LAMPIRAN

Lampiran 1 Olah Data SPSS

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Likuiditas	20	79.17	89.60	85.5705	3.31259
Solvabilitas	20	18.56	25.28	22.7365	2.13746
Profitabilitas	20	.60	3.97	2.7605	1.07776
Valid N (listwise)	20				

Uji Asumsi Klasik

Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		20
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.51171380
Most Extreme Differences	Absolute	.163
	Positive	.163
	Negative	-.159
Test Statistic		.163
Asymp. Sig. (2-tailed)		.172[c]

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

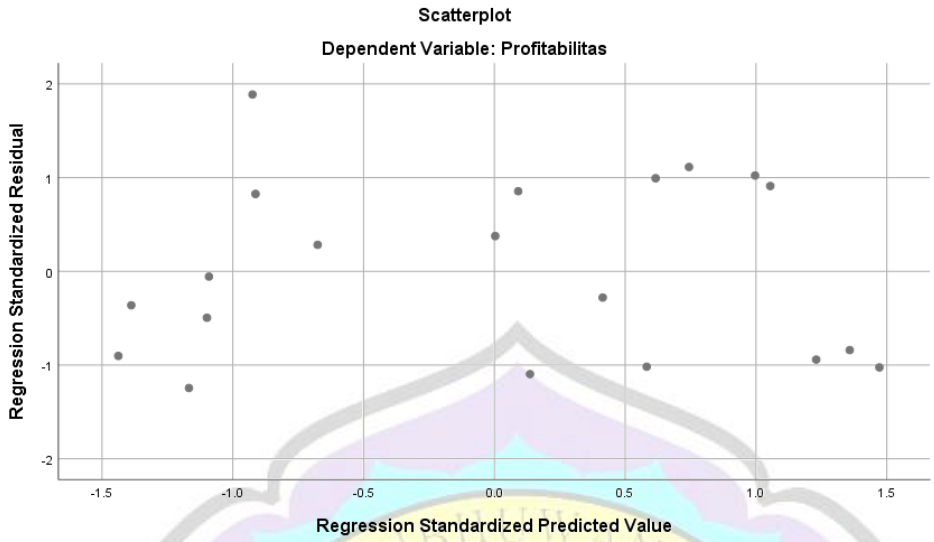
Uji Multikolinieritas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-5.091	3.820		-1.333	.200		
	Likuiditas	.060	.043	.281	1.403	.179	.996	1.004
	Solvabilitas	.132	.055	.477	2.382	.029	.996	1.004

a. Dependent Variable: Profitabilitas

Uji Heteroskedastisitas



Regresi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.568[a]	.322	.242	.54098

a. Predictors: (Constant), Solvabilitas, Likuiditas

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.365	2	1.182	4.040	.037[b]
	Residual	4.975	17	.293		
	Total	7.340	19			

a. Dependent Variable: Profitabilitas

b. Predictors: (Constant), Solvabilitas, Likuiditas

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-5.091	3.820		-1.333	.200
	Likuiditas	.060	.043	.281	1.403	.179
	Solvabilitas	.132	.055	.477	2.382	.029

a. Dependent Variable: Profitabilitas

LAMPIRAN 2 DATA MENTAH

Tahun	Kuartal	Total Kredit	Total DPK	LDR (%)
2020	Q1	884,269,043	996,158,930	88.78
2020	Q2	886,913,111	1,044,976,501	84.87
2020	Q3	896,230,136	1,131,927,552	79.2
2020	Q4	899,468,813	1,121,102,149	80.25
2021	Q1	914,200,583	1,049,314,773	87.11
2021	Q2	929,413,380	1,096,444,666	84.78
2021	Q3	1,017,005,188	1,135,304,755	89.56
2021	Q4	994,416,523	1,138,743,215	87.36
2022	Q1	1,024,346,034	1,126,495,347	90.9
2022	Q2	1,051,040,307	1,136,981,914	92.49
2022	Q3	1,054,722,713	1,139,764,644	92.56
2022	Q4	1,079,274,819	1,307,884,013	82.55
2023	Q1	1,116,520,117	1,255,452,673	88.93
2023	Q2	1,137,528,613	1,245,114,975	91.36
2023	Q3	1,184,682,207	1,290,286,414	91.81
2023	Q4	884,269,043	996,158,930	88.78
2024	Q1	1,236,166,605	1,416,213,288	87.26
2024	Q2	1,264,779,010	1,389,661,843	91.01
2024	Q3	1,281,674,103	1,362,418,816	94.06
2024	Q4	1,298,318,089	1,365,450,104	95.09

Tahun	Kuartal	Modal	ATMR	CAR (%)
2020	Q1	174,210,780	938,484,893	18.56
2020	Q2	185,680,742	921,443,627	20.15
2020	Q3	194,770,518	931,031,887	20.92
2020	Q4	200,927,000	949,200,000	21.17
2021	Q1	174,210,780	938,484,893	18.56
2021	Q2	189,194,158	947,160,206	19.98
2021	Q3	236,066,937	961,774,860	24.56
2021	Q4	276,386,058	1,017,519,464	27.16
2022	Q1	260,100,000	1,055,000,000	24.61
2022	Q2	270,000,000	1,075,000,000	25.06
2022	Q3	281,577,391	1,077,062,446	26.14
2022	Q4	290,000,000	1,148,000,000	25.28
2023	Q1	270,000,000	1,174,000,000	23.01
2023	Q2	277,477,517	1,041,315,641	26.65
2023	Q3	311,533,824	1,063,581,211	29.29
2023	Q4	250,000,000	1,350,000,000	18.56

2024	Q1	231,742,640	1,059,688,679	21.87
2024	Q2	280,000,000	1,115,000,000	25.13
2024	Q3	309,197,045	1,155,258,337	26.76
2024	Q4	303,975,486	1,141,386,464	26.63

Tahun	Kuartal	Laba Bersih	Total Aset	ROA (%)
2020	Q1	8,169,902	1,358,978,917	0.6
2020	Q2	10,201,042	1,387,759,264	0.74
2020	Q3	14,153,691	1,447,848,223	0.98
2020	Q4	18,660,393	1,511,804,628	1.23
2021	Q1	6,860,082	1,411,051,974	0.49
2021	Q2	12,539,836	1,450,907,063	0.86
2021	Q3	19,070,031	1,619,772,281	1.18
2021	Q4	30,755,766	1,678,097,734	1.83
2022	Q1	12,219,621	1,650,279,242	0.74
2022	Q2	63,000,000	1,650,000,000	3.82
2022	Q3	39,311,445	1,684,604,124	2.33
2022	Q4	51,408,207	1,865,639,010	2.76
2023	Q1	15,563,915	1,822,973,421	0.85
2023	Q2	29,561,361	1,805,146,314	1.64
2023	Q3	44,213,569	1,851,964,853	2.39
2023	Q4	8,169,902	1,358,978,917	0.6
2024	Q1	15,982,588	1,989,074,479	0.8
2024	Q2	60,000,000	1,960,000,000	3.06
2024	Q3	45,362,375	1,961,916,415	2.31
2024	Q4	60,643,808	1,992,983,447	3.04

BANK BRI
Melayani Dengan Setulus Hati

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2020 and December 31, 2019

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2020	December 31, 2019	March 31, 2020	December 31, 2019
ASSETS					
1.	Cash	20,612,852	29,931,216	20,887,985	30,219,214
2.	Placements with Bank Indonesia	98,313,315	166,528,550	102,414,099	171,862,317
3.	Placements with other banks	27,174,869	26,885,477	27,343,631	27,005,763
4.	Spot and derivative receivables	640,183	193,091	703,397	210,396
5.	Securities				
	a. Measured at fair value through profit or loss	20,036,044	12,725,189	21,914,168	17,712,056
	b. Measured at fair value through other comprehensive income	93,344,367	71,596,668	100,032,597	78,149,825
	c. Measured at amortized cost	77,339,223	72,753,317	88,398,540	84,955,983
6.	Securities sold under repurchase agreement (repo)	20,389,391	50,030,136	20,389,391	50,030,136
7.	Securities purchased with agreement to resell (reverse repo)	24,003,118	20,313,264	27,025,531	22,582,244
8.	Acceptances receivables	9,044,349	9,344,682	9,052,718	9,346,063
9.	Loans				
	a. Measured at fair value through profit or loss	-	-	-	-
	b. Measured at fair value through other comprehensive income	-	-	-	-
	c. Measured at amortized cost	884,269,043	859,570,852	901,828,812	877,443,750
10.	Sharia financing	-	-	27,972,785	25,021,168
11.	Finance lease receivables	-	-	4,007,733	4,104,096
12.	Investments in shares	12,368,609	12,369,341	998,019	745,354
13.	Impairment on financial assets -/-				
	a. Securities	(3,000,224)	(132,241)	(3,014,529)	(132,999)
	b. Loans	(55,632,256)	(37,537,934)	(56,862,633)	(38,363,840)
	c. Others	(68,503)	-	(68,553)	(50)
14.	Intangible assets	-	-	749,622	749,622
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	42,815,912	41,942,453	45,158,098	44,075,680
	Accumulated depreciation on premises and equipment-/-	(12,225,364)	(11,876,990)	(13,031,161)	(12,643,051)
16.	Aset non produktif				

	a. Abandoned properties	20,423	20,425	20,423	20,425
	b. Foreclosed assets	60,963	61,402	63,957	65,104
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
17.	Impairment on non financial assets -/-	-	-	-	-
18.	Finance leased	-	-	-	-
19.	Deferred tax assets	9,839,448	4,023,018	10,393,925	4,541,298
20.	Other assets	17,748,055	14,335,944	22,622,104	19,080,028
	TOTAL ASSETS	1,287,093,817	1,343,077,860	1,358,978,917	1,416,758,840

UNIVERSITAS TRIBHUWANA TUNGGADEWI MALANG

BANK BRI
Melayani Dengan Setulus Hati

BALANCE SHEETS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2020 and December 31, 2019

