

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2025 and December 31, 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
ASSETS					
1.	Cash	24,038,334	29,709,278	24,194,981	29,783,642
2.	Placements with Bank Indonesia	100,568,286	122,468,713	101,343,622	123,910,402
3.	Placements with other banks	66,068,194	46,657,596	68,902,318	48,422,142
4.	Spot and derivative/forward receivables	580,914	1,073,502	589,525	1,087,048
5.	Securities	348,331,490	310,948,291	380,930,842	341,195,064
6.	Securities sold under repurchase agreement (repo)	42,287,258	25,696,014	42,287,258	25,997,458
7.	Securities purchased with agreement to resell (reverse repo)	768,161	16,647,882	768,161	16,845,690
8.	Acceptances receivables	10,931,431	10,105,373	10,931,431	10,105,373
9.	Loans	1,277,916,423	1,215,847,233	1,379,689,071	1,298,318,089
10.	Sharia Loans	-	-	53,553,177	49,889,082
11.	Finance receivables	-	-	4,866,418	6,433,608
12.	Investments in shares	50,855,732	50,241,445	8,778,450	8,076,567
13.	Other financial assets	18,541,359	9,088,758	24,338,084	16,090,284
14.	Impairment on financial assets -/-				
a.	Securities	(942,668)	(1,121,215)	(942,787)	(1,134,382)
b.	Loans	(71,707,902)	(71,161,833)	(80,746,525)	(80,897,921)
c.	Others	(45,729)	(329,978)	(432,184)	(682,894)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	67,386,275	65,168,929	92,182,604	88,479,818
	Accumulated depreciation on premises and equipment -/-	(22,321,553)	(19,778,550)	(29,491,765)	(26,001,853)
17.	Non-productive assets				
a.	Abandoned property	17,311	17,311	17,311	17,311
b.	Foreclosed assets	51,009	53,246	100,642	102,880
c.	Suspense account	-	-	-	-
d.	Inter office assets	-	13,565	-	13,565
18.	Other assets	27,986,322	29,049,501	40,779,768	36,126,058
	TOTAL ASSETS	1,941,310,647	1,840,395,061	2,123,446,818	1,992,983,447
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	436,285,977	375,906,469	435,071,252	374,554,340
2.	Savings deposits	560,470,158	542,666,796	562,551,126	544,426,947
3.	Time deposits	471,228,554	441,561,126	477,160,986	446,468,817
4.	Electronic money	591,375	563,982	591,375	563,982
5.	Liabilities to Bank Indonesia	46,860	46,391	46,860	46,391
6.	Liabilities to other banks	16,614,719	14,434,237	16,889,837	14,679,482
7.	Spot and derivative/forward payable	1,856,293	1,585,120	1,856,967	1,585,120
8.	Liabilities on securities sold under repurchase agreements (repo)	40,531,993	24,753,034	40,531,993	25,043,717
9.	Acceptances payable	10,931,431	10,105,373	10,931,431	10,105,373
10.	Securities issued	18,272,356	17,060,073	41,625,186	32,502,499
11.	Fund borrowings	26,062,305	50,025,571	111,612,439	128,355,994
12.	Deposit guarantee	13,854	13,126	13,902	13,174
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	50,008,617	62,300,815	86,665,203	91,448,564
	TOTAL LIABILITIES	1,632,914,492	1,541,022,113	1,785,548,557	1,669,794,400

