

MONTHLY FINANCIAL STATEMENT

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

July 31, 2026

Satu Bank Untuk Semua



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MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of July 31, 2026

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2026
ASSET		
1.	Cash	24,670,788
2.	Placements with Bank Indonesia	100,297,411
3.	Placements with other banks	53,030,558
4.	Spot and derivative/forward receivables	1,471,611
5.	Securities	368,371,870
6.	Securities sold under repurchase agreement (repo)	29,316,735
7.	Securities purchased with agreement to resell (reverse repo)	213,644
8.	Acceptances receivables	5,743,876
9.	Loans	1,450,628,762
10.	Sharia financing	-
11.	Investments in shares	50,703,245
12.	Other financial assets	26,767,321
13.	Impairment on financial assets -/-	
	a. Securities	(912,193)
	b. Loans and sharia financing	(76,647,262)
	c. Others	(280,189)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	69,911,319
	Accumulated depreciation on premises and equipment -/-	(25,490,691)
16.	Non-productive assets	
	a. Abandoned property	17,311
	b. Foreclosed assets	50,864
	c. Suspense account	-
	d. Inter office assets	14,798
17.	Other assets	25,651,106
	TOTAL ASSET	2,103,530,884
TOTAL LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Demand deposits	452,679,178
2.	Savings deposits	617,586,647
3.	Time deposits	547,031,411
4.	Electronic money	645,697
5.	Liabilities to Bank Indonesia	47,484
6.	Liabilities to other banks	28,372,079
7.	Spot and derivative/forward payable	7,645,367
8.	Liabilities on securities sold under repurchase agreements	28,493,724
9.	Acceptances payable	5,743,876
10.	Securities issued	16,142,620
11.	Fund borrowings	54,634,558
12.	Deposit guarantee	14,673
13.	Inter office liabilities	-
14.	Other liabilities	46,565,737
	TOTAL LIABILITIES	1,805,603,051

MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
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(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2026
	EQUITY	
15.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)
	c. Treasury stock -/-	(4,056,508)
16.	Additional Paid-in Capital	
	a. Agio	76,831,023
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	450,711
17.	Other comprehensive	
	a. Gain	19,986,467
	b. Loss -/-	(2,135,013)
18.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	-
19.	Retained Earning	
	a. Previous years	217,478,850
	b. Current year	30,874,083
	c. Dividends paid out -/-	(52,102,415)
	TOTAL EQUITIES	297,927,833
	TOTAL LIABILITIES AND EQUITIES	2,103,530,884

MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to July 31, 2026

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2026
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	95,545,267
2.	Interest expenses	27,271,794
	Net interest income (expenses)	68,273,473
B. Other Operating Income and Expenses		
1.	Gain (loss) from Increase (decrease) in fair value of financial assets	4,002,655
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	1,484,643
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(3,397,848)
5.	Gain (loss) from investment in shares with equity method	565,994
6.	Gain (loss) from foreign currencies translation	-
7.	Dividend income	4,535,547
8.	Revenue commissions/provisions/fees from administration	12,259,027
9.	Other income	11,755,432
10.	Loss impairment of financial assets	26,863,601
11.	Operational risk related losses	30,180
12.	Salaries and employee benefits	16,639,424
13.	Promotion expenses	801,100
14.	Other expenses	17,094,362
	Other Operating Income (expenses)	(30,223,217)
	PROFIT (LOSS) FROM OPERATIONS	38,050,256
NON OPERATING INCOME AND EXPENSES		
1.	Gain from sale of premises and equipment	2,435
2.	Other non operating income (expenses)	(250,444)
	PROFIT (LOSS) FROM NON OPERATING	(248,009)
	PROFIT CURRENT PERIOD BEFORE TAX	37,802,247
	Income tax expenses	
a.	Estimated current tax -/-	7,742,694
b.	Deffered tax income (expenses)	814,530
	PROFIT CURRENT PERIOD	30,874,083

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(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2026
OTHER COMPREHENSIVE INCOME		
1.	Unreclassified to profit (loss)	
a.	Premises and equipment revaluation increment	-
b.	Gain (loss) on remasurement from actuarial benefit program	2,072,910
c.	Others	(393,853)
2.	Reclassified to profit (loss)	
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	(130,846)
b.	Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	(3,485,901)
c.	Others	654,208
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	(1,283,482)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD	29,590,601
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	

MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

As of July 31, 2026

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2026
I	COMMITMENT RECEIVABLES	
1.	Unused fund borrowings facilities	-
2.	Foreign currency positions to be accepted from transaction spot and derivative/forward	115,071,503
3.	Others	-
II	COMMITMENT PAYABLES	
1.	Unused loan/financing facilities granted to customer	
	a. Committed	-
	b. Uncommitted	118,196,884
2.	Outstanding irrevocable letters of credit	13,199,203
3.	Foreign currency positions to be submitted for spot and derivative/forward	229,405,542
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	143,952
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	75,119,985
2.	Others	641,409