(In Millions of Rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2020	December 31, 2019	June 30, 2020	December 31, 2019
ASSETS					
1.	Cash	19,145,742	29,931,216	19,472,615	30,219,214
2.	Placements with Bank Indonesia	91,616,516	166,528,550	97,481,331	171,862,317
3.	Placements with other banks	22,804,394	26,513,481	22,341,610	26,633,767
4.	Spot and derivative receivables	564,899	193,091	570,133	210,396
5.	Securities				
	a. Measured at fair value through profit or loss	16,438,384	12,725,189	20,491,128	17,712,056
	b. Measured at fair value through other comprehensive income	119,465,797	71,596,668	126,988,524	78,149,825
	c. Measured at amortized cost	85,942,459	73,125,313	94,147,832	85,327,979
6.	Securities sold under repurchase agreement (repo)	12,418,466	50,030,136	12,418,466	50,030,136
7.	Securities purchased with agreement to resell (reverse repo)	54,862,015	20,313,264	55,872,753	22,582,244
8.	Acceptances receivables	6,318,980	9,344,682	6,377,582	9,346,063
9.	Loans				
	a. Measured at fair value through profit or loss	-	-	-	-
	b. Measured at fair value through other comprehensive income	-	-	-	-
	c. Measured at amortized cost	869,055,785	859,570,852	886,913,111	877,443,750
10.	Sharia financing	-	-	35,004,917	25,021,168
11.	Finance lease receivables	-	-	3,593,851	4,104,096
12.	Investments in shares	12,364,395	12,369,341	1,398,900	745,354
13.	Impairment on financial assets -/-				
	a. Securities	(2,856,521)	(132,241)	(2,858,770)	(132,999)
	b. Loans	(51,848,042)	(37,537,934)	(53,134,643)	(38,363,840)
	c. Others	(93,424)	-	(93,427)	(50)
14.	Intangible assets	-	-	842,653	749,622
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(21,742)
15.	Premises and equipment	43,874,526	41,942,453	46,178,749	44,075,680
	Accumulated depreciation on premises and equipment-/-	(12,972,890)	(11,876,990)	(13,821,855)	(12,643,051)
16.	Aset non produktif				
	a. Abandoned properties	20,295	20,425	20,295	20,425

	b. Foreclosed assets	61,205	61,402	64,199	65,104
	c. Suspense account	-	-	-	-
	d. Inter office assets				
	a. Operational activities conducted in Indonesia	-	-	62	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
17.	Impairment on non financial assets -/-	-	-	-	-
18.	Finance leased	-	-	-	-
19.	Deferred tax assets	5,323,096	4,023,018	5,862,464	4,541,298
20.	Other assets	16,814,790	14,335,944	21,648,526	19,080,028
	TOTAL ASSETS	1,309,320,867	1,343,077,860	1,387,759,264	1,416,758,840

BANK BRI
Melayani Dengan Setulus Hati

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2020 and December 31, 2019

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		30 September 2020	31 Desember 2019	30 September 2020	31 Desember 2019
	Statements of Financial Position				
ASET					
1.	Cash	18,704,678	29,931,216	19,113,500	30,219,214
2.	Placements with Bank Indonesia	116,114,738	166,528,550	124,037,950	171,862,317
3.	Placements with other banks	16,088,580	26,513,481	16,801,621	26,633,767
4.	Spot and derivative/forward receivables	267,336	193,091	278,279	210,396
5.	Securities	296,970,017	157,887,906	320,197,896	181,630,596
6.	Securities sold under repurchase agreement (repo)	6,735,035	50,030,136	6,735,035	50,030,136
7.	Securities purchased with agreement to resell (reverse repo)	13,056,833	20,313,264	13,651,430	22,582,244
8.	Acceptances receivables	7,734,721	9,344,682	7,815,806	9,346,063
9.	Loans	877,560,684	859,570,852	896,230,136	877,443,750
10.	Sharia financing	-	-	37,908,012	25,021,168
11.	Finance lease receivables	-	-	3,443,750	4,104,096
12.	Investments in shares	12,364,181	12,369,341	1,102,900	745,354
13.	Other financial assets	7,225,677	3,646,742	9,464,291	1,968,487
14.	Impairment on financial assets -/-				

	a. Securities	(3,130,573)	(132,241)	(3,150,109)	(132,999)
	b. Loans and sharia financing	(57,051,766)	(37,537,934)	(58,235,996)	(38,363,840)
	c. Others	(216,657)	-	(224,474)	(50)
15.	Intangible assets	-	-	820,910	727,880
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	44,484,595	41,942,453	47,036,413	44,075,680
	Accumulated depreciation on premises and equipment -/-	(13,634,114)	(11,876,990)	(14,570,977)	(12,643,051)
17.	Non-productive assets				
	a. Abandoned property	19,558	20,425	19,558	20,425
	b. Foreclosed assets	61,000	61,402	63,994	65,104
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	62	-
18.	Other assets	16,201,037	14,271,484	19,308,236	21,212,103
	TOTAL ASET	1,359,555,560	1,343,077,860	1,447,848,223	1,416,758,840
LIABILITIES AND EQUITY					
	LIABILITAS				
1.	Demand deposits	215,173,088	167,842,557	229,183,514	174,927,804
2.	Savings deposits	424,002,382	404,360,261	438,913,756	414,332,525
3.	Time deposits	423,526,609	397,547,188	463,830,282	431,936,330
4.	Electronic money	322,874	298,318	322,874	298,318
5.	Liabilities to Bank Indonesia	67,418	58,667	67,418	58,667
6.	Liabilities to other banks	10,483,328	18,018,416	8,805,006	18,116,654
7.	Spot and derivative/forward payable	705,187	167,858	705,271	184,605
8.	Liabilities on securities sold under repurchase agreements	6,074,316	49,902,938	6,074,316	49,902,938
9.	Acceptances payable	7,734,721	9,344,682	7,815,806	9,346,063
10.	Securities issued	35,140,966	38,316,131	35,180,023	38,620,837
11.	Fund borrowings	20,728,051	29,645,439	23,103,744	32,371,190
12.	Deposit guarantee	15,495	15,141	17,076	17,561
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	25,961,963	23,894,802	39,161,096	37,861,012
	TOTAL LIABILITIES	1,169,936,398	1,139,412,398	1,253,180,182	1,207,974,504

BANK BRI
Melayani Dengan Setulus Hati

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk As of December 31, 2020 and 2019

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		December 31, 2020	December 31, 2019	December 31, 2020	December 31, 2019
ASET					
1.	Cash	31,020,724	29,931,216	32,161,564	30,219,214
2.	Placements with Bank Indonesia	103,631,630	166,528,550	107,489,060	171,862,317
3.	Placements with other banks	20,571,430	26,513,481	19,715,298	26,633,767
4.	Spot and derivative/forward receivables	1,576,659	193,091	1,576,659	210,396
5.	Securities	292,596,227	157,956,646	319,503,378	181,699,336
6.	Securities sold under repurchase agreement (repo)	35,685,278	50,030,136	35,685,278	50,030,136
7.	Securities purchased with agreement to resell (reverse repo)	43,770,835	20,313,264	46,818,568	22,582,244
8.	Acceptances receivables	6,773,743	9,344,682	6,817,436	9,346,063
9.	Loans	880,685,363	859,570,852	899,468,813	877,443,750
10.	Sharia financing	-	-	37,466,184	25,021,168
11.	Finance lease receivables	-	-	3,406,164	4,104,096
12.	Investments in shares	12,566,424	12,369,341	1,489,800	745,354
13.	Other financial assets	8,716,714	5,793,422	11,331,090	9,908,589
14.	Impairment on financial assets -/-	-	-	-	-

	a. Securities	(1,666,546)	(132,241)	(1,675,131)	(132,999)
	b. Loans and sharia financing	(64,129,266)	(37,537,934)	(65,165,002)	(38,363,840)
	c. Others	(647,948)	-	(660,123)	(50)
15.	Intangible assets	-	-	820,910	727,880
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	44,189,284	41,942,453	46,837,964	44,075,680
	Accumulated depreciation on premises and equipment -/-	(13,659,238)	(11,876,990)	(14,652,804)	(12,643,051)
17.	Non-productive assets	-	-	-	-
	a. Abandoned property	19,528	20,425	19,528	20,425
	b. Foreclosed assets	58,922	61,402	66,831	65,104
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	52	-
18.	Other assets	20,025,244	12,056,064	23,283,111	13,203,261
	TOTAL ASET	1,421,785,007	1,343,077,860	1,511,804,628	1,416,758,840
LIABILITIES AND EQUITY					
	LIABILITAS				
1.	Demand deposits	183,002,153	167,842,557	193,077,994	174,927,804
2.	Savings deposits	459,148,270	404,360,261	475,848,207	414,332,525
3.	Time deposits	410,513,447	397,547,188	452,175,948	431,936,330
4.	Electronic money	325,101	298,318	325,101	298,318
5.	Liabilities to Bank Indonesia	90,318	58,667	90,318	58,667
6.	Liabilities to other banks	26,927,323	18,018,416	25,394,600	18,116,654
7.	Spot and derivative/forward payable	397,088	167,858	407,774	184,605
8.	Liabilities on securities sold under repurchase agreements	40,478,672	49,902,938	40,478,672	49,902,938
9.	Acceptances payable	6,773,743	9,344,682	6,817,437	9,346,063
10.	Securities issued	33,600,312	38,316,131	33,639,092	38,620,837
11.	Fund borrowings	34,648,797	29,645,439	37,418,723	32,371,190
12.	Deposit guarantee	15,509	15,141	16,582	17,561
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	31,505,172	23,894,802	46,202,804	37,861,012
	TOTAL LIABILITIES	1,227,425,905	1,139,412,398	1,311,893,252	1,207,974,504