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2025 and December 31, 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
	EQUITY				
15.	Share capital				
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)	(7,422,050)	(7,422,050)	(7,422,050)
	c. Treasury stock -/-	(4,575,839)	(4,349,007)	(4,575,839)	(4,349,007)
16.	Additional Paid-in Capital				
	a. Agio	76,284,193	76,273,050	75,891,366	75,880,223
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	867,498	765,435	2,626,078	2,524,015
17.	Other comprehensive				
	a. Gain	21,038,351	19,901,284	22,271,355	20,274,310
	b. Loss -/-	-	(2,745,731)	(496,662)	(2,906,479)
18.	Reserve				
	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	-	-	-	-
19.	Retained Earning				
	a. Previous years	219,264,914	192,188,097	235,821,847	203,017,537
	b. Current year	36,643,175	54,841,468	40,778,810	60,154,887
	c. Dividends paid out -/-	(51,726,772)	(48,102,283)	(51,726,772)	(48,102,283)
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	308,396,155	299,372,948	331,190,818	317,093,838
20.	Minority interest	-	-	6,707,443	6,095,209
	TOTAL EQUITIES	308,396,155	299,372,948	337,898,261	323,189,047
	TOTAL LIABILITIES AND EQUITIES	1,941,310,647	1,840,395,061	2,123,446,818	1,992,983,447

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended September 30, 2025 and 2024**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2025	September 30, 2024	September 30, 2025	September 30, 2024
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, Premium Income and Claim Expenses and Insurance Services Income and Expenses					
1.	Interest income	123,375,242	123,423,904	155,160,406	150,637,150
2.	Interest expenses	38,876,464	38,377,725	44,169,325	42,775,835
	Net Interest Income (Expenses)	84,498,778	85,046,179	110,991,081	107,861,315
3.	Premium Income	-	-	34,081	6,174,346
4.	Expense Claims	-	-	44	4,179,536
	Net Premium Income (Claim Expenses)	-	-	34,037	1,994,810
4.	Insurance Services Income	-	-	6,820,464	-
5.	Insurance Services Expense	-	-	5,870,422	-
	Net Insurance Services Income (Expenses)	-	-	950,042	-
	Net Interest, Net Premium Income (Claim Expenses) and Net Insurance Services	84,498,778	85,046,179	111,975,160	109,856,125
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	2,858,813	1,784,557	3,472,735	2,209,561
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,884,880	1,507,098	1,843,225	1,607,138
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(1,245,775)	(791,084)	(1,236,656)	(765,263)
5.	Gain (Loss) from investment in shares under equity method	775,869	756,616	809,022	858,665
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	3,155,538	2,574,899	2,858	3,621
8.	Comissions/provisions/fees and administrative	15,144,544	14,882,668	15,703,691	15,312,522
9.	Other income	16,030,901	18,627,092	59,135,794	31,386,904
10.	Impairment for financial assets	30,358,212	25,403,483	33,588,553	29,464,210
11.	Losses related to operational risk	719,556	65,224	821,002	65,224
12.	Salaries and employee benefits	22,758,340	22,238,558	32,663,431	30,900,398
13.	Promotion expenses	1,518,525	1,753,193	1,712,127	2,020,786
14.	Other expenses	21,861,827	22,351,534	69,836,771	39,970,611
	Other Operating Income (Expenses)	(38,611,690)	(32,470,146)	(58,891,215)	(51,808,081)
	PROFIT (LOSS) FROM OPERATIONS	45,887,088	52,576,033	53,083,945	58,048,044
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	11,589	47,157	13,850	51,066
2.	Other non operating income (expenses)	(342,751)	(126,580)	(234,234)	(110,762)
	PROFIT FROM NON OPERATING	(331,162)	(79,423)	(220,384)	(59,696)
	PROFIT CURRENT PERIOD BEFORE TAX	45,555,926	52,496,610	52,863,561	57,988,348
	Income tax expenses				
a.	Estimated current tax -/-	8,313,309	9,361,451	10,586,404	12,110,216
b.	Deffered tax income (expenses)	(599,442)	(1,461,965)	(1,044,921)	(515,757)
	PROFIT (LOSS) CURRENT PERIOD	36,643,175	41,673,194	41,232,236	45,362,375
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	9,153	(2,458)	453,027	(3,766)
b.	Remeasurement from actuarial benefit program	308,919	1,432,221	(2,327)	1,335,423
c.	Others	(58,695)	(272,122)	9,780	(250,826)
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	303,192	321,723	302,754	322,608
b.	Gain (Loss) from changes of financial assets on available for sale	4,090,890	1,713,463	4,827,005	1,809,494
c.	Others	(770,661)	(337,782)	(925,253)	(358,993)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET	3,882,798	2,855,045	4,664,986	2,853,940
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	40,525,973	44,528,239	45,897,222	48,216,315
	Profit (loss) current period attributable to :				
	- Parent company	36,643,175	41,673,194	40,778,810	45,064,753
	- Non controlling interest	-	-	453,426	297,622
	TOTAL PROFIT (LOSS) CURRENT PERIOD	36,643,175	41,673,194	41,232,236	45,362,375
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	40,525,973	44,528,239	45,189,289	47,883,049
	- Non controlling interest	-	-	707,933	333,266
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	40,525,973	44,528,239	45,897,222	48,216,315
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	243	276	271	299

