



MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of November 30, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2025
<b>ASSET</b>		
1.	Cash	23,256,690
2.	Placements with Bank Indonesia	76,002,703
3.	Placements with other banks	50,771,800
4.	Spot and derivative/forward receivables	1,173,753
5.	Securities	361,989,519
6.	Securities sold under repurchase agreement (repo)	23,768,585
7.	Securities purchased with agreement to resell (reverse repo)	287,557
8.	Acceptances receivables	12,349,317
9.	Loans	1,306,535,785
10.	Sharia financing	-
11.	Investments in shares	51,083,896
12.	Other financial assets	15,115,441
13.	Impairment on financial assets -/-	
	a. Securities	(957,400)
	b. Loans and sharia financing	(72,785,893)
	c. Others	(53,431)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	67,999,942
	Accumulated depreciation on premises and equipment -/-	(22,990,314)
16.	Non-productive assets	
	a. Abandoned property	17,311
	b. Foreclosed assets	51,023
	c. Suspense account	-
	d. Inter office assets	-
17.	Other assets	28,909,257
	<b>TOTAL ASSET</b>	<b>1,922,525,541</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		
	<b>LIABILITIES</b>	
1.	Demand deposits	440,791,357
2.	Savings deposits	577,744,419
3.	Time deposits	441,451,917
4.	Electronic money	603,413
5.	Liabilities to Bank Indonesia	46,897
6.	Liabilities to other banks	15,369,848
7.	Spot and derivative/forward payable	1,471,537
8.	Liabilities on securities sold under repurchase agreements	22,666,419
9.	Acceptances payable	12,349,317
10.	Securities issued	11,117,086
11.	Fund borrowings	30,944,176
12.	Deposit guarantee	13,965
13.	Inter office liabilities	-
14.	Other liabilities	53,675,762
	<b>TOTAL LIABILITIES</b>	<b>1,608,246,113</b>



## MONTHLY BALANCE SHEETS

PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of November 30, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2025
	<b>EQUITY</b>	
15.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)
	c. Treasury stock -/-	(4,775,586)
16.	Additional Paid-in Capital	
	a. Agio	76,284,193
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	874,476
17.	Other comprehensive	
	a. Gain	20,416,737
	b. Loss -/-	(2,105,341)
18.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	-
19.	Retained Earning	
	a. Previous years	219,264,914
	b. Current year	45,446,172
	c. Dividends paid out -/-	(51,726,772)
	<b>TOTAL EQUITIES</b>	<b>314,279,428</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,922,525,541</b>



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

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to November 30, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2025
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
1.	Interest income	149,839,063
2.	Interest expenses	46,433,143
	<b>Net interest income (expenses)</b>	<b>103,405,920</b>
<b>B. Other Operating Income and Expenses</b>		
1.	Gain (loss) from Increase (decrease) in fair value of financial assets	3,707,784
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	3,223,635
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(1,992,139)
5.	Gain (loss) from investment in shares with equity method	1,004,033
6.	Gain (loss) from foreign currencies translation	-
7.	Dividend income	3,155,538
8.	Revenue commissions/provisions/fees from administration	18,711,996
9.	Other income	20,020,600
10.	Loss impairment of financial assets	37,841,949
11.	Operational risk related losses	214,818
12.	Salaries and employee benefits	26,367,003
13.	Promotion expenses	1,940,448
14.	Other expenses	28,340,237
	<b>Other Operating Income (expenses)</b>	<b>(46,873,008)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>56,532,912</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain from sale of premises and equipment	14,109
2.	Other non operating income (expenses)	(388,461)
	<b>PROFIT (LOSS) FROM NON OPERATING</b>	<b>(374,352)</b>
	<b>PROFIT CURRENT PERIOD BEFORE TAX</b>	<b>56,158,560</b>
	Income tax expenses	
a.	Estimated current tax -/-	10,122,787
b.	Deffered tax income (expenses)	(589,601)
	<b>PROFIT CURRENT PERIOD</b>	<b>45,446,172</b>

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

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For the periods from January 1 to November 30, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 2025
<b>OTHER COMPREHENSIVE INCOME</b>		
1.	Unreclassified to profit (loss)	
a.	Premises and equipment revaluation increment	9,153
b.	Gain (loss) on remeasurement from actuarial benefit program	(2,327,518)
c.	Others	442,228
2.	Reclassified to profit (loss)	
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	288,168
b.	Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	3,391,146
c.	Others	(647,334)
	<b>OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX</b>	<b>1,155,843</b>
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD</b>	<b>46,602,015</b>
	<b>TRANSFER OF INCOME (LOSS) TO HEAD OFFICE</b>	

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

As of November 30, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL November 30, 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	83,156,559
3.	Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	
1.	Unused loan/financing facilities granted to customer	
a.	Committed	-
b.	Uncommitted	151,575,378
2.	Outstanding irrevocable letters of credit	12,038,821
3.	Foreign currency positions to be submitted for spot and derivative/forward	149,705,062
4.	Others	-
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>	
1.	Guarantees received	-
2.	Others	1,116,685
<b>IV</b>	<b>CONTINGENT PAYABLES</b>	
1.	Guarantees issued	62,741,463
2.	Others	4,700,814