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2021 and December 31, 2020

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		March 31, 2021 (Audited)	December 31, 2020 (Audited)	March 31, 2021 (Audited)	December 31, 2020 (Audited)
	ASET				
1.	Cash	18,651,360	31,020,724	18,682,911	32,161,564
2.	Placements with Bank Indonesia	97,342,708	103,631,630	98,682,844	107,489,060
3.	Placements with other banks	21,087,361	20,571,430	21,334,838	19,715,298
4.	Spot and derivative/forward receivables	542,235	1,576,659	542,727	1,576,659
5.	Securities	297,419,998	292,596,227	313,159,230	319,503,378
6.	Securities sold under repurchase agreement (repo)	11,757,152	35,685,278	11,757,152	35,685,278
7.	Securities purchased with agreement to resell (reverse repo)	21,030,329	43,770,835	22,176,411	46,818,568
8.	Acceptances receivables	5,385,419	6,773,743	5,400,017	6,817,436
9.	Loans	896,526,155	880,685,363	914,200,583	899,468,813
10.	Sharia financing	-	-	-	37,466,184
11.	Finance lease receivables	-	-	3,532,676	3,406,164
12.	Investments in shares	13,221,441	12,566,424	5,303,449	1,489,800
13.	Other financial assets	11,919,482	8,716,714	14,324,157	11,331,090

14.	Impairment on financial assets -/-	-	-	-	-
	a. Securities	(1,665,894)	(1,666,546)	(1,688,122)	(1,675,131)
	b. Loans and sharia financing	(71,305,988)	(64,129,266)	(72,324,378)	(65,165,002)
	c. Others	(307,760)	(647,948)	(314,711)	(660,123)
15.	Intangible assets	-	-	806,416	820,910
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	44,924,053	44,189,284	46,643,444	46,837,964
	Accumulated depreciation on premises and equipment -/-	(14,169,884)	(13,659,238)	(14,751,483)	(14,652,804)
17.	Non-productive assets	-	-	-	-
	a. Abandoned property	15,323	19,528	15,323	19,528
	b. Foreclosed assets	58,946	58,922	66,855	66,831
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	-	52
18.	Other assets	21,948,797	20,025,244	23,501,635	23,283,111
	TOTAL ASET	1,374,381,233	1,421,785,007	1,411,051,974	1,511,804,628
LIABILITIES AND EQUITY					
	LIABILITAS				
1.	Demand deposits	172,519,939	183,002,153	174,329,968	193,077,994
2.	Savings deposits	442,093,213	459,148,270	443,867,205	475,848,207
3.	Time deposits	418,643,159	410,513,447	431,117,600	452,175,948
4.	Electronic money	280,384	325,101	280,384	325,101
5.	Liabilities to Bank Indonesia	88,592	90,318	88,592	90,318
6.	Liabilities to other banks	20,940,608	26,927,323	20,924,301	25,394,600
7.	Spot and derivative/forward payable	878,152	397,088	878,258	407,774
8.	Liabilities on securities sold under repurchase agreements	10,556,514	40,478,672	10,556,514	40,478,672
9.	Acceptances payable	5,385,419	6,773,743	5,400,017	6,817,436
10.	Securities issued	31,268,851	33,600,312	31,484,037	33,639,092
11.	Fund borrowings	33,753,407	34,648,797	35,608,965	37,418,723
12.	Deposit guarantee	15,537	15,509	15,586	16,582
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	50,079,769	31,505,172	61,736,261	46,202,805
	TOTAL LIABILITIES	1,186,503,544	1,227,425,905	1,216,287,688	1,311,893,252

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2021 and December 31, 2020

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		June 30, 2021 (Reviewed)	December 31, 2020 (Audited)	June 30, 2021 (Reviewed)	December 31, 2020 (Audited)
ASET					
1.	Cash	17,782,194	31,020,724	17,803,670	32,161,564
2.	Placements with Bank Indonesia	117,867,403	103,631,630	119,147,797	107,489,060
3.	Placements with other banks	29,577,900	20,571,430	30,424,830	19,715,298
4.	Spot and derivative/forward receivables	619,936	1,576,659	620,356	1,576,659
5.	Securities	298,346,167	292,596,227	315,481,936	319,503,378
6.	Securities sold under repurchase agreement (repo)	13,596,919	35,685,278	13,596,919	35,685,278
7.	Securities purchased with agreement to resell (reverse repo)	16,062,171	43,770,835	17,169,560	46,818,568
8.	Acceptances receivables	5,665,454	6,773,743	5,722,616	6,817,436
9.	Loans	912,082,842	880,685,363	929,413,380	899,468,813
10.	Sharia financing	-	-	-	37,466,184
11.	Finance lease receivables	-	-	3,952,983	3,406,164
12.	Investments in shares	13,353,135	12,566,424	5,551,041	1,489,800
13.	Other financial assets	10,848,351	8,716,714	13,997,205	11,331,090
14.	Impairment on financial assets -/-	-	-	-	-

	a. Securities	(2,133,576)	(1,666,546)	(2,147,133)	(1,675,131)
	b. Loans and sharia financing	(77,048,953)	(64,129,266)	(78,132,193)	(65,165,002)
	c. Others	(298,980)	(647,948)	(305,431)	(660,123)
15.	Intangible assets	-	-	806,416	820,910
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	46,587,472	44,189,284	48,348,442	46,837,964
	Accumulated depreciation on premises and equipment -/-	(14,639,943)	(13,659,238)	(15,257,613)	(14,652,804)
17.	Non-productive assets	-	-	-	-
	a. Abandoned property	15,296	19,528	15,296	19,528
	b. Foreclosed assets	59,873	58,922	66,924	66,831
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	-	52
18.	Other assets	23,281,373	20,025,244	24,630,062	23,283,111
	TOTAL ASET	1,411,625,034	1,421,785,007	1,450,907,063	1,511,804,628
LIABILITIES AND EQUITY					
	LIABILITAS				
1.	Demand deposits	189,304,596	183,002,153	191,391,820	193,077,994
2.	Savings deposits	459,232,964	459,148,270	461,701,911	475,848,207
3.	Time deposits	430,534,921	410,513,447	443,350,935	452,175,948
4.	Electronic money	296,113	325,101	296,113	325,101
5.	Liabilities to Bank Indonesia	68,719	90,318	68,719	90,318
6.	Liabilities to other banks	13,875,431	26,927,323	13,854,757	25,394,600
7.	Spot and derivative/forward payable	634,275	397,088	634,275	407,774
8.	Liabilities on securities sold under repurchase agreements	12,269,752	40,478,672	12,269,752	40,478,672
9.	Acceptances payable	5,665,454	6,773,743	5,722,616	6,817,436
10.	Securities issued	30,557,767	33,600,312	30,763,155	33,639,092
11.	Fund borrowings	33,657,787	34,648,797	35,785,782	37,418,723
12.	Deposit guarantee	15,535	15,509	15,585	16,582
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	42,153,825	31,505,172	54,848,329	46,202,805
	TOTAL LIABILITIES	1,218,267,139	1,227,425,905	1,250,703,749	1,311,893,252

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2021 and December 31, 2020

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		September 30, 2021	December 31, 2020	September 30, 2021	December 31, 2020
	ASET				
1.	Cash	18,901,122	31,020,724	19,161,886	32,161,564
2.	Placements with Bank Indonesia	115,517,990	103,631,630	116,477,230	107,489,060
3.	Placements with other banks	22,575,348	20,571,430	27,186,724	19,715,298
4.	Spot and derivative/forward receivables	1,085,739	1,576,659	1,085,739	1,576,659
5.	Securities	351,019,276	292,596,227	368,504,644	319,503,378
6.	Securities sold under repurchase agreement (repo)	6,575,894	35,685,278	6,575,894	35,685,278
7.	Securities purchased with agreement to resell (reverse repo)	30,180,215	43,770,835	30,855,719	46,818,568
8.	Acceptances receivables	5,801,565	6,773,743	5,890,115	6,817,436
9.	Loans	931,051,034	880,685,363	1,017,005,188	899,468,813
10.	Sharia financing	-	-	7,932,375	37,466,184
11.	Finance lease receivables	-	-	4,265,912	3,406,164
12.	Investments in shares	68,210,920	12,566,424	5,807,436	1,489,800
13.	Other financial assets	11,329,438	8,716,714	16,772,403	11,331,090
14.	Impairment on financial assets -/-	-	-	-	-
	a. Securities	(1,550,800)	(1,666,546)	(1,565,750)	(1,675,131)
	b. Loans and sharia financing	(79,557,890)	(64,129,266)	(83,716,299)	(65,165,002)
	c. Others	(282,338)	(647,948)	(293,857)	(660,123)
15.	Intangible assets	-	-	806,416	820,910
	Accumulated amortisation for intangible assets -/-	-	-	-	-

16.	Premises and equipment	47,926,468	44,189,284	65,517,577	46,837,964
	Accumulated depreciation on premises and equipment -/-	(15,075,722)	(13,659,238)	(18,996,058)	(14,652,804)
17.	Non-productive assets	-	-	-	-
	a. Abandoned property	15,296	19,528	15,296	19,528
	b. Foreclosed assets	65,097	58,922	71,328	66,831
	c. Suspense account	-	-	-	-
	d. Inter office assets	8,109	-	8,109	52
18.	Other assets	24,719,192	20,025,244	30,404,254	23,283,111
	TOTAL ASET	1,538,515,953	1,421,785,007	1,619,772,281	1,511,804,628
LIABILITIES AND EQUITY					
	LIABILITAS				
1.	Demand deposits	205,456,862	183,002,153	206,443,331	193,077,994
2.	Savings deposits	467,688,101	459,148,270	470,156,468	475,848,207
3.	Time deposits	447,879,426	410,513,447	458,704,956	452,175,948
4.	Electronic money	297,075	325,101	297,075	325,101
5.	Liabilities to Bank Indonesia	98,056	90,318	98,056	90,318
6.	Liabilities to other banks	4,218,971	26,927,323	4,473,746	25,394,600
7.	Spot and derivative/forward payable	281,813	397,088	283,540	407,774
8.	Liabilities on securities sold under repurchase agreements	6,546,882	40,478,672	6,546,882	40,478,672
9.	Acceptances payable	5,801,565	6,773,743	5,890,115	6,817,436
10.	Securities issued	30,378,961	33,600,312	57,409,750	33,639,092
11.	Fund borrowings	27,934,756	34,648,797	62,656,835	37,418,723
12.	Deposit guarantee	15,696	15,509	15,745	16,582
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	44,210,045	31,505,172	66,513,010	46,202,805
	TOTAL LIABILITIES	1,240,808,209	1,227,425,905	1,339,489,509	1,311,893,252