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2025 and December 31, 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
I. COMMITMENT RECEIVABLES					
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	64,119,433	49,309,688	64,119,433	49,309,688
3.	Others	-	-	-	-
II. COMMITMENT PAYABLES					
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	182,312	123,580
b.	Uncommitted	143,883,337	123,368,994	143,883,337	123,368,994
2.	Outstanding irrevocable letters of credit	12,575,998	11,775,920	12,575,998	11,775,920
3.	Outstanding sales position on spot and derivative	111,241,230	94,874,355	111,241,230	94,874,355
4.	Others	7,237,829	-	7,237,829	-
III. CONTINGENT RECEIVABLES					
1.	Guarantees received	-	-	-	-
2.	Others	-	-	-	-
IV. CONTINGENT PAYABLES					
1.	Guarantees issued	61,676,225	66,855,187	61,676,225	66,855,236
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2025

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	10,220,074	10,220,074	-	6,931	6,457
2	Forward	100,031,564	100,031,564	-	213,423	1,017,127
3	Option					
	a. Written	2,302,720	2,302,720	-	-	2,804
	b. Purchased	16,665	16,665	-	198	-
4	Future	-	-	-	-	-
5	Swap	82,951,449	82,951,449	-	206,555	635,781
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	8,154,947	8,154,947	-	100,681	110,666
6	Others	-	-	-	-	-
C. Others						
		5,960,442	5,960,442	-	53,126	83,458
TOTAL		209,637,861	209,637,861	-	580,914	1,856,293

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2025 and 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2025					September 30, 2024						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II	THIRD PARTIES												
1.	Placements with other banks												
a.	Rupiah	247,772	-	-	-	-	247,772	2,888,756	-	-	-	-	2,888,756
b.	Foreign currencies	65,820,422	-	-	-	-	65,820,422	65,020,940	-	-	-	-	65,020,940
2.	Spot and derivative receivables/forward												
a.	Rupiah	360,250	-	-	-	-	360,250	4,728,404	-	-	-	-	4,728,404
b.	Foreign currencies	220,664	-	-	-	-	220,664	216,441	-	-	-	-	216,441
3.	Securities												
a.	Rupiah	203,138,719	128	-	-	-	203,138,847	186,108,725	13,530	-	-	-	186,122,255
b.	Foreign currencies	145,192,643	-	-	-	-	145,192,643	99,917,301	-	-	-	-	99,917,301
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	39,102,014	-	-	-	-	39,102,014	13,666,826	-	-	-	-	13,666,826
b.	Foreign currencies	3,185,244	-	-	-	-	3,185,244	5,974,852	-	-	-	-	5,974,852
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	768,161	-	-	-	-	768,161	10,112,129	-	-	-	-	10,112,129
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	10,931,431	-	-	-	-	10,931,431	10,312,646	-	-	-	-	10,312,646
7.	Loans *)												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	587,978,079	45,425,650	4,327,399	6,746,702	19,200,826	663,678,656	606,175,532	46,793,490	4,219,260	6,178,213	15,117,649	678,484,144
ii.	Foreign currencies	571,455	34,877	-	-	-	606,332	658,055	-	-	-	-	658,055
b.	Non UMKM												
i.	Rupiah	428,973,809	14,701,559	840,941	3,305,860	5,953,181	453,775,350	377,316,497	14,628,233	653,776	2,782,374	5,650,302	401,031,182
ii.	Foreign currencies	153,613,953	3,229,132	3,560	327,211	1,328,877	158,502,733	130,537,015	3,094,063	2,834	244,692	2,133,689	136,012,293
c.	Restructured loans												
i.	Rupiah	32,448,354	28,607,737	1,697,244	4,910,548	8,347,720	76,011,603	37,078,037	29,326,715	2,058,352	4,756,829	7,713,982	80,933,915
ii.	Foreign currencies	4,098,011	2,584,240	432	138,393	1,314	6,822,390	4,421,976	2,771,565	-	128,478	935,281	8,257,300
8.	Investments in shares	50,855,732	-	-	-	-	50,855,732	49,899,823	-	-	-	-	49,899,823
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	141,590,579	373,965	35,142	30,638	411,985	142,442,309	103,857,781	373,749	36,359	55,851	408,459	104,732,199
b.	Foreign currencies	75,602,744	65,013	3,058	5,978	16,457	75,693,250	72,241,258	24,662	1,221	2,430	14,040	72,283,611
III	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						51,009						54,225

