CONSOLIDATED FINANCIAL STATEMENT

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

September 30, 2026

Satu Bank Untuk Semua

BRI CONTACT 1500017
Sabrina 0812 1214 017 | www.bri.co.id
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STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2026 and December 31, 2025

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2026 (Reviewed)	December 31, 2025 (Audited)	September 30, 2026 (Reviewed)	December 31, 2025 (Audited)
ASSETS					
1.	Cash	25,448,663	31,975,034	25,694,774	32,044,482
2.	Placements with Bank Indonesia	79,648,706	39,576,502	80,081,644	40,254,114
3.	Placements with other banks	61,102,920	53,075,759	64,593,736	55,168,542
4.	Spot and derivative/forward receivables	1,663,856	1,161,614	1,669,162	1,167,029
5.	Securities	397,520,860	357,542,499	430,880,668	391,644,693
6.	Securities sold under repurchase agreement (repo)	11,948,449	29,340,140	13,954,401	29,340,192
7.	Securities purchased with agreement to resell (reverse repo)	9,825,177	24,452	9,825,177	24,452
8.	Acceptances receivables	4,231,088	13,078,567	4,231,088	13,078,567
9.	Loans	1,451,833,630	1,342,673,712	1,583,765,970	1,460,729,418
10.	Sharia Loans	-	-	59,450,270	56,350,282
11.	Finance receivables	-	-	3,906,288	4,406,157
12.	Investments in shares	51,006,447	51,300,972	9,147,245	8,834,868
13.	Other financial assets	21,625,737	12,281,112	29,939,585	19,040,642
14.	Impairment on financial assets -/-				
	a. Securities	(910,690)	(554,918)	(910,751)	(555,017)
	b. Loans	(76,165,370)	(72,903,722)	(86,434,765)	(82,893,734)
	c. Others	(59,390)	(44,658)	(393,527)	(394,618)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	70,822,327	68,708,433	95,896,956	94,045,303
	Accumulated depreciation on premises and equipment -/-	(25,928,460)	(23,342,308)	(34,080,531)	(30,751,063)
17.	Non-productive assets				
	a. Abandoned property	17,311	17,311	17,311	17,311
	b. Foreclosed assets	51,015	50,837	100,649	100,471
	c. Suspense account	-	-	-	-
	d. Inter office assets	13,746	13,317	13,746	13,317
18.	Other assets	27,574,747	27,561,204	45,439,931	42,899,281
	TOTAL ASSETS	**2,111,270,769**	**1,931,535,859**	**2,337,595,443**	**2,135,371,105**
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	521,047,577	450,129,463	518,698,382	448,203,670
2.	Savings deposits	634,818,962	584,892,761	637,705,244	587,585,862
3.	Time deposits	489,918,917	425,066,471	494,913,812	431,054,307
4.	Electronic money	650,261	614,383	650,261	614,383
5.	Liabilities to Bank Indonesia	47,610	47,462	49,509	47,462
6.	Liabilities to other banks	23,836,785	17,908,511	23,744,398	17,601,436
7.	Spot and derivative/forward payable	3,705,816	1,101,701	3,705,816	1,101,753
8.	Liabilities on securities sold under repurchase agreements (repo)	11,708,754	27,932,749	13,608,243	27,932,749
9.	Acceptances payable	4,231,088	13,078,567	4,231,088	13,078,567
10.	Securities issued	16,145,967	11,596,380	46,581,677	40,901,648
11.	Fund borrowings	45,951,829	32,599,096	155,023,487	129,657,345
12.	Deposit guarantee	14,700	14,074	14,749	14,122
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	51,643,275	67,058,066	92,984,052	106,636,367
	TOTAL LIABILITIES	**1,803,721,541**	**1,632,039,684**	**1,991,910,718**	**1,804,429,671**