BRI

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2021 and December 31, 2020
(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL	CONSOLIDATED

		December 31, 2021	December 31, 2020	December 31, 2021	December 31, 2020 (Restated)
ASET					
1.	Cash	26,190,241	31,020,724	26,299,973	32,274,988
2.	Placements with Bank Indonesia	103,217,547	103,631,630	105,149,775	107,489,060
3.	Placements with other banks	19,549,709	20,571,430	24,300,690	24,138,908
4.	Spot and derivative/forward receivables	730,083	1,576,659	730,083	1,576,659
5.	Securities	351,582,152	292,596,227	369,630,845	319,193,345
6.	Securities sold under repurchase agreement (repo)	3 2,082,028	35,685,278	3 2,082,028	35,685,278
7.	Securities purchased with agreement to resell (reverse repo)	5 4,265,120	43,770,835	5 4,915,498	46,818,568
8.	Acceptances receivables	9,461,677	6,773,743	9,554,238	6,817,436
9.	Loans	943,702,693	880,685,363	994,416,523	943,798,240
10.	Sharia financing	-	-	7,748,594	46,483,311
11.	Finance lease receivables	-	-	37,706,653	26,337,549
12.	Investments in shares	46,050,734	12,566,424	6,071,727	1,500,329
13.	Other financial assets	9,677,838	8,716,714	14,824,981	13,966,000
14.	Impairment on financial assets -/-	-	-	-	-
	a. Securities	(1,438,644)	(1,666,546)	(1,453,469)	(1,675,131)
	b. Loans and sharia financing	(80,911,213)	(64,129,266)	(84,833,734)	(66,810,179)
	c. Others	(518,381)	(647,948)	(524,847)	(660,123)
15.	Intangible assets	-	-	806,416	820,910
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	47,245,040	44,189,284	65,038,484	60,884,854
	Accumulated depreciation on premises and equipment -/-	(13,336,745)	(13,659,238)	(17,068,297)	(17,178,222)
17.	Non-productive assets	-	-	-	-
	a. Abandoned property	16,553	19,528	16,553	19,528
	b. Foreclosed assets	63,922	58,922	69,612	66,831
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	-	52
18.	Other assets	25,130,681	20,025,244	32,615,408	28,517,153
	TOTAL ASET	**1,572,761,035**	**1,421,785,007**	**1,678,097,734**	**1,610,065,344**
LIABILITIES AND EQUITY					
	LIABILITAS				
1.	Demand deposits	219,397,152	183,002,153	220,590,197	192,729,992
2.	Savings deposits	494,575,745	459,148,270	497,676,739	476,065,986
3.	Time deposits	413,875,819	410,513,447	420,476,279	452,125,948

4.	Electronic money	325,513	325,101	325,513	325,101
5.	Liabilities to Bank Indonesia	96,996	90,318	96,996	90,318
6.	Liabilities to other banks	13,125,761	26,927,323	13,329,434	25,394,600
7.	Spot and derivative/forward payable	198,369	397,088	199,695	407,774
8.	Liabilities on securities sold under repurchase agreements	2 9,408,508	40,478,672	2 9,408,508	40,478,672
9.	Acceptances payable	9,461,677	6,773,743	9,554,238	6,817,436
10.	Securities issued	30,131,995	33,600,312	55,306,697	56,907,029
11.	Fund borrowings	30,522,130	34,648,797	68,944,325	73,613,975
12.	Deposit guarantee	15,791	15,509	15,841	16,582
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	45,207,950	31,505,172	70,386,468	55,625,049
	TOTAL LIABILITIES	**1,286,343,406**	**1,227,425,905**	**1,386,310,930**	**1,380,598,462**

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2022 and December 31, 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2022	December 31, 2021 (Audited)	March 31, 2022	December 31, 2021 (Audited)
	ASSETS				
1.	Cash	18,091,370	26,190,241	18,255,919	26,299,973
2.	Placements with Bank Indonesia	98,738,595	103,217,547	99,475,458	105,149,775
3.	Placements with other banks	22,925,179	19,549,709	26,870,479	24,300,690
4.	Spot and derivative/forward receivables	701,959	730,083	702,133	730,083
5.	Securities	347,000,243	351,582,152	365,130,823	369,630,845
6.	Securities sold under repurchase agreement (repo)	15,310,221	32,082,028	15,310,221	32,082,028
7.	Securities purchased with agreement to resell (reverse repo)	15,264,824	54,265,120	15,264,824	54,915,498
8.	Acceptances receivables	8,555,738	9,461,677	8,622,376	9,554,238
9.	Loans	974,801,659	943,702,693	1,024,346,034	994,416,523
10.	Sharia financing	-	-	8,075,155	7,748,594
11.	Finance lease receivables	-	-	40,174,440	37,706,653
12.	Investments in shares	46,369,351	46,050,734	6,295,707	6,071,727
13.	Other financial assets	17,678,473	9,677,838	22,930,763	14,824,981
14.	Impairment on financial assets -/-				
	a. Securities	(1,652,114)	(1,438,644)	(1,656,428)	(1,453,469)
	b. Loans and sharia financing	(84,729,866)	(80,911,213)	(88,500,661)	(84,833,734)
	c. Others	(455,389)	(518,381)	(460,537)	(524,847)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	47,962,424	47,245,040	65,929,130	65,038,484
	Accumulated depreciation on premises and equipment -/-	(13,797,733)	(13,336,745)	(17,635,530)	(17,068,297)
17.	Non-productive assets				
	a. Abandoned property	16,553	16,553	16,553	16,553
	b. Foreclosed assets	63,272	63,922	67,703	69,612
	c. Suspense account	-	-	-	-

	d. Inter office assets	123,328	-	123,328	-
18.	Other assets	27,888,051	25,130,681	40,134,936	32,615,408
	TOTAL ASSETS	1,540,856,138	1,572,761,035	1,650,279,242	1,678,097,734
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	227,276,110	219,397,152	227,550,547	220,590,197
2.	Savings deposits	485,910,992	494,575,745	489,257,750	497,676,739
3.	Time deposits	405,517,618	413,875,819	409,687,050	420,476,279
4.	Electronic money	334,360	325,513	334,360	325,513
5.	Liabilities to Bank Indonesia	97,689	96,996	97,689	96,996
6.	Liabilities to other banks	7,750,852	13,125,761	7,783,957	13,329,434
7.	Spot and derivative/forward payable	312,564	198,369	312,564	199,695
8.	Liabilities on securities sold under repurchase agreements	13,773,371	29,408,508	13,773,371	29,408,508
9.	Acceptances payable	8,555,738	9,461,677	8,622,376	9,554,238
10.	Securities issued	30,253,396	30,131,995	54,693,868	55,306,697
11.	Fund borrowings	25,261,542	30,522,130	64,803,335	68,944,325
12.	Deposit guarantee	15,871	15,791	15,921	15,841
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	67,251,591	45,207,950	97,360,100	70,386,468
	TOTAL LIABILITIES	1,272,311,694	1,286,343,406	1,374,292,888	1,386,310,930

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2022 and December 31, 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2022	December 31, 2021 (Reviewed)	June 30, 2022	December 31, 2021 (Audited)
ASSETS					
1.	Cash	20,362,304	26,190,241	20,512,246	26,299,973
2.	Placements with Bank Indonesia	99,932,759	103,217,547	102,782,269	105,149,775
3.	Placements with other banks	25,159,807	19,549,709	27,642,116	24,300,690

4.	Spot and derivative/forward receivables	616,549	730,083	620,270	730,083
5.	Securities	327,715,992	351,582,152	345,545,186	369,630,845
6.	Securities sold under repurchase agreement (repo)	15,223,847	32,082,028	15,223,847	32,082,028
7.	Securities purchased with agreement to resell (reverse repo)	7,539,471	54,265,120	7,636,405	54,915,498
8.	Acceptances receivables	8,050,942	9,461,677	8,140,408	9,554,238
9.	Loans	1,003,615,576	943,702,693	1,051,040,307	994,416,523
10.	Sharia financing	-	-	8,208,206	7,748,594
11.	Finance lease receivables	-	-	41,873,061	37,706,653
12.	Investments in shares	46,550,583	46,050,734	6,434,212	6,071,727
13.	Other financial assets	13,108,518	9,677,838	18,854,922	14,824,981
14.	Impairment on financial assets -/-				
	a. Securities	(1,503,047)	(1,438,644)	(1,506,472)	(1,453,469)
	b. Loans and sharia financing	(88,419,050)	(80,911,213)	(92,181,944)	(84,833,734)
	c. Others	(393,017)	(518,381)	(397,903)	(524,847)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	48,931,381	47,245,040	67,007,056	65,038,484
	Accumulated depreciation on premises and equipment -/-	(14,226,904)	(13,336,745)	(17,710,564)	(17,068,297)
17.	Non-productive assets				
	a. Abandoned property	16,666	16,553	16,666	16,553
	b. Foreclosed assets	63,303	63,922	67,756	69,612
	c. Suspense account	-	-	-	-
	d. Inter office assets	544,092	-	544,092	-
18.	Other assets	29,903,628	25,130,681	41,680,159	32,615,408
	TOTAL ASSETS	1,542,793,400	1,572,761,035	1,652,838,717	1,678,097,734
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	239,989,732	219,397,152	240,046,682	220,590,197
2.	Savings deposits	497,472,626	494,575,745	500,371,964	497,676,739
3.	Time deposits	390,786,359	413,875,819	396,563,268	420,476,279
4.	Electronic money	370,952	325,513	370,952	325,513
5.	Liabilities to Bank Indonesia	113,855	96,996	113,855	96,996
6.	Liabilities to other banks	5,848,570	13,125,761	5,773,949	13,329,434