*) Point a and b is included restructured loans.
Point c is restructured loans for UMKM and non-UMKM borrowers

**STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2025 and 2024**

(in million rupiah)

COMPONENTS OF CAPITAL	September 30, 2025		September 30, 2024	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	251,199,234	305,359,367	249,333,762	296,280,725
1 CET 1	251,199,234	305,359,367	249,333,762	296,280,725
1.1 Paid-in Capital (net of Treasury Stock)	3,002,111	3,002,111	3,228,943	3,228,943
1.2 Disclosed Reserves	304,462,969	320,773,084	303,496,151	313,999,998
1.2.1 Additional Factor	304,526,545	321,329,571	305,306,625	316,141,901
1.2.1.1 Other comprehensive income	21,008,178	21,681,594	19,914,251	20,186,198
1.2.1.1.1 Excess differences arising from translation of financial statement	97,138	98,122	68,138	68,864
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	1,055,774	1,006,560	-	-
1.2.1.1.3 Surplus of fixed assets revaluation	19,855,266	20,576,912	19,846,113	20,117,334
1.2.1.2 Other disclosed reserves	283,518,367	299,647,977	285,392,374	295,955,703
1.2.1.2.1 Agio	76,284,193	75,891,367	76,273,050	75,880,223
1.2.1.2.2 General reserves	3,022,685	3,022,685	3,022,685	3,022,685
1.2.1.2.3 Previous year profit	167,538,141	180,093,424	164,423,445	172,547,747
1.2.1.2.4 Current year profit	36,643,175	40,640,501	41,673,194	44,505,048
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	30,173	-	-	-
1.2.2 Deduction Factor	63,576	556,487	1,810,474	2,141,903
1.2.2.1 Other comprehensive income	-	-	964,347	1,045,860
1.2.2.1.1 Negative differences arising from translation of financial statement	-	-	-	-
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-	-	964,347	1,045,860
1.2.2.2 Other disclosed reserves	63,576	556,487	846,127	1,096,043
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Previous year loss	-	-	-	-
1.2.2.2.3 Current year loss	-	-	-	-
1.2.2.2.4 Negative difference in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
1.2.2.2.5 Negative difference in adjustment amounts from fair value of financial assets in trading book	-	-	-	-
1.2.2.2.6 Required allowance for non earning assets	63,576	64,783	54,611	55,818
1.2.2.2.7 Others	-	491,704	791,516	1,040,225
1.3 Non Controlling Interest	-	469,648	-	459,615
1.4 Deduction Factor of CET 1	56,265,846	18,885,476	57,391,332	21,407,831
1.4.1 Deffered tax calculation	8,449,690	10,914,581	10,068,093	13,932,512
1.4.2 Goodwill	-	806,416	-	806,416
1.4.3 Other intangible assets	4,121,574	4,496,836	3,608,657	4,001,260
1.4.4 Investments in share	43,694,582	2,667,643	43,714,582	2,667,643
1.4.5 Shortfall of capital on insurance subsidiaries	-	-	-	-
1.4.6 Securitisation exposure	-	-	-	-
1.4.7 Other deduction of CET 1	-	-	-	-
2 Additional Tier 1 (AT 1)	-	-	-	-
2.1 Instrument which comply with AT 1 requirements	-	-	-	-
2.2 Agio/Disagio	-	-	-	-
2.3 Deduction Factor of AT 1	-	-	-	-
2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank	-	-	-	-
2.3.2 Cross ownership in anyother entity acquired by the transition due to law, grants or grants will	-	-	-	-

**STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2025 and 2024**

(in million rupiah)

COMPONENTS OF CAPITAL					September 30, 2025		September 30, 2024		
					Individual	Consolidated	Individual	Consolidated	
II SUPPLEMENTAL CAPITAL (TIER 2)					12,940,621	13,919,623	11,906,171	12,916,320	
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements					283,333	283,333	383,333	383,333	
2 Agio/Disagio					-	-	-	-	
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)					12,657,288	13,636,290	11,522,838	12,532,987	
4 Deduction supplemental capital					-	-	-	-	
4.1 Sinking Fund					-	-	-	-	
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank					-	-	-	-	
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will					-	-	-	-	
TOTAL CAPITAL					264,139,855	319,278,990	261,239,933	309,197,045	
	September 30, 2025		September 30, 2024			September 30, 2025		September 30, 2024	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	1,010,761,576	1,089,081,754	919,780,718	1,000,592,651	CET 1 Rasio (%)	21.88%	24.31%	23.83%	25.65%
MARKET RISK - WEIGHTED ASSETS	21,768,439	28,953,508	25,752,016	28,781,704	Tier 1 Rasio (%)	21.88%	24.31%	23.83%	25.65%
OPERATIONAL RISK - WEIGHTED ASSE	115,666,470	138,261,965	100,903,263	125,883,982	Tier 2 Rasio (%)	1.13%	1.11%	1.14%	1.12%
TOTAL RISK WEIGHTED ASSETS	1,148,196,485	1,256,297,227	1,046,435,997	1,155,258,337	KPMM Rasio (%)	23.01%	25.42%	24.96%	26.76%
CAR BASED ON RISK PROFILE (%)	9.70%	9.70%	9.63%	9.64%	CET 1 for BUFFER (%)	13.31%	15.72%	15.34%	17.13%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)				
From CET 1 (%)	8.57%	8.59%	8.49%	8.52%	Capital conservation buffer (%)	2.500%	2.500%	2.500%	2.500%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	1.13%	1.11%	1.14%	1.12%	Capital Surcharge for Systemic Bank (%)	2.500%	2.500%	2.500%	2.500%

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2025 and 2024

(in %)

Ratio	September 30, 2025	September 30, 2024
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	23.01	24.96
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.11	2.04
3. Non performing earning assets to total earning assets	2.11	2.04
4. Allowance for impairment on financial assets to earning assets	4.17	4.80
5. Gross NPL	3.29	3.04
6. Net NPL	1.04	0.84
7. Return on Asset (ROA) ¹⁾	3.20	3.81
8. Return on Asset (ROA) ²⁾	2.57	3.03
9. Return on Equity (ROE) ³⁾	20.44	23.55
10. Return on Equity (ROE) ⁴⁾	16.48	18.86
11. Net Interest Margin (NIM)	6.53	6.86
12. Operating Expenses to Operating Income	71.89	67.85
13. Cost to Income Ratio (CIR)	38.68	37.16
14. Loan to Deposit Ratio (LDR)	87.05	89.60
Compliance		
1. a. Percentage violation of Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
b. Percentage of excess of the Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
2. Reserve requirement		
a. Primary reserve requirement Rupiah		
- Daily	0.00	0.00
- Average	8.43	5.04
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	1.65	1.87

- 1) Calculation using profit before tax divided by average total assets.
 2) Calculation using profit after tax divided by average total assets.
 3) Calculation using profit after tax divided by average total Tier 1 equity.
 4) Calculation using profit after tax divided by average total equity.