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2026 and December 31, 2025

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2026 (Reviewed)	December 31, 2025 (Audited)	September 30, 2026 (Reviewed)	December 31, 2025 (Audited)
	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 -/-	(4,042,852)	(4,463,270)	(4,042,852)	(4,463,270)
16.	Additional Paid-in Capital				
	a. Agio	76,904,836	76,339,022	76,852,153	75,946,195
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	430,868	575,039	2,189,448	2,333,619
17.	Other comprehensive				
	a Gain	19,977,338	20,820,990	20,839,452	22,174,083
	b Loss -/-	(2,390,183)	(1,686,054)	(2,920,212)	(2,198,097)
18.	Other Equities	-	-	-	-
19.	Reserve				
	a. General reserve	3,022,685	3,022,685	3,020,707	3,022,685
	b. Appropriated reserves	-	-	1,978	-
20.	Retained Earning				
	a. Previous years	217,478,850	198,632,659	239,754,373	214,715,081
	b. Current year	40,692,151	50,403,926	47,688,997	56,652,384
	c. Dividends paid out -/-	(52,102,415)	(51,726,772)	(52,102,415)	(51,726,772)
	TOTAL EQUITIES ATRIBUTABBLE TO OWNERS	307,549,228	299,496,175	338,859,579	324,033,858
21.	Minority interest	-	-	6,825,146	6,907,576
	TOTAL EQUITIES	**307,549,228**	**299,496,175**	**345,684,725**	**330,941,434**
	TOTAL LIABILITIES AND EQUITIES	**2,111,270,769**	**1,931,535,859**	**2,337,595,443**	**2,135,371,105**

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Nine-Month Period Ended September 30, 2026 and 2025

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2026 (Reviewed)	September 30, 2025 (Unaudited and Unreviewed)	September 30, 2026 (Reviewed)	September 30, 2025 (Unaudited and Unreviewed)
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Insurance Services Income and Expenses					
1.	Interest income	124,583,433	123,375,242	162,794,302	155,160,406
2.	Interest expenses	37,382,561	38,876,464	44,939,434	44,169,325
	Net Interest Income (Expenses)	**87,200,872**	**84,498,778**	**117,854,868**	**110,991,081**
3.	Insurance Services Income	-	-	5,311,301	6,854,545
4.	Insurance Services Expense	-	-	4,172,900	5,870,466
	Net Insurance Services Income (Expenses)	**-**	**-**	**1,138,401**	**984,079**
	Net Interest, and Net Insurance Services	**87,200,872**	**84,498,778**	**118,993,269**	**111,975,160**
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	7,475,337	2,858,813	8,092,892	3,472,735
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,962,944	1,884,880	1,980,177	1,843,225
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(6,014,279)	(1,245,775)	(6,000,773)	(1,236,656)
5.	Gain (Loss) from investment in shares under equity method	869,196	775,869	872,825	809,022
6.	Gain (Loss) from foreign currencies translation	-	-	112	-
7.	Dividend income	4,535,607	3,155,538	120	2,858
8.	Comissions/provisions/fees and administrative	16,039,916	15,144,544	16,802,522	15,703,691
9.	Other income	15,321,700	16,030,901	76,291,838	59,135,794
10.	Impairment for financial assets	31,865,521	30,358,212	34,806,373	33,588,554
11.	Losses related to operational risk	33,358	719,556	166,250	821,002
12.	Salaries and employee benefits	21,629,613	22,758,340	32,479,930	32,663,431
13.	Promotion expenses	1,104,033	1,518,525	1,397,000	1,712,127
14.	Other expenses	22,611,902	21,861,827	86,933,607	69,836,770
	Other Operating Income (Expenses)	**(37,054,006)**	**(38,611,690)**	**(57,743,447)**	**(58,891,215)**
	PROFIT (LOSS) FROM OPERATIONS	**50,146,866**	**45,887,088**	**61,249,822**	**53,083,945**
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	1,197	11,589	17,616	13,850
2.	Other non operating income	77,032	95,850	104,502	212,297
3.	Other non operating expenses	388,395	438,601	363,678	446,531
	PROFIT FROM NON OPERATING	**(310,166)**	**(331,162)**	**(241,560)**	**(220,384)**
	PROFIT CURRENT YEAR BEFORE TAX	**49,836,700**	**45,555,926**	**61,008,262**	**52,863,561**
	Income tax expenses				
	a. Estimated current tax -/-	9,955,915	8,313,309	13,548,673	10,586,404
	b. Deferred tax income (expenses)	811,366	(599,442)	698,756	(1,044,921)
	PROFIT (LOSS) CURRENT PERIOD	**40,692,151**	**36,643,175**	**48,158,345**	**41,232,236**
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	**Unreclassified to profit (loss)**				
	a. Premises and equipment revaluation decrement	-	9,153	(39,822)	453,027
	b. Remeasurement from actuarial benefit program	1,705,986	308,919	1,688,300	(2,327)
	c. Others	(324,137)	(58,695)	(323,964)	9,780
2.	**Reclassified to profit (loss)**				
	a. Gain (loss) from adjustments arising resulting from translation of financial statement	(139,901)	303,192	(137,936)	302,754
	b. Gain (Loss) from changes of financial assets on available for sale	(3,420,187)	4,095,009	(4,710,090)	4,792,475
	c. Others	630,458	(774,780)	1,168,442	(1,146,747)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD				
	AFTER INCOME TAX - NET	**(1,547,781)**	**3,882,798**	**(2,355,070)**	**4,408,962**
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	**39,144,370**	**40,525,973**	**45,803,275**	**45,641,198**
	Profit (loss) current period attributtable to :				
	- Parent company	40,692,151	36,643,175	47,688,997	40,778,810
	- Non controlling interest			469,348	453,426
	TOTAL PROFIT (LOSS) CURRENT PERIOD	40,692,151	36,643,175	48,158,345	41,232,236
	Total comprehensive profit (loss) current period attributtable to:				
	- Parent company	39,144,370	40,525,973	45,627,531	44,933,265
	- Non controlling interest			175,744	707,933
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	39,144,370	40,525,973	45,803,275	45,641,198
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	270	243	317	271