7.	Spot and derivative/forward payable	1,301,316	198,369	1,301,316	199,695
8.	Liabilities on securities sold under repurchase agreements	13,646,501	29,408,508	13,646,501	29,408,508
9.	Acceptances payable	8,050,942	9,461,677	8,140,408	9,554,238
10.	Securities issued	29,862,524	30,131,995	56,832,189	55,306,697
11.	Fund borrowings	28,714,930	30,522,130	66,018,513	68,944,325
12.	Deposit guarantee	15,846	15,791	15,896	15,841
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	47,658,406	45,207,950	77,377,959	70,386,468
	TOTAL LIABILITIES	1,263,832,559	1,286,343,406	1,366,573,452	1,386,310,930

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2022 and December 31, 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2022 (Reviewed)	December 31, 2021 (Audited)	September 30, 2022 (Reviewed)	December 31, 2021 (Audited)
	ASSETS				
1.	Cash	21,065,297	26,190,241	21,231,395	26,299,973
2.	Placements with Bank Indonesia	109,375,684	103,217,547	110,452,328	105,149,775
3.	Placements with other banks	28,653,289	19,549,709	31,025,184	24,300,690
4.	Spot and derivative/forward receivables	892,912	730,083	896,375	730,083
5.	Securities	317,297,008	351,582,152	336,567,395	369,630,845
6.	Securities sold under repurchase agreement (repo)	26,077,930	32,082,028	26,077,930	32,082,028
7.	Securities purchased with agreement to resell (reverse repo)	13,169,162	54,265,120	13,520,530	54,915,498
8.	Acceptances receivables	8,493,599	9,461,677	8,616,668	9,554,238
9.	Loans	1,007,118,308	943,702,693	1,054,722,713	994,416,523
10.	Sharia financing	-	-	9,751,566	9,159,501
11.	Finance lease receivables	-	-	47,003,456	39,291,429
12.	Investments in shares	46,700,888	46,050,734	6,603,708	6,071,727
13.	Other financial assets	17,157,297	9,677,838	23,245,207	14,824,981
14.	Impairment on financial assets -/-				
	a. Securities	(1,917,234)	(1,438,644)	(1,922,904)	(1,453,469)
	b. Loans	(87,180,615)	(80,911,213)	(92,789,012)	(86,244,641)
	c. Others	(290,685)	(518,381)	(3,409,446)	(2,109,623)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	52,820,908	47,245,040	71,474,776	65,038,484
	Accumulated depreciation on premises and equipment -/-	(14,363,725)	(13,336,745)	(18,077,560)	(17,068,297)
17.	Non-productive assets				
	a. Abandoned property	14,009	16,553	14,009	16,553
	b. Foreclosed assets	66,286	63,922	71,123	69,612
	c. Suspense account	-	-	-	-

	d. Inter office assets	17,600	-	17,600	-
18.	Other assets	30,592,407	25,130,681	38,704,667	32,615,408
	TOTAL ASSETS	1,575,760,325	1,572,761,035	1,684,604,124	1,678,097,734
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	245,627,925	219,397,152	245,643,656	220,590,197
2.	Savings deposits	497,942,355	494,575,745	500,083,160	497,676,739
3.	Time deposits	389,103,186	413,875,819	394,037,828	420,476,279
4.	Electronic money	393,319	325,513	393,319	325,513
5.	Liabilities to Bank Indonesia	113,096	96,996	113,096	96,996
6.	Liabilities to other banks	6,631,293	13,125,761	6,798,161	13,329,434
7.	Spot and derivative/forward payable	1,825,437	198,369	1,825,437	199,695
8.	Liabilities on securities sold under repurchase agreements (repo)	24,897,064	29,408,508	25,210,079	29,408,508
9.	Acceptances payable	8,493,599	9,461,677	8,616,668	9,554,238
10.	Securities issued	33,537,812	30,131,995	62,354,126	55,306,697
11.	Fund borrowings	28,611,674	30,522,130	64,118,617	68,944,325
12.	Deposit guarantee	11,967	15,791	12,018	15,841
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	46,568,463	45,207,950	75,062,358	70,386,468
	TOTAL LIABILITIES	1,283,757,190	1,286,343,406	1,384,268,523	1,386,310,930

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2022 and December 31, 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021
ASSETS					
1.	Cash	27,320,384	26,190,241	27,407,478	26,299,973
2.	Placements with Bank Indonesia	204,173,428	103,217,547	206,099,330	105,149,775
3.	Placements with other banks	34,472,665	19,549,709	36,700,721	24,300,690

4.	Spot and derivative/forward receivables	911,405	730,083	911,405	730,083
5.	Securities	337,827,485	351,582,152	358,783,819	369,630,845
6.	Securities sold under repurchase agreement (repo)	10,309,955	32,082,028	10,608,374	32,082,028
7.	Securities purchased with agreement to resell (reverse repo)	51,014,678	54,265,120	51,014,678	54,915,498
8.	Acceptances receivables	7,096,719	9,461,677	7,167,600	9,554,238
9.	Loans	1,029,802,549	943,702,693	1,079,274,819	994,416,523
10.	Sharia Loans	-	-	10,514,329	9,159,501
11.	Finance receivables	-	-	49,287,917	39,291,429
12.	Investments in shares	47,936,173	46,050,734	6,506,903	6,071,727
13.	Other financial assets	17,673,390	9,677,838	24,129,862	14,824,981
14.	Impairment on financial assets -/-				
	a. Securities	(1,712,512)	(1,438,644)	(1,721,764)	(1,453,469)
	b. Loans	(84,578,819)	(80,911,213)	(89,610,033)	(86,244,641)
	c. Others	(155,231)	(518,381)	(3,636,231)	(2,109,623)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	54,097,275	47,245,040	73,951,201	65,038,484
	Accumulated depreciation on premises and equipment -/-	(14,582,523)	(13,336,745)	(18,735,154)	(17,068,297)
17.	Non-productive assets				
	a. Abandoned property	17,385	16,553	17,385	16,553
	b. Foreclosed assets	62,732	63,922	67,569	69,612
	c. Suspense account	-	-	-	-
	d. Inter office assets	6,717	-	6,717	-
18.	Other assets	29,300,818	25,130,681	36,085,669	32,615,408
	TOTAL ASSETS	1,750,994,673	1,572,761,035	1,865,639,010	1,678,097,734
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	349,491,946	219,397,152	349,755,590	220,590,197
2.	Savings deposits	521,039,799	494,575,745	522,647,920	497,676,739
3.	Time deposits	430,243,873	413,875,819	435,480,503	420,476,279
4.	Electronic money	456,179	325,513	456,179	325,513
5.	Liabilities to Bank Indonesia	113,491	96,996	113,491	96,996

6.	Liabilities to other banks	9,480,779	13,125,761	9,334,547	13,329,434
7.	Spot and derivative/forward payable	783,921	198,369	783,921	199,695
8.	Liabilities on securities sold under repurchase agreements (repo)	9,724,245	29,408,508	9,997,592	29,408,508
9.	Acceptances payable	7,096,719	9,461,677	7,167,600	9,554,238
10.	Securities issued	36,841,620	30,131,995	63,611,761	55,306,697
11.	Fund borrowings	39,290,379	30,522,130	79,857,593	68,944,325
12.	Deposit guarantee	12,142	15,791	12,193	15,841
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	52,797,626	45,207,950	83,024,803	70,386,468
	TOTAL LIABILITIES	1,457,372,719	1,286,343,406	1,562,243,693	1,386,310,930

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2023 and December 31, 2022

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2023	December 31, 2022	March 31, 2023	December 31, 2022
	ASSETS				
1.	Cash	24,290,509	27,320,384	24,443,193	27,407,478
2.	Placements with Bank Indonesia	146,327,866	204,173,428	147,780,932	206,099,330
3.	Placements with other banks	22,050,176	34,472,665	24,296,915	36,700,721
4.	Spot and derivative/forward receivables	1,942,673	911,405	1,942,673	911,405
5.	Securities	333,166,047	337,827,485	356,338,580	358,783,819
6.	Securities sold under repurchase agreement (repo)	13,773,691	10,309,955	13,773,691	10,608,374
7.	Securities purchased with agreement to resell (reverse repo)	38,442,061	51,014,678	38,442,061	51,014,678
8.	Acceptances receivables	8,080,546	7,096,719	8,167,498	7,167,600
9.	Loans	1,065,324,679	1,029,802,549	1,116,520,117	1,079,274,819
10.	Sharia Loans	-	-	10,813,298	10,514,329
11.	Finance receivables	-	-	52,787,169	49,287,917
12.	Investments in shares	48,576,701	47,936,173	6,632,026	6,506,903
13.	Other financial assets	14,815,656	17,673,390	21,382,777	24,129,862
14.	Impairment on financial assets -/-				

	x Securities	(1,782,676)	(1,712,512)	(1,791,693)	(1,721,764)
	b. Loans	(86,399,743)	(84,578,819)	(91,369,813)	(89,610,033)
	c. Others	(232,817)	(155,231)	(4,052,009)	(3,636,231)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	54,813,900	54,097,275	75,205,084	73,951,201
	Accumulated depreciation on premises and equipment -/-	(15,083,672)	(14,582,523)	(19,544,932)	(18,735,154)
17.	Non-productive assets				
	a. Abandoned property	17,385	17,385	17,385	17,385
	b. Foreclosed assets	62,655	62,732	67,492	67,569
	c. Suspense account	-	-	-	-
	d. Inter office assets	13,488	6,717	13,488	6,717
18.	Other assets	31,476,977	29,300,818	40,301,073	36,085,669
	TOTAL ASSETS	1,699,676,102	1,750,994,673	1,822,973,421	1,865,639,010
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	309,871,043	349,491,946	309,890,121	349,755,590
2.	Savings deposits	499,634,782	521,039,799	500,201,020	522,647,920
3.	Time deposits	439,996,866	430,243,873	445,361,532	435,480,503
4.	Electronic money	457,411	456,179	457,411	456,179
5.	Liabilities to Bank Indonesia	107,805	113,491	107,805	113,491
6.	Liabilities to other banks	11,201,422	9,480,779	11,134,589	9,334,547
7.	Spot and derivative/forward payable	765,650	783,921	766,262	783,921
8.	Liabilities on securities sold under repurchase agreements (repo)	12,432,703	9,724,245	12,432,703	9,997,592
9.	Acceptances payable	8,080,546	7,096,719	8,167,498	7,167,600
10.	Securities issued	34,443,735	36,841,620	58,793,964	63,611,761
11.	Fund borrowings	30,074,935	39,290,379	79,568,938	79,857,593
12.	Deposit guarantee	12,281	12,142	12,331	12,193
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	80,056,780	52,797,626	111,628,585	83,024,803
	TOTAL LIABILITIES	1,427,135,959	1,457,372,719	1,538,522,759	1,562,243,693

