BANK BRI
Melayani Dengan Setulus Hati

MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of November 30, 2020

(In millions of rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2020
ASSET		
1.	Cash	18,734,055
2.	Placements with Bank Indonesia	89,619,906
3.	Placements with other banks	16,889,533
4.	Spot and derivative/forward receivables	1,648,787
5.	Securities	309,235,912
6.	Securities sold under repurchase agreement (repo)	5,546,397
7.	Securities purchased with agreement to resell (reverse repo)	20,601,606
8.	Acceptances receivables	6,852,496
9.	Loans	874,589,889
10.	Sharia financing	-
11.	Investments in shares	12,560,189
12.	Other financial assets	7,917,941
13.	Impairment on financial assets -/-	
	a. Securities	(2,570,586)
	b. Loans and sharia financing	(62,015,904)
	c. Others	(179,665)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	44,639,083
	Accumulated depreciation on premises and equipment -/-	(13,949,326)
16.	Non-productive assets	
	a. Abandoned property	19,558
	b. Foreclosed assets	59,211
	c. Suspense account	-
	d. Inter office assets	-
17.	Other assets	18,065,244
	TOTAL ASSET	**1,348,264,326**
TOTAL LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Demand deposits	191,811,164
2.	Savings deposits	441,904,248
3.	Time deposits	405,389,627
4.	Electronic money	313,788
5.	Liabilities to Bank Indonesia	66,996
6.	Liabilities to other banks	6,927,665
7.	Spot and derivative/forward payable	391,532
8.	Liabilities on securities sold under repurchase agreements	4,953,520
9.	Acceptances payable	6,852,496
10.	Securities issued	33,662,621
11.	Fund borrowings	30,903,030
12.	Deposit guarantee	15,484
13.	Inter office liabilities	-
14.	Other liabilities	31,112,721
	TOTAL LIABILITIES	**1,154,304,892**

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MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of November 30, 2020

(In millions of rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2020
	EQUITY	
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	1,176,975
17.	Other comprehensive	
	a Gain	22,380,431
	b Loss -/-	-
18.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	-
19.	Retained Earning	
	a. Previous years	143,002,743
	b. Current year	16,365,377
	c. Dividends paid out -/-	-
	TOTAL EQUITIES	**193,959,434**
	TOTAL LIABILITIES AND EQUITIES	**1,348,264,326**

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MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to November 30, 2020

(In millions of rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2020
	OPERATING INCOME AND EXPENSES	
	A. Interest Income and Interest expenses	
1.	Interest income	99,635,044
2.	Interest expenses	32,451,995
	Net interest income (expenses)	67,183,049
	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	3,016,488
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	2,260,257
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(1,523,311)
5.	Gain (loss) from investment in shares with equity method	2,995
6.	Gain (loss) from foreign currencies translation	-
7.	Dividend income	32,522
8.	Revenue commisions/provisions/fees from admnistration	13,674,102
9.	Other income	8,521,737
10.	Loss impairment of financial assets	24,871,082
11.	Operational risk related losses	686,445
12.	Salaries and employee benefits	24,215,894
13.	Promotion expenses	1,613,652
14.	Other expenses	18,200,398
	Other Operating Income (expenses)	**(43,602,681)**
	INCOME (LOSS) FROM OPERATIONS	**23,580,368**
	NON OPERATING INCOME AND EXPENSES	
1.	Gain (losses) from sale of premises and equipment	24,047
2.	Other non operating income (expenses)	(59,218)
	NON OPERATING PROFIT (LOSS)	**(35,171)**
	PROFIT (LOSS) BEFORE INCOME TAX	**23,545,197**
	Income tax expenses	
	a. Estimated current tax -/-	6,797,975
	b. Deffered tax income (expenses)	(381,845)
	PROFIT (LOSS) AFTER INCOME TAX - NET	**16,365,377**

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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	(805,454)
	c. Others	158,110
2.	Items that will be reclassified to profit or loss	
	a. Adjustments due to the translation of financial statements in foreign currencies	(32,070)
	b. Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	5,885,114
	c. Others	(711,134)
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	**4,494,566**
TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD		**20,859,943**
TRANSFER OF INCOME (LOSS) TO HEAD OFFICE		

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MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of November 30, 2020

(In millions of rupiah)

No.		DESCRIPTION	INDIVIDUAL November 30, 2020
I		**COMMITMENT RECEIVABLES**	
	1.	Unused fund borrowings facilities	-
	2.	Foreign currancy positions to be accepted from transaction spot and derivative/forward	10,683,694
	3.	Others	-
II		**COMMITMENT PAYABLES**	
	1.	Unused loan/financing facilities	
		a. *Committed*	-
		b. *Uncommitted*	130,944,833
	2.	Outstanding irrevocable letters of credit	10,134,898
	3.	Foreign currancy 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	-