STATEMENTS OF COMMITMENTS AND CONTIGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2026 and December 31, 2025

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2026 (Reviewed)	December 31, 2025 (Audited)	September 30, 2026 (Reviewed)	December 31, 2025 (Audited)
I.	**COMMITMENT RECEIVABLES**				
	1. Unused fund borrowings/financing facilities	-	-	-	-
	2. Outstanding purchase position on spot and derivative	111,224,594	57,618,468	111,224,594	57,618,468
	3. Others	-	-	-	-
II.	**COMMITMENT PAYABLES**				
	1. Unused loan facilities granted to customer				
	a. Committed	-	-	181,357	115,673
	b. Uncommitted	120,515,334	134,270,344	120,515,334	134,270,344
	2. Outstanding irrevocable letters of credit	11,511,355	13,549,757	11,511,355	13,549,757
	3. Outstanding sales position on spot and derivative	215,162,305	157,153,569	215,162,305	157,153,569
	4. Others	-	-	-	-
III.	**CONTINGENT RECEIVABLES**				
	1. Guarantees received	-	-	-	-
	2. Others	858,000	1,251,426	858,000	1,251,426
IV.	**CONTINGENT PAYABLES**				
	1. Guarantees issued	71,183,075	66,915,676	71,183,116	66,915,676
	2. Others	973,009	3,031,892	973,009	3,031,892

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2026 (Reviewed)

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	**Exchange Rate Related**					
1	Spot	15,542,376	15,542,376	-	24,380	17,887
2	Forward	146,799,136	146,799,136	-	518,708	1,375,977
3	Option					
	a. Written	6,527,895	6,527,895	-	-	6,785
	b. Purchased	9,913	9,913	-	73	-
4	Future	-	-	-	-	-
5	Swap	137,059,859	137,059,859	-	699,963	1,812,848
6	Others	-	-	-	-	-
B.	**Interest Rate Related**					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	13,783,118	13,783,118	-	179,020	195,201
5	Others	-	-	-	-	-
C.	**Others**	28,866,883	28,866,883	-	241,712	297,118
	TOTAL	**348,589,180**	**348,589,180**	**-**	**1,663,856**	**3,705,816**

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2026 and 2025

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2026 (Reviewed)						September 30, 2025 (Unaudited and Unreviewed)					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I.	**RELATED PARTIES**												
1.	Placements with other banks												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables/forward												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans *)												
	a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	419,682	-	-	-	-	419,682	1,353,352	-	-	-	-	1,353,352
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	-	-	-	-	-	-	-	-	-	-	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2026 and 2025