UNIVERSITAS TRIBHUWANA TUNGGADEWI
MALANG

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2023 and December 31, 2022

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2023 (Reviewed)	December 31, 2022 (Audited)	June 30, 2023 (Reviewed)	December 31, 2022 (Audited)
	ASSETS				
1.	Cash	28,285,017	27,320,384	28,403,964	27,407,478
2.	Placements with Bank Indonesia	108,818,110	204,173,428	109,973,583	206,099,330
3.	Placements with other banks	42,530,543	34,472,665	44,983,629	36,700,721
4.	Spot and derivative/forward receivables	1,109,328	911,405	1,109,328	911,405
5.	Securities	299,565,364	337,827,485	322,328,099	358,783,819
6.	Securities sold under repurchase agreement (repo)	25,971,983	10,309,955	25,971,983	10,608,374
7.	Securities purchased with agreement to resell (reverse repo)	22,283,995	51,014,678	22,823,619	51,014,678
8.	Acceptances receivables	7,617,863	7,096,719	7,617,863	7,167,600
9.	Loans	1,089,371,656	1,029,802,549	1,137,528,613	1,079,274,819
10.	Sharia Loans	-	-	11,693,680	10,514,329
11.	Finance receivables	-	-	52,907,202	49,287,917
12.	Investments in shares	48,809,935	47,936,173	6,772,974	6,506,903
13.	Other financial assets	19,528,743	17,673,390	25,972,714	24,129,862
14.	Impairment on financial assets -/-				
	a. Securities	(2,318,716)	(1,712,512)	(2,321,148)	(1,721,764)
	b. Loans	(79,939,511)	(84,578,819)	(84,801,750)	(89,610,033)
	c. Others	(305,512)	(155,231)	(3,744,320)	(3,636,231)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	56,407,350	54,097,275	76,888,389	73,951,201
	Accumulated depreciation on premises and equipment -/-	(15,551,847)	(14,582,523)	(20,260,668)	(18,735,154)
17.	Non-productive assets				
	a. Abandoned property	17,385	17,385	17,385	17,385
	b. Foreclosed assets	60,125	62,732	64,962	67,569
	c. Suspense account	-	-	-	-
	d. Inter office assets	54,724	6,717	54,724	6,717

18.	Other assets	32,446,667	29,300,818	40,355,073	36,085,669
	TOTAL ASSETS	1,684,763,202	1,750,994,673	1,805,146,314	1,865,639,010
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	298,983,695	349,491,946	298,309,607	349,755,590
2.	Savings deposits	515,644,428	521,039,799	517,114,641	522,647,920
3.	Time deposits	425,742,491	430,243,873	429,690,727	435,480,503
4.	Electronic money	493,430	456,179	493,430	456,179
5.	Liabilities to Bank Indonesia	113,464	113,491	113,464	113,491
6.	Liabilities to other banks	12,881,279	9,480,779	12,684,209	9,334,547
7.	Spot and derivative/forward payable	820,313	783,921	825,751	783,921
8.	Liabilities on securities sold under repurchase agreements (repo)	24,616,575	9,724,245	24,616,575	9,997,592
9.	Acceptances payable	7,617,863	7,096,719	7,617,863	7,167,600
10.	Securities issued	34,446,077	36,841,620	55,953,731	63,611,761
11.	Fund borrowings	30,492,742	39,290,379	82,073,302	79,857,593
12.	Deposit guarantee	12,402	12,142	12,451	12,193
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	48,184,583	52,797,626	77,148,877	83,024,803
	TOTAL LIABILITIES	1,400,049,342	1,457,372,719	1,506,654,628	1,562,243,693

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2023 and December 31, 2022

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2023	December 31, 2022 (Audited)	September 30, 2023	December 31, 2022 (Audited)
	ASSETS				
1.	Cash	23,993,567	27,320,384	24,132,475	27,407,478
2.	Placements with Bank Indonesia	100,353,422	204,173,428	101,362,115	206,099,330
3.	Placements with other banks	28,857,042	34,472,665	30,571,893	36,700,721
4.	Spot and derivative/forward receivables	1,023,338	911,405	1,032,524	911,405
5.	Securities	324,610,175	337,827,485	349,192,292	358,783,819
6.	Securities sold under repurchase agreement (repo)	15,923,111	10,309,955	16,229,393	10,608,374
7.	Securities purchased with agreement to resell (reverse repo)	26,429,903	51,014,678	26,719,301	51,014,678
8.	Acceptances receivables	9,056,055	7,096,719	9,056,055	7,167,600
9.	Loans	1,136,001,212	1,029,802,549	1,184,682,207	1,079,274,819
10.	Sharia Loans	-	-	13,151,937	10,514,329
11.	Finance receivables	-	-	52,880,528	49,287,917
12.	Investments in shares	48,943,362	47,936,173	6,921,985	6,506,903
13.	Other financial assets	16,179,228	17,673,390	23,216,351	24,129,862
14.	Impairment on financial assets -/-				
	a. Securities	(2,895,756)	(1,712,512)	(2,907,052)	(1,721,764)
	b. Loans	(79,796,224)	(84,578,819)	(84,486,306)	(89,610,033)
	c. Others	(403,478)	(155,231)	(3,790,184)	(3,636,231)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	57,797,335	54,097,275	79,211,447	73,951,201
	Accumulated depreciation on premises and equipment -/-	(15,922,771)	(14,582,523)	(20,930,881)	(18,735,154)
17.	Non-productive assets				
	a. Abandoned property	17,380	17,385	17,380	17,385
	b. Foreclosed assets	59,366	62,732	64,203	67,569
	c. Suspense account	-	-	-	-

	d. Inter office assets	21,923	6,717	21,923	6,717
18.	Other assets	35,754,937	29,300,818	44,808,851	36,085,669
	TOTAL ASSETS	1,726,003,127	1,750,994,673	1,851,964,853	1,865,639,010
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	315,441,967	349,491,946	314,709,676	349,755,590
2.	Savings deposits	505,035,508	521,039,799	506,425,583	522,647,920
3.	Time deposits	465,405,547	430,243,873	469,151,155	435,480,503
4.	Electronic money	502,904	456,179	502,904	456,179
5.	Liabilities to Bank Indonesia	107,822	113,491	107,822	113,491
6.	Liabilities to other banks	11,152,211	9,480,779	11,088,742	9,334,547
7.	Spot and derivative/forward payable	2,209,825	783,921	2,209,825	783,921
8.	Liabilities on securities sold under repurchase agreements (repo)	14,921,031	9,724,245	15,211,647	9,997,592
9.	Acceptances payable	9,056,055	7,096,719	9,056,055	7,167,600
10.	Securities issued	24,684,223	36,841,620	44,903,295	63,611,761
11.	Fund borrowings	31,478,872	39,290,379	85,754,181	79,857,593
12.	Deposit guarantee	12,548	12,142	12,596	12,193
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	49,947,962	52,797,626	81,297,548	83,024,803
	TOTAL LIABILITIES	1,429,956,475	1,457,372,719	1,540,431,029	1,562,243,693

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2023 and December 31, 2022

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2023	December 31, 2022	December 31, 2023	December 31, 2022
ASSETS					
1.	Cash	31,515,572	27,320,384	31,603,784	27,407,478
2.	Placements with Bank Indonesia	149,831,968	204,173,428	150,797,288	206,099,330
3.	Placements with other banks	37,080,603	34,472,665	38,637,594	36,700,721

