



MONTHLY BALANCE SHEETS

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

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL October 31, 2025
<b>ASSET</b>		
1.	Cash	24,448,061
2.	Placements with Bank Indonesia	90,950,721
3.	Placements with other banks	55,381,640
4.	Spot and derivative/forward receivables	931,144
5.	Securities	363,668,309
6.	Securities sold under repurchase agreement (repo)	27,210,551
7.	Securities purchased with agreement to resell (reverse repo)	50,290
8.	Acceptances receivables	12,094,412
9.	Loans	1,289,071,021
10.	Sharia financing	-
11.	Investments in shares	50,979,808
12.	Other financial assets	17,002,349
13.	Impairment on financial assets -/-	
	a. Securities	(876,416)
	b. Loans and sharia financing	(72,392,464)
	c. Others	(45,757)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	67,601,144
	Accumulated depreciation on premises and equipment -/-	(22,655,452)
16.	Non-productive assets	
	a. Abandoned property	17,311
	b. Foreclosed assets	51,024
	c. Suspense account	-
	d. Inter office assets	-
17.	Other assets	26,351,281
	<b>TOTAL ASSET</b>	<b>1,929,838,977</b>
<b>TOTAL LIABILITIES AND EQUITIES</b>		
	<b>LIABILITIES</b>	
1.	Demand deposits	449,901,515
2.	Savings deposits	572,963,397
3.	Time deposits	447,324,293
4.	Electronic money	599,909
5.	Liabilities to Bank Indonesia	46,863
6.	Liabilities to other banks	14,572,676
7.	Spot and derivative/forward payable	1,646,060
8.	Liabilities on securities sold under repurchase agreements	25,654,503
9.	Acceptances payable	12,094,412
10.	Securities issued	14,116,155
11.	Fund borrowings	28,490,388
12.	Deposit guarantee	13,920
13.	Inter office liabilities	-
14.	Other liabilities	49,222,099
	<b>TOTAL LIABILITIES</b>	<b>1,616,646,190</b>



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As of October 31, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL October 31, 2025
	<b>EQUITY</b>	
15.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)
	c. Treasury stock -/-	(4,775,586)
16.	Additional Paid-in Capital	
	a. Agio	76,284,193
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	870,987
17.	Other comprehensive	
	a. Gain	21,617,694
	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	41,056,722
	c. Dividends paid out -/-	(51,726,772)
	<b>TOTAL EQUITIES</b>	<b>313,192,787</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,929,838,977</b>



MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME

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

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL October 31, 2025
<b>OPERATING INCOME AND EXPENSES</b>		
<b>A. Interest Income and Interest expenses</b>		
1.	Interest income	136,437,553
2.	Interest expenses	42,971,785
	<b>Net interest income (expenses)</b>	<b>93,465,768</b>
<b>B. Other Operating Income and Expenses</b>		
1.	Gain (loss) from Increase (decrease) in fair value of financial assets	3,172,886
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	2,310,264
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(1,537,126)
5.	Gain (loss) from investment in shares with equity method	899,946
6.	Gain (loss) from foreign currencies translation	-
7.	Dividend income	3,155,538
8.	Revenue commissions/provisions/fees from administration	17,042,982
9.	Other income	18,066,248
10.	Loss impairment of financial assets	33,516,414
11.	Operational risk related losses	720,681
12.	Salaries and employee benefits	24,456,010
13.	Promotion expenses	1,748,649
14.	Other expenses	25,088,816
	<b>Other Operating Income (expenses)</b>	<b>(42,419,832)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>51,045,936</b>
<b>NON OPERATING INCOME AND EXPENSES</b>		
1.	Gain from sale of premises and equipment	12,038
2.	Other non operating income (expenses)	(356,921)
	<b>PROFIT (LOSS) FROM NON OPERATING</b>	<b>(344,883)</b>
	<b>PROFIT CURRENT PERIOD BEFORE TAX</b>	<b>50,701,053</b>
	Income tax expenses	
a.	Estimated current tax -/-	8,951,306
b.	Deffered tax income (expenses)	(693,025)
	<b>PROFIT CURRENT PERIOD</b>	<b>41,056,722</b>

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

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

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL October 31, 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	401,000
c.	Others	(76,190)
2.	Reclassified to profit (loss)	
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	299,887
b.	Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	4,725,988
c.	Others	(897,697)
	<b>OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX</b>	<b>4,462,141</b>
	<b>TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD</b>	<b>45,518,863</b>
	<b>TRANSFER OF INCOME (LOSS) TO HEAD OFFICE</b>	

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

As of October 31, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL October 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	69,264,461
3.	Others	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>	
1.	Unused loan/financing facilities granted to customer	
a.	Committed	-
b.	Uncommitted	154,931,105
2.	Outstanding irrevocable letters of credit	12,828,621
3.	Foreign currency positions to be submitted for spot and derivative/forward	120,076,697
4.	Others	-
<b>III</b>	<b>CONTINGENT RECEIVABLES</b>	
1.	Guarantees received	-
2.	Others	449,809
<b>IV</b>	<b>CONTINGENT PAYABLES</b>	
1.	Guarantees issued	60,829,892
2.	Others	5,221,626