



MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of October 31, 2022

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL October 31, 2022
ASSET		
1.	Cash	20,421,199
2.	Placements with Bank Indonesia	164,394,108
3.	Placements with other banks	27,010,859
4.	Spot and derivative/forward receivables	886,066
5.	Securities	329,908,403
6.	Securities sold under repurchase agreement (repo)	22,047,046
7.	Securities purchased with agreement to resell (reverse repo)	12,028,387
8.	Acceptances receivables	8,501,643
9.	Loans	1,018,716,129
10.	Sharia financing	-
11.	Investments in shares	46,701,684
12.	Other financial assets	20,006,096
13.	Impairment on financial assets -/-	
	a. Securities	(1,890,422)
	b. Loans and sharia financing	(85,542,368)
	c. Others	(291,348)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	53,023,406
	Accumulated depreciation on premises and equipment -/-	(14,462,355)
16.	Non-productive assets	
	a. Abandoned property	14,009
	b. Foreclosed assets	65,323
	c. Suspense account	-
	d. Inter office assets	548,770
17.	Other assets	29,888,379
	TOTAL ASSET	1,651,975,014
TOTAL LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Demand deposits	308,122,232
2.	Savings deposits	496,526,115
3.	Time deposits	401,120,884
4.	Electronic money	394,538
5.	Liabilities to Bank Indonesia	122,951
6.	Liabilities to other banks	8,122,423
7.	Spot and derivative/forward payable	3,312,696
8.	Liabilities on securities sold under repurchase agreements	20,664,990
9.	Acceptances payable	8,501,643
10.	Securities issued	33,915,696
11.	Fund borrowings	29,477,814
12.	Deposit guarantee	11,998
13.	Inter office liabilities	-
14.	Other liabilities	47,419,231
	TOTAL LIABILITIES	1,357,713,211



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	EQUITY	
15.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)
	c. Treasury stock -/-	(1,422,434)
16.	Additional Paid-in Capital	
	a. Agio	76,322,752
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	226,563
17.	Other comprehensive	
	a. Gain	19,927,405
	b. Loss -/-	(6,664,991)
18.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	-
19.	Retained Earning	
	a. Previous years	155,039,317
	b. Current year	40,232,556
	c. Dividends paid out -/-	-
	TOTAL EQUITIES	294,261,803
	TOTAL LIABILITIES AND EQUITIES	1,651,975,014



MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to October 31, 2022

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL October 31, 2022
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	102,531,745
2.	Interest expenses	17,504,039
	Net interest income (expenses)	85,027,706
B. Other Operating Income and Expenses		
1.	Gain (loss) from Increase (decrease) in fair value of financial assets	1,576,138
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	1,205,803
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(506,453)
5.	Gain (loss) from investment in shares with equity method	576,591
6.	Gain (loss) from foreign currencies translation	-
7.	Dividend income	1,540,279
8.	Revenue commissions/provisions/fees from administration	15,180,047
9.	Other income	9,929,836
10.	Loss impairment of financial assets	20,424,382
11.	Operational risk related losses	254,339
12.	Salaries and employee benefits	23,321,717
13.	Promotion expenses	1,662,050
14.	Other expenses	19,499,447
	Other Operating Income (expenses)	(35,659,694)
	PROFIT (LOSS) FROM OPERATIONS	49,368,012
NON OPERATING INCOME AND EXPENSES		
1.	Gain from sale of premises and equipment	180,059
2.	Other non operating income (expenses)	149,607
	PROFIT (LOSS) FROM NON OPERATING	329,666
	PROFIT CURRENT PERIOD BEFORE TAX	49,697,678
	Income tax expenses	
a.	Estimated current tax -/-	9,691,235
b.	Deffered tax income (expenses)	226,113
	PROFIT CURRENT PERIOD	40,232,556

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

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to October 31, 2022

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL October 31, 2022
OTHER COMPREHENSIVE INCOME		
1.	Unreclassified to profit (loss)	
a.	Premises and equipment revaluation increment	3,063,322
b.	Gain (loss) on remasurement from actuarial benefit program	494,238
c.	Others	(93,905)
2.	Reclassified to profit (loss)	
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	66,220
b.	Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	(10,008,680)
c.	Others	1,874,804
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	(4,604,001)
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD	35,628,555
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	



MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

As of October 31, 2022

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL October 31, 2022
I	COMMITMENT RECEIVABLES	
1.	Unused fund borrowings facilities	-
2.	Foreign currency positions to be accepted from transaction spot and derivative/forward	12,346,124
3.	Others	-
II	COMMITMENT PAYABLES	
1.	Unused loan/financing facilities granted to customer	
a.	Committed	-
b.	Uncommitted	84,087,965
2.	Outstanding irrevocable letters of credit	12,867,726
3.	Foreign currency positions to be submitted for spot and derivative/forward	90,609,906
4.	Others	-
III	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	-
IV	CONTINGENT PAYABLES	
1.	Guarantees issued	35,874,588
2.	Others	-