4.	Spot and derivative/forward receivables	905,573	911,405	911,683	911,405
5.	Securities	339,067,362	337,827,485	364,682,750	358,783,819
6.	Securities sold under repurchase agreement (repo)	20,303,958	10,309,955	20,303,958	10,608,374
7.	Securities purchased with agreement to resell (reverse repo)	33,350,175	51,014,678	33,595,231	51,014,678
8.	Acceptances receivables	10,217,408	7,096,719	10,217,408	7,167,600
9.	Loans	1,146,082,506	1,029,802,549	1,197,752,706	1,079,274,819
10.	Sharia Loans	-	-	13,668,220	10,514,329
11.	Finance receivables	-	-	55,008,321	49,287,917
12.	Investments in shares	49,254,757	47,936,173	7,305,491	6,506,903
13.	Other financial assets	15,414,895	17,673,390	21,900,160	24,129,862
14.	Impairment on financial assets -/-				
	a. Securities	(2,389,290)	(1,712,512)	(2,405,426)	(1,721,764)
	b. Loans	(77,009,890)	(84,578,819)	(81,017,973)	(89,610,033)
	c. Others	(260,590)	(155,231)	(4,959,749)	(3,636,231)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	59,583,105	54,097,275	81,463,777	73,951,201
	Accumulated depreciation on premises and equipment -/-	(16,550,584)	(14,582,523)	(21,785,658)	(18,735,154)
17.	Non-productive assets				
	a. Abandoned property	17,356	17,385	17,356	17,385
	b. Foreclosed assets	56,502	62,732	59,347	67,569
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	6,717	-	6,717
18.	Other assets	38,777,345	29,300,818	46,444,346	36,085,669
	TOTAL ASSETS	1,835,248,731	1,750,994,673	1,965,007,030	1,865,639,010
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	346,654,593	349,491,946	346,124,372	349,755,590
2.	Savings deposits	526,514,556	521,039,799	527,945,550	522,647,920
3.	Time deposits	479,513,851	430,243,873	484,258,839	435,480,503
4.	Electronic money	518,049	456,179	518,049	456,179
5.	Liabilities to Bank Indonesia	69,254	113,491	69,254	113,491
6.	Liabilities to other banks	12,066,959	9,480,779	11,958,319	9,334,547

7.	Spot and derivative/forward payable	918,194	783,921	925,210	783,921
8.	Liabilities on securities sold under repurchase agreements (repo)	19,079,458	9,724,245	19,079,458	9,997,592
9.	Acceptances payable	10,217,408	7,096,719	10,217,408	7,167,600
10.	Securities issued	30,239,610	36,841,620	49,637,581	63,611,761
11.	Fund borrowings	42,131,148	39,290,379	99,331,907	79,857,593
12.	Deposit guarantee	12,713	12,142	12,713	12,193
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	68,575,779	52,797,626	98,456,228	83,024,803
	TOTAL LIABILITIES	1,536,511,572	1,457,372,719	1,648,534,888	1,562,243,693

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
	ASSETS				
1.	Cash	24,810,210	31,515,572	24,924,302	31,603,784
2.	Placements with Bank Indonesia	112,016,011	149,831,968	112,821,695	150,797,288
3.	Placements with other banks	38,739,247	37,080,603	41,586,469	38,637,594
4.	Spot and derivative/forward receivables	746,741	905,573	761,271	911,683
5.	Securities	379,482,712	339,067,362	404,889,141	364,682,750
6.	Securities sold under repurchase agreement (repo)	30,353,079	20,303,958	30,423,184	20,303,958
7.	Securities purchased with agreement to resell (reverse repo)	145,622	33,350,175	296,086	33,595,231
8.	Acceptances receivables	10,676,603	10,217,408	10,676,603	10,217,408
9.	Loans	1,181,606,235	1,146,082,506	1,236,166,605	1,197,752,706
10.	Sharia Loans	-	-	14,659,074	13,668,220
11.	Finance receivables	-	-	57,825,166	55,008,321
12.	Investments in shares	49,431,595	49,254,757	7,462,190	7,305,491
13.	Other financial assets	23,706,613	15,414,895	30,758,593	21,900,160
14.	Impairment on financial assets -/-				

	a. Securities	(1,871,266)	(2,389,290)	(1,874,727)	(2,405,426)
	b. Loans	(78,259,231)	(77,009,890)	(82,557,070)	(81,017,973)
	c. Others	(445,779)	(260,590)	(5,180,319)	(4,959,749)
15.	Intangible assets	-	-	806,415	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	60,236,099	59,583,105	82,305,789	81,463,777
	Accumulated depreciation on premises and equipment -/-	(17,321,427)	(16,550,584)	(22,873,608)	(21,785,658)
17.	Non-productive assets				
	a. Abandoned property	17,429	17,356	17,429	17,356
	b. Foreclosed assets	54,687	56,502	59,524	59,347
	c. Suspense account	-	-	-	-
	d. Inter office assets	19,671	-	19,671	-
18.	Other assets	36,332,287	38,777,345	45,100,996	46,444,346
	TOTAL ASSETS	1,850,477,138	1,835,248,731	1,989,074,479	1,965,007,030
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	354,897,518	346,654,593	354,385,689	346,124,372
2.	Savings deposits	517,500,093	526,514,556	518,911,988	527,945,550
3.	Time deposits	537,967,256	479,513,851	542,915,611	484,258,839
4.	Electronic money	517,223	518,049	517,223	518,049
5.	Liabilities to Bank Indonesia	79,265	69,254	79,265	69,254
6.	Liabilities to other banks	7,477,147	12,066,959	7,648,832	11,958,319
7.	Spot and derivative/forward payable	1,364,358	918,194	1,364,358	925,210
8.	Liabilities on securities sold under repurchase agreements (repo)	29,204,297	19,079,458	29,271,196	19,079,458
9.	Acceptances payable	10,676,603	10,217,408	10,676,603	10,217,408
10.	Securities issued	25,103,800	30,239,610	44,363,217	49,637,581
11.	Fund borrowings	34,568,765	42,131,148	97,060,890	99,331,907
12.	Deposit guarantee	12,765	12,713	12,812	12,713
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	52,708,330	68,575,779	82,967,474	98,456,228
	TOTAL LIABILITIES	1,572,077,420	1,536,511,572	1,690,175,158	1,648,534,888

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2024	December 31, 2023 (Audited)	June 30, 2024	December 31, 2023 (Audited)
	ASSETS				
1.	Cash	22,756,514	31,515,572	22,865,685	31,603,784
2.	Placements with Bank Indonesia	83,478,702	149,831,968	84,009,716	150,797,288
3.	Placements with other banks	39,083,349	37,080,603	42,175,376	38,637,594
4.	Spot and derivative/forward receivables	757,579	905,573	780,325	911,683
5.	Securities	371,476,357	339,067,362	399,485,957	364,682,750
6.	Securities sold under repurchase agreement (repo)	23,564,998	20,303,958	23,979,196	20,303,958
7.	Securities purchased with agreement to resell (reverse repo)	2,418,016	33,350,175	2,418,016	33,595,231
8.	Acceptances receivables	10,304,573	10,217,408	10,304,573	10,217,408
9.	Loans	1,207,046,873	1,146,082,506	1,264,779,010	1,197,752,706
10.	Sharia Loans	-	-	15,275,682	13,668,220
11.	Finance receivables	-	-	56,724,843	55,008,321
12.	Investments in shares	49,574,095	49,254,757	7,392,864	7,305,491
13.	Other financial assets	22,917,128	15,414,895	30,086,493	21,900,160
14.	Impairment on financial assets -/-				
	a. Securities	(979,399)	(2,389,290)	(982,178)	(2,405,426)
	b. Loans	(77,677,831)	(77,009,890)	(82,050,763)	(81,017,973)
	c. Others	(344,871)	(260,590)	(4,938,705)	(4,959,749)
15.	Intangible assets	-	-	806,415	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	61,402,623	59,583,105	83,879,574	81,463,777
	Accumulated depreciation on premises and equipment -/-	(18,175,186)	(16,550,584)	(24,102,968)	(21,785,658)
17.	Non-productive assets				
	a. Abandoned property	17,429	17,356	17,429	17,356
	b. Foreclosed assets	54,395	56,502	59,232	59,347

	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	-	-
18.	Other assets	35,083,728	38,777,345	44,405,693	46,444,346
	TOTAL ASSETS	1,832,759,072	1,835,248,731	1,977,371,465	1,965,007,030
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	358,693,980	346,654,593	356,854,620	346,124,372
2.	Savings deposits	519,469,304	526,514,556	521,040,540	527,945,550
3.	Time deposits	506,262,240	479,513,851	511,766,683	484,258,839
4.	Electronic money	536,962	518,049	536,962	518,049
5.	Liabilities to Bank Indonesia	70,210	69,254	70,210	69,254
6.	Liabilities to other banks	8,857,505	12,066,959	8,921,965	11,958,319
7.	Spot and derivative/forward payable	2,133,391	918,194	2,133,391	925,210
8.	Liabilities on securities sold under repurchase agreements (repo)	23,225,557	19,079,458	23,625,490	19,079,458
9.	Acceptances payable	10,304,573	10,217,408	10,304,573	10,217,408
10.	Securities issued	25,101,106	30,239,610	39,925,002	49,637,581
11.	Fund borrowings	40,112,319	42,131,148	114,078,689	99,331,907
12.	Deposit guarantee	12,879	12,713	12,925	12,713
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	45,984,405	68,575,779	76,369,873	98,456,228
	TOTAL LIABILITIES	1,540,764,431	1,536,511,572	1,665,640,923	1,648,534,888

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2024	December 31, 2023 (Audited)	September 30, 2024	December 31, 2023 (Audited)
ASSETS					
1.	Cash	22,655,572	31,515,572	22,762,982	31,603,784
2.	Placements with Bank Indonesia	105,504,993	149,831,968	106,489,329	150,797,288

