



MONTHLY BALANCE SHEETS

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

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL January 31, 2025
ASSET		
1.	Cash	28,209,422
2.	Placements with Bank Indonesia	117,626,890
3.	Placements with other banks	46,071,969
4.	Spot and derivative/forward receivables	857,692
5.	Securities	309,858,435
6.	Securities sold under repurchase agreement (repo)	26,964,060
7.	Securities purchased with agreement to resell (reverse repo)	9,583,380
8.	Acceptances receivables	11,714,634
9.	Loans	1,209,516,289
10.	Sharia financing	-
11.	Investments in shares	50,241,445
12.	Other financial assets	11,040,345
13.	Impairment on financial assets -/-	
	a. Securities	(1,403,435)
	b. Loans and sharia financing	(73,009,203)
	c. Others	(530,194)
14.	Intangible assets	-
	Accumulated amortisation for intangible assets -/-	-
15.	Premises and equipment	65,163,437
	Accumulated depreciation on premises and equipment -/-	(19,967,943)
16.	Non-productive assets	
	a. Abandoned property	17,311
	b. Foreclosed assets	53,139
	c. Suspense account	-
	d. Inter office assets	18,305
17.	Other assets	34,698,126
	TOTAL ASSET	1,826,724,104
TOTAL LIABILITIES AND EQUITIES		
	LIABILITIES	
1.	Demand deposits	366,815,681
2.	Savings deposits	531,846,847
3.	Time deposits	461,506,768
4.	Electronic money	561,077
5.	Liabilities to Bank Indonesia	46,199
6.	Liabilities to other banks	10,017,604
7.	Spot and derivative/forward payable	1,307,241
8.	Liabilities on securities sold under repurchase agreements	25,868,972
9.	Acceptances payable	11,714,634
10.	Securities issued	17,140,334
11.	Fund borrowings	50,341,244
12.	Deposit guarantee	13,154
13.	Inter office liabilities	-
14.	Other liabilities	47,578,413
	TOTAL LIABILITIES	1,524,758,168



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	EQUITY	
15.	Share capital	
	a. Authorised capital	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)
	c. Treasury stock -/-	(4,326,903)
16.	Additional Paid-in Capital	
	a. Agio	76,284,193
	b. Disagio -/-	-
	c. Funds for paid up capital	-
	d. Others	735,676
17.	Other comprehensive	
	a. Gain	19,920,575
	b. Loss -/-	(2,224,681)
18.	Reserve	
	a. General reserve	3,022,685
	b. Appropriated reserves	-
19.	Retained Earning	
	a. Previous years	219,305,049
	b. Current year	2,009,024
	c. Dividends paid out -/-	(20,337,632)
	TOTAL EQUITIES	301,965,936
	TOTAL LIABILITIES AND EQUITIES	1,826,724,104

MONTHLY PROFIT LOSS STATEMENT AND OTHER COMPREHENSIVE INCOME

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

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL January 31, 2025
OPERATING INCOME AND EXPENSES		
A. Interest Income and Interest expenses		
1.	Interest income	12,994,602
2.	Interest expenses	4,073,916
	Net interest income (expenses)	8,920,686
B. Other Operating Income and Expenses		
1.	Gain (loss) from Increase (decrease) in fair value of financial assets	831,403
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-
3.	Gain (loss) from sale of financial assets	161,050
4.	Gain (loss) from spot and derivative/forward transaction (realised)	(490,732)
5.	Gain (loss) from investment in shares with equity method	-
6.	Gain (loss) from foreign currencies translation	-
7.	Dividend income	-
8.	Revenue commissions/provisions/fees from administration	1,601,565
9.	Other income	2,002,472
10.	Loss impairment of financial assets	5,626,665
11.	Operational risk related losses	264
12.	Salaries and employee benefits	2,129,070
13.	Promotion expenses	129,665
14.	Other expenses	2,519,839
	Other Operating Income (expenses)	(6,299,745)
	PROFIT (LOSS) FROM OPERATIONS	2,620,941
NON OPERATING INCOME AND EXPENSES		
1.	Gain from sale of premises and equipment	3,210
2.	Other non operating income (expenses)	(2,033)
	PROFIT (LOSS) FROM NON OPERATING	1,177
	PROFIT CURRENT PERIOD BEFORE TAX	2,622,118
	Income tax expenses	
a.	Estimated current tax -/-	726,679
b.	Deferred tax income (expenses)	113,585
	PROFIT CURRENT PERIOD	2,009,024

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

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

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL January 31, 2025
OTHER COMPREHENSIVE INCOME		
1.	Unreclassified to profit (loss)	
a.	Premises and equipment revaluation increment	-
b.	Gain (loss) on remasurement from actuarial benefit program	(11,002)
c.	Others	2,090
2.	Reclassified to profit (loss)	
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	222,449
b.	Gain (loss) from changes in fair value of financial assets of debt instruments measured at fair value through comprehensive income	402,783
c.	Others	(75,979)
	OTHER COMPREHENSIVE INCOME FOR THE PERIOD AFTER TAX	540,341
	TOTAL COMPREHENSIVE INCOME OF THE CURRENT PERIOD	2,549,365
	TRANSFER OF INCOME (LOSS) TO HEAD OFFICE	



MONTHLY STATEMENTS OF COMMITMENTS AND CONTINGENCIES

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

As of January 31, 2025

(In millions rupiah)

No.	DESCRIPTION	INDIVIDUAL January 31, 2025
I	COMMITMENT RECEIVABLES	
1.	Unused fund borrowings facilities	-
2.	Foreign currency positions to be accepted from transaction spot and derivative/forward	39,345,185
3.	Others	-
II	COMMITMENT PAYABLES	
1.	Unused loan/financing facilities granted to customer	
	a. Committed	-
	b. Uncommitted	132,713,417
2.	Outstanding irrevocable letters of credit	11,044,936
3.	Foreign currency positions to be submitted for spot and derivative/forward	97,840,644
4.	Others	-
III.	CONTINGENT RECEIVABLES	
1.	Guarantees received	-
2.	Others	-
IV.	CONTINGENT PAYABLES	
1.	Guarantees issued	57,294,668
2.	Others	-