



MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of November 30, 2022

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2022
ASSET		
1.	Cash	20,472,387
2.	Placements with Bank Indonesia	138,510,473
3.	Placements with other banks	34,861,369
4.	Spot and derivative/forward receivables	726,349
5.	Securities	342,936,872
6.	Securities sold under repurchase agreement (repo)	10,532,524
7.	Securities purchased with agreement to resell (reverse repo)	62,817,697
8.	Acceptances receivables	8,087,255
9.	Loans	1,014,328,384
10.	Sharia financing	-
11.	Investments in shares	46,825,263
12.	Other financial assets	17,870,959
13.	Impairment on financial assets -/-	
	a. Securities	(1,624,312)
	b. Loans and sharia financing	(85,496,673)
	c. Others	(205,421)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	53,396,700
	Accumulated depreciation on premises and equipment -/-	(14,537,310)
16.	Non-productive assets	
	a. Abandoned property	17,385
	b. Foreclosed assets	65,323
	c. Suspense account	-
	d. Inter office assets	3,729
17.	Other assets	29,463,867
	TOTAL ASSET	1,679,052,820
TOTAL LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Demand deposits	291,299,825
2.	Savings deposits	502,570,569
3.	Time deposits	439,962,066
4.	Electronic money	446,511
5.	Liabilities to Bank Indonesia	110,195
6.	Liabilities to other banks	5,390,035
7.	Spot and derivative/forward payable	2,618,308
8.	Liabilities on securities sold under repurchase agreements	9,934,891
9.	Acceptances payable	8,087,255
10.	Securities issued	36,962,174
11.	Fund borrowings	32,128,310
12.	Deposit guarantee	12,076
13.	Inter office liabilities	-
14.	Other liabilities	50,924,733
	TOTAL LIABILITIES	1,380,446,948



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No.	DESCRIPTION	INDIVIDUAL November 30, 2022
	EQUITY	
15.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)
	c. Treasury stock -/-	(1,738,361)
16.	Additional Paid-in Capital	
	a. Agio	76,029,910
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	226,563
17.	Other comprehensive	
	a. Gain	19,927,405
	b. Loss -/-	(5,444,303)
18.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	-
19.	Retained Earning	
	a. Previous years	155,039,317
	b. Current year	43,964,706
	c. Dividends paid out -/-	-
	TOTAL EQUITIES	298,605,872
	TOTAL LIABILITIES AND EQUITIES	1,679,052,820



MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to November 30, 2022

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2022
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	112,218,723
2.	Interest expenses	20,010,358
	Net interest income (expenses)	92,208,365
B. Other Operating Income and Expenses		
1.	Gain (loss) from Increase (decrease) in fair value of financial assets	2,880,803
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	1,304,926
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(1,855,607)
5.	Gain (loss) from investment in shares with equity method	633,013
6.	Gain (loss) from foreign currencies translation	-
7.	Dividend income	1,540,279
8.	Revenue commissions/provisions/fees from administration	16,793,320
9.	Other income	11,101,586
10.	Loss impairment of financial assets	22,199,824
11.	Operational risk related losses	324,841
12.	Salaries and employee benefits	25,615,054
13.	Promotion expenses	1,864,060
14.	Other expenses	20,557,057
	Other Operating Income (expenses)	(38,162,516)
	PROFIT (LOSS) FROM OPERATIONS	54,045,849
NON OPERATING INCOME AND EXPENSES		
1.	Gain from sale of premises and equipment	200,773
2.	Other non operating income (expenses)	77,681
	PROFIT (LOSS) FROM NON OPERATING	278,454
	PROFIT CURRENT PERIOD BEFORE TAX	54,324,303
	Income tax expenses	
a.	Estimated current tax -/-	10,744,069
b.	Deffered tax income (expenses)	384,472
	PROFIT CURRENT PERIOD	43,964,706

**MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME**

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to November 30, 2022

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2022
OTHER COMPREHENSIVE INCOME		
1.	Unreclassified to profit (loss)	
a.	Premises and equipment revaluation increment	3,063,322
b.	Gain (loss) on remeasurement from actuarial benefit program	432,980
c.	Others	(82,266)
2.	Reclassified to profit (loss)	
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	54,405
b.	Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	(8,429,957)
c.	Others	1,578,203
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	(3,383,313)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD	40,581,393
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	

**MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES****PT BANK RAKYAT INDONESIA (PERSERO) Tbk**

As of November 30, 2022

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2022
I	COMMITMENT RECEIVABLES	
1.	Unused fund borrowings facilities	-
2.	Foreign currency positions to be accepted from transaction spot and derivative/forward	15,131,568
3.	Others	-
II	COMMITMENT PAYABLES	
1.	Unused loan/financing facilities granted to customer	
a.	Committed	-
b.	Uncommitted	90,062,711
2.	Outstanding irrevocable letters of credit	10,902,770
3.	Foreign currency positions to be submitted for spot and derivative/forward	85,109,038
4.	Others	-
III	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	-
IV	CONTINGENT PAYABLES	
1.	Guarantees issued	37,911,595
2.	Others	-