3.	Placements with other banks	68,009,696	37,080,603	70,787,858	38,637,594
4.	Spot and derivative/forward receivables	4,944,845	905,573	4,945,804	911,683
5.	Securities	286,039,556	339,067,362	314,516,900	364,682,750
6.	Securities sold under repurchase agreement (repo)	19,641,678	20,303,958	19,954,302	20,303,958
7.	Securities purchased with agreement to resell (reverse repo)	10,112,129	33,350,175	10,112,129	33,595,231
8.	Acceptances receivables	10,312,646	10,217,408	10,312,646	10,217,408
9.	Loans	1,216,402,988	1,146,082,506	1,281,674,103	1,197,752,706
10.	Sharia Loans	-	-	15,932,884	13,668,220
11.	Finance receivables	-	-	55,749,481	55,008,321
12.	Investments in shares	49,899,823	49,254,757	7,715,382	7,305,491
13.	Other financial assets	15,233,386	15,414,895	22,942,169	21,900,160
14.	Impairment on financial assets -/-				
	a. Securities	(1,256,201)	(2,389,290)	(1,258,717)	(2,405,426)
	b. Loans	(75,116,712)	(77,009,890)	(80,055,436)	(81,017,973)
	c. Others	(327,762)	(260,590)	(5,006,487)	(4,959,749)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	62,645,165	59,583,105	85,256,359	81,463,777
	Accumulated depreciation on premises and equipment -/-	(19,002,468)	(16,550,584)	(24,903,267)	(21,785,658)
17.	Non-productive assets				
	a. Abandoned property	17,311	17,356	17,311	17,356
	b. Foreclosed assets	54,225	56,502	59,062	59,347
	c. Suspense account	-	-	-	-
	d. Inter office assets	6,049	-	6,049	-
18.	Other assets	33,088,320	38,777,345	43,099,156	46,444,346
	TOTAL ASSETS	1,808,865,239	1,835,248,731	1,961,916,415	1,965,007,030
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	351,043,687	346,654,593	349,489,800	346,124,372
2.	Savings deposits	523,197,056	526,514,556	524,741,455	527,945,550
3.	Time deposits	483,285,737	479,513,851	488,187,561	484,258,839
4.	Electronic money	543,008	518,049	543,008	518,049

5.	Liabilities to Bank Indonesia	46,384	69,254	46,384	69,254
6.	Liabilities to other banks	6,619,757	12,066,959	7,014,937	11,958,319
7.	Spot and derivative/forward payable	1,117,770	918,194	1,120,707	925,210
8.	Liabilities on securities sold under repurchase agreements (repo)	18,465,706	19,079,458	18,768,783	19,079,458
9.	Acceptances payable	10,312,646	10,217,408	10,312,646	10,217,408
10.	Securities issued	22,581,357	30,239,610	38,343,216	49,637,581
11.	Fund borrowings	36,951,316	42,131,148	114,962,225	99,331,907
12.	Deposit guarantee	13,029	12,713	13,075	12,713
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	47,289,579	68,575,779	78,899,687	98,456,228
	TOTAL LIABILITIES	1,501,467,032	1,536,511,572	1,632,443,484	1,648,534,888

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
ASSETS					
1.	Cash	29,709,278	31,515,572	29,783,642	31,603,784
2.	Placements with Bank Indonesia	122,468,713	149,831,968	123,910,402	150,797,288
3.	Placements with other banks	46,657,596	37,080,603	48,422,142	38,637,594
4.	Spot and derivative/forward receivables	1,073,502	905,573	1,087,048	911,683
5.	Securities	310,948,291	339,302,055	341,195,064	364,917,443
6.	Securities sold under repurchase agreement (repo)	25,696,014	20,303,958	25,997,458	20,303,958
7.	Securities purchased with agreement to resell (reverse repo)	16,647,882	33,350,175	16,845,690	33,595,231
8.	Acceptances receivables	10,105,373	10,217,408	10,105,373	10,217,408
9.	Loans	1,215,847,233	1,146,082,506	1,298,318,089	1,212,578,086
10.	Sharia Loans	-	-	49,889,082	45,937,696
11.	Finance receivables	-	-	6,433,608	7,913,465

12.	Investments in shares	50,241,445	49,254,757	8,076,567	7,305,491
13.	Other financial assets	9,088,758	15,180,202	16,090,284	21,665,467
14.	Impairment on financial assets -/-				
	a. Securities	(1,121,215)	(2,389,290)	(1,134,382)	(2,405,426)
	b. Loans	(71,161,833)	(77,009,890)	(80,897,921)	(85,286,580)
	c. Others	(329,978)	(260,590)	(682,894)	(691,142)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	65,168,929	59,583,105	88,479,818	81,463,777
	Accumulated depreciation on premises and equipment -/-	(19,778,550)	(16,550,584)	(26,001,853)	(21,785,658)
17.	Non-productive assets				
	a. Abandoned property	17,311	17,356	17,311	17,356
	b. Foreclosed assets	53,246	56,502	102,880	59,347
	c. Suspense account	-	-	-	-
	d. Inter office assets	13,565	-	13,565	-
18.	Other assets	29,049,501	38,777,345	36,126,058	46,444,346
	TOTAL ASSETS	1,840,395,061	1,835,248,731	1,992,983,447	1,965,007,030
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	375,906,469	346,654,593	374,554,340	346,124,372
2.	Savings deposits	542,666,796	526,514,556	544,426,947	527,945,550
3.	Time deposits	441,561,126	479,513,851	446,468,817	484,258,839
4.	Electronic money	563,982	518,049	563,982	518,049
5.	Liabilities to Bank Indonesia	46,391	69,254	46,391	69,254
6.	Liabilities to other banks	14,434,237	12,066,959	14,679,482	11,958,319
7.	Spot and derivative/forward payable	1,585,120	918,194	1,585,120	925,210
8.	Liabilities on securities sold under repurchase agreements (repo)	24,753,034	19,079,458	25,043,717	19,079,458
9.	Acceptances payable	10,105,373	10,217,408	10,105,373	10,217,408
10.	Securities issued	17,060,073	30,239,610	32,502,499	49,637,581
11.	Fund borrowings	50,025,571	42,131,148	128,355,994	99,331,907
12.	Deposit guarantee	13,126	12,713	13,174	12,713
13.	Inter office liabilities	-	-	-	-

14.	Other liabilities	62,300,815	68,575,779	91,448,564	98,456,228
	TOTAL LIABILITIES	1,541,022,113	1,536,511,572	1,669,794,400	1,648,534,888

Cara hitungnya

1. Likuiditas (LDR)

Rumus:

LDR = Kredit / Dana Pihak Ketiga × 100%

Data Q1 (konsolidasian):

- Kredit = 884,269,043
- DPK = Giro + Tabungan + Deposito
  = 169,927,637 + 388,415,127 + 437,816,166
  = **996,158,930**

Perhitungan:

LDR = 884,269,043 / 996,158,930 × 100%
LDR ≈ **88.78%**

2. Solvabilitas (CAR)

Rumus:

CAR = Modal / ATMR × 100%

Data Q1 (konsolidasian):

- Modal = 174,210,780
- ATMR = 938,484,893

Perhitungan:

CAR = 174,210,780 / 938,484,893 × 100%
CAR ≈ **18.56%**

3. Profitabilitas (ROA)

Rumus:

ROA = Laba Bersih / Total Aset × 100%

Data Q1 (konsolidasian):

- Laba Bersih = 8,169,902
- Total Aset = 1,358,978,917

Perhitungan:

ROA = 8,169,902 / 1,358,978,917 × 100%
ROA ≈ **0.60%**

1. Likuiditas (LDR)

Rumus:
LDR = Kredit / Dana Pihak Ketiga × 100%

Data Q2 (30 Juni 2020)

Kredit (Loans amortized cost):
= 886,913,111

Dana Pihak Ketiga (DPK):

- Giro = 180,101,846
- Tabungan = 409,648,074
- Deposito = 455,226,581

DPK =
180,101,846 + 409,648,074 + 455,226,581
= **1,044,976,501**

Perhitungan:

LDR = 886,913,111 / 1,044,976,501 × 100%
LDR = **84.87%**

2. Solvabilitas (CAR)

Rumus:
CAR = Modal / ATMR × 100%

Data Q2

- Modal = 185,680,742
- ATMR (Total RWA) = 921,443,627

Perhitungan:

CAR = 185,680,742 / 921,443,627 × 100%
CAR = **20.15%**

3. Profitabilitas (ROA)

Rumus:
ROA = Laba Bersih / Total Aset × 100%

Data Q2

- Laba Bersih = 10,201,042
- Total Aset = 1,387,759,264

Perhitungan:

ROA = 10,201,042 / 1,387,759,264 × 100%
ROA ≈ **0.74%**

1. Likuiditas (LDR)

Rumus:
LDR = Kredit / Dana Pihak Ketiga × 100%

Data Q3 (Consolidated):

- Kredit (Loans) = 896,230,136
- Giro (Demand deposits) = 229,183,514
- Tabungan (Savings deposits) = 438,913,756
- Deposito (Time deposits) = 463,830,282

DPK:
= 229,183,514 + 438,913,756 + 463,830,282
= **1,131,927,552**

Perhitungan:
LDR = 896,230,136 / 1,131,927,552 × 100%
LDR ≈ **79.20%**

2. Solvabilitas (CAR)

Rumus:
CAR = Modal / ATMR × 100%

Data Q3 (Consolidated):

- Modal = 194,770,518
- ATMR (Total RWA) = 931,031,887

Perhitungan:
CAR = 194,770,518 / 931,031,887 × 100%
CAR ≈ **20.92%**

3. Profitabilitas (ROA)

Rumus:
ROA = Laba Bersih / Total Aset × 100%

Data Q3 (Consolidated):

- Laba Bersih = 14,153,691
- Total Aset = 1,447,848,223

Perhitungan:
ROA = 14,153,691 / 1,447,848,223 × 100%
ROA ≈ **0.98%**

1. Likuiditas (LDR)

Rumus:
LDR = Kredit / Dana Pihak Ketiga × 100%

Data Q4 (Consolidated 2020):

- Kredit (Loans) = 899,468,813
- Giro = 193,077,994
- Tabungan = 475,848,207
- Deposito = 452,175,948

DPK:
= 193,077,994 + 475,848,207 + 452,175,948
= **1,121,102,149**

Perhitungan:
LDR = 899,468,813 / 1,121,102,149 × 100%
LDR ≈ **80.25%**

2. Solvabilitas (CAR)

Dari data KPMM (Consolidated 2020):

CAR = 21.17%

3. Profitabilitas (ROA)

Rumus:
ROA = Laba Bersih / Total Aset × 100%

Data Q4 (Consolidated 2020):

- Laba Bersih = 18,660,393
- Total Aset = 1,511,804,628

Perhitungan:
ROA = 18,660,393 / 1,511,804,628 × 100%
ROA ≈ **1.23%**