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended September 30, 2025 and 2024

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2025	September 30, 2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Income received		
Interest and investment income	145,927,624	139,315,689
Sharia income	10,791,092	10,807,356
Premium Income	34,081	6,174,346
Revenue from gold sold	41,306,783	11,580,379
Insurance Services Income	6,820,464	-
Expenses paid		
Interest expense	(48,842,614)	(42,810,401)
Sharia expenses	(1,004,307)	(568,024)
Expense claim	(2,013,304)	(3,811,670)
Cost of revenue from gold sold	(40,050,672)	(11,123,202)
Insurance Services Expense	(5,870,422)	-
Recoveries of written-off assets	15,256,517	17,828,107
Other operating income	22,993,401	21,048,991
Other operating expenses	(65,461,789)	(60,915,608)
Non-operating (expense) income - net	(232,478)	(114,718)
Payment of corporate income tax	(10,203,192)	(11,169,112)
Cash Flows Before Changes in Operating Assets and Liabilities	69,451,184	76,242,133
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	(849,353)	348,705
Securities measured at fair value through profit or loss	(3,326,669)	(2,002,037)
Export bills and other receivables	(3,885,022)	14,435,322
Securities purchased under agreement to resell	16,077,529	23,483,102
Loans	(111,865,728)	(114,519,217)
Sharia Loans	(5,979,578)	(2,446,461)
Finance Receivables	1,567,190	(741,160)
Other assets	15,685,339	13,019,650
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(10,485,592)	(12,799,389)
Deposits:		
Demand deposits	60,516,912	3,365,428
Savings deposits	18,124,179	(3,204,095)
Time deposits	30,692,169	3,928,722
Deposits from other banks and other financial institutions	2,210,355	(4,943,382)
Securities sold under agreements to repurchase	15,488,276	(310,675)
Other liabilities	7,268,233	(3,510,991)
Net Cash Provided by (Used in) Operating Activities	100,689,424	(9,654,345)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipments	25,464	57,708
Sale (Purchase) Investment in associated entities	-	1,867
Dividend income	163,379	133,370
Acquisition of premises and equipments	(5,607,250)	(5,600,126)
Decrease in marketable securities classified as fair value through other comprehensive income and amortized cost	(49,653,005)	41,522,639
Net Cash (Used In) Activities	(55,071,412)	36,115,458

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended September 30, 2025 and 2024

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2025	September 30, 2024
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds of fund borrowings	22,576,616	34,026,385
Payment of fund borrowings	(38,667,756)	(18,515,220)
Treasury stock	(248,936)	(874,445)
Distribution of income for dividends	(51,726,772)	(48,102,283)
Proceeds from marketable securities issued	21,547,272	9,507,360
Payments of marketable securities matured	(12,110,430)	(21,284,935)
Net Cash (Used in) Financing Activities	(58,630,006)	(45,243,138)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(13,011,994)	(18,782,025)
EFFECT OF EXCHANGE RATE CHANGES ON FOREIGN CURRENCIES	16,125	(19,545)
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	205,328,380	218,677,734
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	192,332,511	199,876,164
Cash and cash equivalents at the end of period consist of:		
Cash	24,194,981	22,762,982
Current accounts with Bank Indonesia	76,295,440	68,475,029
Current accounts with other banks	56,964,711	52,438,456
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	34,877,379	54,080,097
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	-	2,119,600
Total Cash and Cash Equivalents	192,332,511	199,876,164

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2025 and 2024

(In million rupiah)