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2026 (Reviewed)						September 30, 2025 (Unaudited and Unreviewed)					
		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	2,642,732	-	-	-	-	2,642,732	247,772	-	-	-	-	247,772
	b. Foreign currencies	58,460,188	-	-	-	-	58,460,188	65,820,422	-	-	-	-	65,820,422
2.	Spot and derivative receivables/forward												
	a. Rupiah	1,130,497	-	-	-	-	1,130,497	360,250	-	-	-	-	360,250
	b. Foreign currencies	533,359	-	-	-	-	533,359	220,664	-	-	-	-	220,664
3.	Securities												
	a. Rupiah	236,234,583	543,969	-	-	61,416	236,839,968	203,138,719	128	-	-	-	203,138,847
	b. Foreign currencies	160,680,892	-	-	-	-	160,680,892	145,192,643	-	-	-	-	145,192,643
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	9,407,086	-	-	-	-	9,407,086	39,102,014	-	-	-	-	39,102,014
	b. Foreign currencies	2,541,363	-	-	-	-	2,541,363	3,185,244	-	-	-	-	3,185,244
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	9,825,177	-	-	-	-	9,825,177	768,161	-	-	-	-	768,161
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	4,183,042	48,046	-	-	-	4,231,088	10,931,431	-	-	-	-	10,931,431
7.	Loans *)												
	a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	624,935,514	34,122,095	3,044,477	5,338,086	22,304,632	689,744,804	587,978,079	45,425,650	4,327,399	6,746,702	19,200,826	663,678,656
	ii. Foreign currencies	1,612,814	-	-	-	-	1,612,814	571,455	34,877	-	-	-	606,332
	b. Non UMKM												
	i. Rupiah	544,085,692	14,749,759	1,635,463	3,600,450	8,520,649	572,592,013	428,973,809	14,701,559	840,941	3,305,860	5,953,181	453,775,350
	ii. Foreign currencies	183,389,969	3,914,177	1,421	151,685	7,065	187,464,317	153,613,953	3,229,132	3,560	327,211	1,328,877	158,502,733
	c. Restructured loans												
	i. Rupiah	36,360,394	25,210,681	2,221,941	4,366,594	11,240,956	79,400,566	32,448,354	28,607,737	1,697,244	4,910,548	8,347,720	76,011,603
	ii. Foreign currencies	4,455,944	3,662,409	-	147,963	-	8,266,316	4,098,011	2,584,240	432	138,393	1,314	6,822,390
8.	Investments in shares	51,006,447	-	-	-	-	51,006,447	50,855,732	-	-	-	-	50,855,732
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	130,627,439	4,401,754	58,636	114,119	61,933	135,263,881	141,590,579	373,965	35,142	30,638	411,985	142,442,309
	b. Foreign currencies	67,233,169	706,247	792	1,552	4,123	67,945,883	75,602,744	65,013	3,058	5,978	16,457	75,693,250
III	**OTHER INFORMATIONS**												
1.	Value of bank's assets pledge as collateral:												
	a. To Bank Indonesia						-						-
	b. To others						-						-
2.	Repossessed assets						51,015						51,009

*) 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, 2026 and 2025

(in million rupiah)

