| Acceptance of loans and subordinated securities | 1,998,840 | 7,063,749 |
| Acceptance of securities issued | (1,743,500) | (3,455,500) |
| Payments of securities issued | - | - |
| Net cash used for financing activities | (28,458,655) | (20,806,535) |
| NET DECREASE IN CASH AND CASH EQUIVALENTS | (91,852,013) | (49,112,826) |
| EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS | 511,580 | (17,861) |
| CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD | 236,906,429 | 215,757,148 |
| CASH AND CASH EQUIVALENTS AT END OF PERIOD | 145,565,996 | 166,626,461 |
| Cash and cash equivalents at end of year consist of: | | |
| Cash | 19,472,615 | 22,686,796 |
| Current accounts with Bank Indonesia | 42,709,277 | 68,409,507 |
| Current accounts with other banks | 12,730,715 | 15,763,677 |
| Placements with other banks – maturing within three months or less since the acquisition date | 62,884,622 | 42,692,543 |
| Certificates of Bank Indonesia – maturing within three months or less since the acquisition date | 7,768,767 | 17,073,938 |
| Total Cash and Cash Equivalents | 145,565,996 | 166,626,461 |

| MANAGEMENT OF THE BANK | SHAREHOLDER |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| BOARD OF COMMISSIONERS - President Commissioner : Kartika Wirjoatmodjo - Vice President Commissioner/ : Ari Kuncoro *) (Concurrently Independent Commissioner) - Independent Commissioner : Zulfahar Usman *) - Independent Commissioner : Dwi Ria Latifa *) - Independent Commissioner : Rofikoh Rokhim - Independent Commissioner : Hendrikus Ivo - Independent Commissioner : R. Widyono Pramono - Commissioner : Nicolaus Teguh Budi Harjanto - Commissioner : Hadiyanto - Commissioner : Rabin Indrajad Hattari | Ultimate shareholder : - Negara Republik Indonesia : 56,75% Non ultimate shareholder through capital market (≥ 5%) : - No Non ultimate shareholder not through capital market (≥ 5%) : - No |
| BOARD OF DIRECTORS - President Director : Sunarso - Vice President Director : Catur Budi Harto - Director : Priyastomo - Director : Supari - Director : Handayani - Director : Ahmad Solichin Lutfiyanto - Director : Haru Koesmahargyo - Director : Indra Utoyo - Director : Agus Noorsanto - Director : Herdy Rosadi Harman - Director : Agus Sudiarto - Compliance Director : Wisto Prihadi *) | <p style="text-align: center;">Jakarta, August 19, 2020 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk</p> <p style="text-align: center;">Sunarso President Director</p> <p style="text-align: center;">Haru Koesmahargyo Director</p> |

* Effective after approval by the Financial Services Authority of Indonesia on Fit & Proper Test and comply with the applicable legislation.

Notes :

- The above interim consolidated financial information is taken from the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("the Bank") and its subsidiaries as of June 30, 2020 and for the six months period ended on that date, which were prepared by the Bank's management in accordance with Financial Accounting Standards in Indonesia, which have been reviewed by the Public Accounting Firm Purwantono, Sungkoro & Surja ("PSS"), a member firm of Ernst & Young Global Limited, with the partner in charge is Muhammad Kurniawan, based on the Review Engagement Standard 2410, "Review of Financial Information Interim Conducted by the Entity's Independent Auditor", determined by the Indonesian Institute of Certified Public Accountants, with a review opinion there are no matters of concern to PSS which cause PSS to believe that the interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of PT Bank Rakyat Indonesia (Persero) Tbk and its entities as his son dated 30 June 2020, as well as his consolidated financial performance and cash flows for the six months period ended on that date, in accordance with Indonesian Financial Accounting Standards, as stated in his report dated 19 August 2020 which are not included in this publication. Because the above consolidated financial information is taken from the consolidated financial statements, it is therefore not a complete presentation of the consolidated financial statements.
- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - Financial Services Authority Regulation No. 32/POJK.03/2016 dated August 8, 2016 On "Changes in the Financial Services Authority Regulation No. 6/POJK.03/2015 On Transparency and publication of the Bank Reports".
 - Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016 on "Changes in the Financial Services Authority Regulation No. 11/SEOJK.03/2015 on Minimum Capital Requirement for Commercial Banks"
 - Circular of the Financial Services Authority No. 43/SEOJK.03/2016 dated September, 28 2016 regarding the "Transparency and Publication Reports General Bank Conventional"
 - The Regulation No. X.K.2, Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-346/BL/2011 July 5, 2011 on "The Obligation of Periodic Financial Reporting of the Issuer or Public Company".
 - The Regulation No. VIII.G.7 Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-347/BL/2012 dated June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies".
- The Foreign currency exchange rate for 1 USD as of June 30, 2020, December 31, 2019 and June 30, 2019 are respective Rp14.255,00, Rp13.882,50 dan Rp14.127,50.
- The net income per share is calculated by dividing the net income attributable to owners of Parent Entity by the weighted average number of the issued shares and fully paid during the year.