No.	DESCRIPTION	September 30, 2025					September 30, 2024					
		Allowance for Impairment			Minimum Required Allowance for Asset Quality Assessment		Allowance for Impairment			Minimum Required Allowance for Asset Quality Assessment		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placements with other banks	14,584	-	-	660,682	-	32,970	-	-	-	680,097	-
2.	Spot and derivative receivables/forward	-	-	-	5,809	-	-	-	-	-	49,448	-
3.	Securities	942,373	128	-	741,037	6	1,228,860	27,341	-	-	644,196	677
4.	Securities sold with agreement to repurchase (Repo)	167	-	-	422,873	-	-	-	-	-	196,417	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	27,960	3,185	-	109,314	-	293,257	1,535	-	-	103,126	-
7.	Loans	17,340,725	25,056,250	29,310,927	11,724,906	35,618,116	19,815,184	28,207,736	27,093,792	-	11,149,044	31,461,449
8.	Investments in shares	-	-	-	71,612	-	-	-	-	-	62,052	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,042,325	1,304,404	-	742,522	474,428	1,127,491	2,031,103	-	-	684,760	477,197

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	Ultimate shareholder :
- President Commissioner : Kartika Wirjoatmodjo	<i>Ultimate shareholder :</i>
- Vice President Commissioner/ (Concurrently Independent Commissioner) : Parman Nataatmadja	- Republic of Indonesia : 0.000% (Series A Dwiwarna Share)
- Independent Commissioner : Lukmanul Hakim*	
- Independent Commissioner : Edi Susianto*	
- Commissioner : Helvi Yuni Moraza*	Non ultimate shareholder through capital market (≥ 5%) :
- Commissioner : Awan Nurmawan Nuh	- None
	Non ultimate shareholder not through capital market (≥ 5%) :
DIRECTORS	- PT Danantara Asset Management (Persero): 53.188%
- President Director : Hery Gunardi	
- Vice President Director : Agus Noorsanto	
- Director : Ahmad Solichin Lutfiyanto	
- Director : Viviana Dyah Ayu R. K	
- Director : Akhmad Purwakajaya	
- Director : Alexander Diplo Paris Y. S.	
- Director : Farida Thamrin	
- Director : Riko Adythia	
- Director : Aquarius Rudianto	
- Director : Nancy Adistyasari*	
- Director : Hakim Putratama	
- Director : Mucharom	
- Director : Saladin Dharma Nugraha Effendi	
	Jakarta, October 30, 2025 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Hery Gunardi Viviana Dyah Ayu R. K. Director Director

* Effective after the issuance of approval from Financial Services Authority and in accordance with the prevailing regulations.

- Notes :**
- The above interim consolidated financial information is taken from the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("the Bank") and its subsidiaries as of September 30, 2025 and for the period then ended, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. Since the above Interim consolidated financial information is taken from the Interim consolidated financial statements, it is therefore not a complete presentation of the consolidated financial statements. As corresponding figures, the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("the Bank") and its Subsidiaries ended in September 30, 2024, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards.
 - The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - Financial Services Authority Regulation (POJK) Number 14/POJK.04/2022 dated August 18, 2022 regarding Submission of Periodic Financial Statements for Issuers or Public Companies.
 - POJK Number 37/POJK.03/2019 dated December 19, 2019 regarding Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter Number 9/SEOJK.03/2020 dated June 30, 2020 regarding Transparency and Publication of Conventional Commercial Bank Reports.
 - The Minimum Capital Requirement for Commercial Banks is presented in accordance with POJK Number 11/POJK.03/2016 dated January 29, 2016 regarding Minimum Capital Requirements for Commercial Banks as amended by OJK Regulation (POJK) Number 34/POJK.03/2016 dated September 22, 2016 and lastly amended by POJK Number 27, 2022 dated December 26, 2022.
 - The Regulation No. VIII.G.7, Appendix to Decision letter of Chairman of the Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) No. KEP-347/BL/2012 dated June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies".
 - The Foreign currency exchange rate for 1 USD as of September 30, 2025, December 31, 2024 and September 30, 2024 were Rp16,665.00, Rp16,095.00, and Rp15,140.00, respectively.
 - The basic earnings per share is calculated by dividing the income for the period ended September 30, 2025 attributable to owners of Parent Entity by the weighted average number of the issued and fully paid shares during the period.
 - Several accounts in the financial statements as of September 30, 2024 and for the period then ended have been reclassified so that they are in accordance with the presentation of the financial statements as of September 30, 2025 and for the period then ended.