	COMPONENTS OF CAPITAL	September 30, 2026		September 30, 2025	
		Individual (Reviewed)	Consolidated (Reviewed)	Individual (Unaudited and Unreviewed)	Consolidated (Unaudited and Unreviewed)
I	**CORE CAPITAL (TIER 1)**	**253,460,922**	**315,195,802**	**251,199,234**	**305,359,367**
	1 CET 1	**253,460,922**	**315,195,802**	**251,199,234**	**305,359,367**
	1.1 Paid-in Capital (net of Treasury Stock)	3,535,098	3,535,098	3,002,111	3,002,111
	1.2 Disclosed Reserves	**303,518,566**	**328,225,949**	**304,462,969**	**320,773,084**
	1.2.1 Additional Factor	**305,973,445**	**331,349,957**	**304,526,545**	**321,329,571**
	1.2.1.1 Other comprehensive income	**19,977,338**	**20,700,209**	**21,008,178**	**21,681,594**
	1.2.1.1.1 Excess differences arising from translation of financial statement	86,173	89,123	97,138	98,122
	1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	35,899	-	1,055,774	1,006,560
	1.2.1.1.3 Surplus of fixed assets revaluation	19,855,266	20,611,086	19,855,266	20,576,912
	1.2.1.2 Other disclosed reserves	**285,996,107**	**310,649,748**	**283,518,367**	**299,647,977**
	1.2.1.2.1 Agio	76,904,836	76,852,153	76,284,193	75,891,367
	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	165,376,435	183,760,646	167,538,141	180,093,424
	1.2.1.2.4 Current year profit	40,692,151	47,014,264	36,643,175	40,640,501
	1.2.1.2.5 Funds for paid-in capital	-	-	-	-
	1.2.1.2.6 Others	-	-	30,173	-
	1.2.2 Deduction Factor	**2,454,879**	**3,124,008**	**63,576**	**556,487**
	1.2.2.1 Other comprehensive income	**2,085,978**	**2,227,725**	**-**	**-**
	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	2,085,978	2,227,725	-	-
	1.2.2.2 Other disclosed reserves	**368,901**	**896,283**	**63,576**	**556,487**
	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	64,696	65,903	63,576	64,783
	1.2.2.2.7 Others	304,205	830,380	-	491,704
	1.3 Non Controlling Interest	**-**	**401,297**	**-**	**469,648**
	1.4 Deduction Factor of CET 1	**53,592,742**	**16,966,542**	**56,265,846**	**18,885,476**
	1.4.1 Deferred tax calculation	6,203,922	8,941,655	8,449,690	10,914,581
	1.4.2 Other intangible assets	4,152,671	5,357,244	4,121,574	5,303,252
	1.4.3 Investments in share	43,236,149	2,667,643	43,694,582	2,667,643
	1.4.4 Shortfall of capital on insurance subsidiaries	-	-	-	-
	1.4.5 Securitisation exposure	-	-	-	-
	1.4.6 Other deduction of CET 1	-	-	-	-
	1.4.6.1 Placement of funds in Tier 2 instrument to other banks	-	-	-	-
	1.4.6.2 Cross-ownership in another entity acquired by the transition due to law,grants, or grants will	-	-	-	-
	1.4.6.3 Exposures in subsidiaries that business activity based on sharia principles (if available)	-	-	-	-
	2 Additional Tier 1 (AT 1)	-	-	-	-
	2.1 Instrument which comply with AT 1 requirements	-	-	-	-
	2.2 Agio	-	-	-	-
	2.3 Disagio				
	2.4 Deduction Factor of AT 1	-	-	-	-
	2.4.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank	-	-	-	-
	2.4.2 Cross ownership in another 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, 2026 and 2025

(in million rupiah)

	COMPONENTS OF CAPITAL	September 30, 2026		September 30, 2025	
		Individual (Reviewed)	Consolidated (Reviewed)	Individual (Unaudited and Unreviewed)	Consolidated (Unaudited and Unreviewed)
II	**SUPPLEMENTAL CAPITAL (TIER 2)**	**14,473,868**	**15,534,008**	**12,940,621**	**13,919,623**
	1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	**183,333**	**183,333**	**283,333**	**283,333**
	2 Agio	**-**	**-**	**-**	**-**
	3 Disagio				
	4 General provison on earning assets (max. 1.25% credit risk - weighted assets)	**14,290,535**	**15,350,675**	**12,657,288**	**13,636,290**
	5 Deduction supplemental capital	**-**	**-**	**-**	**-**
	5.1 Sinking Fund	-	-	-	-
	5.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	-	-	-
	5.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
TOTAL CAPITAL		**267,934,790**	**330,729,810**	**264,139,855**	**319,278,990**

	September 30, 2026		September 30, 2025	
	Individual (Reviewed)	Consolidated (Reviewed)	Individual (Unaudited and Unreviewed)	Consolidated (Unaudited and Unreviewed)
RISK WEIGHTED ASSETS				
CREDIT RISK - WEIGHTED ASSETS	1,140,714,467	1,225,525,738	1,010,761,576	1,089,081,754
MARKET RISK - WEIGHTED ASSETS	29,632,545	41,613,420	21,768,439	28,953,508
OPERATIONAL RISK - WEIGHTED ASSET	129,048,304	171,381,408	115,666,470	138,261,965
TOTAL RISK WEIGHTED ASSETS	**1,299,395,316**	**1,438,520,566**	**1,148,196,485**	**1,256,297,227**
CAR BASED ON RISK PROFILE (%)	**9.59%**	**9.58%**	**9.70%**	**9.70%**
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE				
From CET 1 (%) Core Capital (minimum 4.5%)	8.48%	8.50%	8.57%	8.59%
From AT 1 (%) - Additional Tier (%) From Tier 2 - Additional primary core capital ratio	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%) Additional primary core capital ratio allocated				
to meet the 6% core capital requirement (%)	1.11%	1.08%	1.13%	1.11%
Allocated supplementary capital ratio	-	-	-	-
Additional core capital ratio allocated				
to meet the risk-profile-based Capital				
Adequacy Ratio (CAR)	-	-	-	-

