



MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of November 30, 2024

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2024
ASSET		
1.	Cash	24,319,170
2.	Placements with Bank Indonesia	123,388,130
3.	Placements with other banks	51,522,374
4.	Spot and derivative/forward receivables	1,310,186
5.	Securities	332,700,211
6.	Securities sold under repurchase agreement (repo)	22,844,345
7.	Securities purchased with agreement to resell (reverse repo)	5,712,061
8.	Acceptances receivables	9,369,285
9.	Loans	1,219,210,538
10.	Sharia financing	-
11.	Investments in shares	50,072,624
12.	Other financial assets	11,537,101
13.	Impairment on financial assets -/-	
	a. Securities	(1,360,347)
	b. Loans and sharia financing	(76,254,033)
	c. Others	(243,265)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	63,540,871
	Accumulated depreciation on premises and equipment -/-	(19,594,952)
16.	Non-productive assets	
	a. Abandoned property	17,311
	b. Foreclosed assets	53,264
	c. Suspense account	-
	d. Inter office assets	13,560
17.	Other assets	33,146,324
	TOTAL ASSET	1,851,304,758
TOTAL LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Demand deposits	379,553,942
2.	Savings deposits	535,280,670
3.	Time deposits	471,880,362
4.	Electronic money	552,295
5.	Liabilities to Bank Indonesia	46,312
6.	Liabilities to other banks	8,068,001
7.	Spot and derivative/forward payable	1,621,001
8.	Liabilities on securities sold under repurchase agreements	21,883,023
9.	Acceptances payable	9,369,285
10.	Securities issued	17,062,005
11.	Fund borrowings	37,372,116
12.	Deposit guarantee	13,104
13.	Inter office liabilities	-
14.	Other liabilities	54,116,884
	TOTAL LIABILITIES	1,536,819,000



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No.	DESCRIPTION	INDIVIDUAL November 30, 2024
	EQUITY	
15.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)
	c. Treasury stock -/-	(4,349,007)
16.	Additional Paid-in Capital	
	a. Agio	76,273,050
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	661,607
17.	Other comprehensive	
	a. Gain	19,928,518
	b. Loss -/-	(3,056,585)
18.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	-
19.	Retained Earning	
	a. Previous years	164,423,446
	b. Current year	50,004,094
	c. Dividends paid out -/-	-
	TOTAL EQUITIES	314,485,758
	TOTAL LIABILITIES AND EQUITIES	1,851,304,758



MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to November 30, 2024

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2024
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	147,962,231
2.	Interest expenses	47,081,831
	Net interest income (expenses)	100,880,400
B. Other Operating Income and Expenses		
1.	Gain (loss) from Increase (decrease) in fair value of financial assets	1,167,075
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	1,842,314
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(68,848)
5.	Gain (loss) from investment in shares with equity method	929,416
6.	Gain (loss) from foreign currencies translation	-
7.	Dividend income	2,574,899
8.	Revenue commissions/provisions/fees from administration	20,347,212
9.	Other income	23,781,090
10.	Loss impairment of financial assets	35,522,774
11.	Operational risk related losses	67,259
12.	Salaries and employee benefits	25,813,579
13.	Promotion expenses	1,952,750
14.	Other expenses	25,227,304
	Other Operating Income (expenses)	(38,010,508)
	PROFIT (LOSS) FROM OPERATIONS	62,869,892
NON OPERATING INCOME AND EXPENSES		
1.	Gain from sale of premises and equipment	67,571
2.	Other non operating income (expenses)	(98,707)
	PROFIT (LOSS) FROM NON OPERATING	(31,136)
	PROFIT CURRENT PERIOD BEFORE TAX	62,838,756
	Income tax expenses	
a.	Estimated current tax -/-	11,614,559
b.	Deffered tax income (expenses)	(1,220,103)
	PROFIT CURRENT PERIOD	50,004,094

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

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the periods from January 1 to November 30, 2024

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2024
OTHER COMPREHENSIVE INCOME		
1.	Unreclassified to profit (loss)	
a.	Premises and equipment revaluation increment	(2,458)
b.	Gain (loss) on remasurement from actuarial benefit program	1,139,805
c.	Others	(216,563)
2.	Reclassified to profit (loss)	
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	199,023
b.	Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	563,041
c.	Others	(114,258)
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	1,568,590
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD	51,572,684
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	



MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

As of November 30, 2024

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2024
I	COMMITMENT RECEIVABLES	
1.	Unused fund borrowings facilities	-
2.	Foreign currency positions to be accepted from transaction spot and derivative/forward	32,683,755
3.	Others	-
II	COMMITMENT PAYABLES	
1.	Unused loan/financing facilities granted to customer	
a.	Committed	-
b.	Uncommitted	110,053,468
2.	Outstanding irrevocable letters of credit	14,425,280
3.	Foreign currency positions to be submitted for spot and derivative/forward	115,765,875
4.	Others	-
III	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	-
IV	CONTINGENT PAYABLES	
1.	Guarantees issued	64,576,076
2.	Others	-