



MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of July 31, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2025
<b>ASSET</b>		
1.	Cash	21,982,448
2.	Placements with Bank Indonesia	107,346,909
3.	Placements with other banks	41,729,438
4.	Spot and derivative/forward receivables	922,927
5.	Securities	377,118,738
6.	Securities sold under repurchase agreement (repo)	22,130,951
7.	Securities purchased with agreement to resell (reverse repo)	4,718,970
8.	Acceptances receivables	12,223,490
9.	Loans	1,267,122,993
10.	Sharia financing	-
11.	Investments in shares	50,650,236
12.	Other financial assets	14,396,576
13.	Impairment on financial assets -/-	
	a. Securities	(1,315,349)
	b. Loans and sharia financing	(72,094,402)
	c. Others	(44,441)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	66,961,237
	Accumulated depreciation on premises and equipment -/-	(21,722,516)
16.	Non-productive assets	
	a. Abandoned property	17,311
	b. Foreclosed assets	52,963
	c. Suspense account	-
	d. Inter office assets	-
17.	Other assets	21,922,591
	<b>TOTAL ASSET</b>	<b>1,914,121,070</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		
	<b>LIABILITIES</b>	
1.	Demand deposits	403,488,317
2.	Savings deposits	554,444,167
3.	Time deposits	499,067,484
4.	Electronic money	588,870
5.	Liabilities to Bank Indonesia	47,003
6.	Liabilities to other banks	12,113,006
7.	Spot and derivative/forward payable	711,118
8.	Liabilities on securities sold under repurchase agreements	21,268,957
9.	Acceptances payable	12,223,490
10.	Securities issued	18,272,550
11.	Fund borrowings	48,682,911
12.	Deposit guarantee	13,719
13.	Inter office liabilities	-
14.	Other liabilities	43,264,724
	<b>TOTAL LIABILITIES</b>	<b>1,614,186,316</b>



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No.	DESCRIPTION	INDIVIDUAL July 31, 2025
	<b>EQUITY</b>	
15.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)
	c. Treasury stock -/-	(4,575,839)
16.	Additional Paid-in Capital	
	a. Agio	76,284,193
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	860,519
17.	Other comprehensive	
	a. Gain	20,646,852
	b. Loss -/-	-
18.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	-
19.	Retained Earning	
	a. Previous years	219,264,914
	b. Current year	28,587,988
	c. Dividends paid out -/-	(51,734,508)
	<b>TOTAL EQUITIES</b>	<b>299,934,754</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,914,121,070</b>



MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME

PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
For the periods from January 1 to July 31, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2025
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
1.	Interest income	95,580,405
2.	Interest expenses	30,211,443
	<b>Net interest income (expenses)</b>	<b>65,368,962</b>
<b>B. Other Operating Income and Expenses</b>		
1.	Gain (loss) from Increase (decrease) in fair value of financial assets	2,790,816
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	1,347,291
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(1,381,906)
5.	Gain (loss) from investment in shares with equity method	570,373
6.	Gain (loss) from foreign currencies translation	-
7.	Dividend income	3,155,538
8.	Revenue commissions/provisions/fees from administration	11,720,501
9.	Other income	12,395,248
10.	Loss impairment of financial assets	24,042,451
11.	Operational risk related losses	701,353
12.	Salaries and employee benefits	17,662,525
13.	Promotion expenses	1,160,530
14.	Other expenses	16,533,839
	<b>Other Operating Income (expenses)</b>	<b>(29,502,837)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>35,866,125</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain from sale of premises and equipment	11,074
2.	Other non operating income (expenses)	(309,189)
	<b>PROFIT (LOSS) FROM NON OPERATING</b>	<b>(298,115)</b>
	<b>PROFIT CURRENT PERIOD BEFORE TAX</b>	<b>35,568,010</b>
	Income tax expenses	
a.	Estimated current tax -/-	6,342,083
b.	Deffered tax income (expenses)	(637,939)
	<b>PROFIT CURRENT PERIOD</b>	<b>28,587,988</b>

**MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME****PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to July 31, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2025
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	Unreclassified to profit (loss)	
a.	Premises and equipment revaluation increment	-
b.	Gain (loss) on remeasurement from actuarial benefit program	979,274
c.	Others	(186,062)
2.	Reclassified to profit (loss)	
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	224,901
b.	Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	3,041,769
c.	Others	(568,583)
	<b>OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX</b>	<b>3,491,299</b>
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD</b>	<b>32,079,287</b>
	<b>TRANSFER OF INCOME (LOSS) TO HEAD OFFICE</b>	

**MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES**

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

As of July 31, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL July 31, 2025
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>	
1.	Unused fund borrowings facilities	-
2.	Foreign currency positions to be accepted from transaction spot and derivative/forward	64,496,980
3.	Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	
1.	Unused loan/financing facilities granted to customer	
a.	Committed	-
b.	Uncommitted	139,519,261
2.	Outstanding irrevocable letters of credit	14,117,786
3.	Foreign currency positions to be submitted for spot and derivative/forward	99,325,052
4.	Others	-
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>	
1.	Guarantees received	-
2.	Others	-
<b>IV</b>	<b>CONTINGENT PAYABLES</b>	
1.	Guarantees issued	59,819,215
2.	Others	-