	September 30, 2026		September 30, 2025	
	Individual (Reviewed)	Consolidated (Reviewed)	Individual (Unaudited and Unreviewed)	Consolidated (Unaudited and Unreviewed)
KPMM RATIO				
CET 1 Ratio (%)	19.51%	21.91%	21.88%	24.31%
Tier 1 Ratio (%)	19.51%	21.91%	21.88%	24.31%
Tier 2 Ratio (%)	1.11%	1.08%	1.13%	1.11%
KPMM Ratio (%)	20.62%	22.99%	23.01%	25.42%
CET 1 for *BUFFER* (%)	**11.03%**	**13.41%**	**13.31%**	**15.72%**
PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)	**5.000%**	**5.000%**	**5.000%**	**5.000%**
Capital conservation buffer (%)	2.500%	2.500%	2.500%	2.500%
Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
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, 2026 and 2025

(in %)

	Ratio	September 30, 2026 (Reviewed)	September 30, 2025 (Unaudited and Unreviewed)
Performance Ratios			
1.	Capital Adequacy Ratio (CAR)	20.62	23.01
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.05	2.11
3.	Non performing earning assets to total earning assets	2.05	2.11
4.	Allowance for impairment on financial assets to earning assets	3.99	4.17
5.	Gross NPL	3.07	3.29
6.	Net NPL	1.00	1.04
7.	Loan at Risk (LaR)	9.53	11.11
8.	Return on Asset (ROA) [1)]	3.22	3.20
9.	Return on Asset (ROA) [2)]	2.63	2.57
10.	Return on Equity (ROE) [3)]	22.11	20.44
11.	Return on Equity (ROE) [4)]	18.13	16.48
12.	Net Interest Margin (NIM)	6.16	6.53
13.	Operating Expenses to Operating Income	70.64	71.89
14.	Cost to Income Ratio (CIR)	38.52	38.68
15.	Loan to Deposit Ratio (LDR)	88.22	87.05
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	3.14	8.43
	b. Reserve requirement Foreign currencies		
	- Daily	2.00	2.00
	- Average	2.08	2.47
3.	Net Open Position - Overall	3.35	1.65

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 Nine-Month Period Ended September 30, 2026 and 2025

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2026 (Reviewed)	September 30, 2025 (Unaudited and Unreviewed)
CASH FLOWS FROM OPERATING ACTIVITIES		
Income received		
Interest and investment income	139,469,349	145,927,624
Sharia income	11,839,735	10,791,092
Revenue from gold sold	59,302,101	41,306,783
Insurance Services Income	4,425,894	6,854,545
Expenses paid		
Interest expense	(42,936,076)	(48,842,614)
Sharia expenses	(1,407,183)	(1,004,307)
Cost of revenue from gold sold	(56,843,309)	(40,050,672)
Insurance Services Expense	(4,180,357)	(7,883,726)
Recoveries of written-off assets and insurance claim	14,620,265	15,256,517
Other operating income	23,875,101	22,993,401
Other operating expenses	(56,479,414)	(60,997,852)
Other expense	(535,527)	(383,137)
Payment of corporate income tax	(12,432,527)	(10,203,192)
Cash Flows Before Changes in Operating Assets and Liabilities	**78,718,052**	**73,764,462**
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	(10,513,185)	(849,353)
Securities measured at fair value through profit or loss	(7,124,947)	(3,326,669)
Export bills and other receiveables	(3,351,987)	(3,885,022)
Securities purchased under agreement to resell	(9,800,725)	16,077,529
Loans	(150,928,690)	(111,865,728)
Sharia Loans	(4,129,226)	(5,979,578)
Finance Receivables	499,869	1,567,190
Other assets	20,021,872	11,319,779
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(18,287,402)	(10,485,592)
Deposits:		
Demand deposits	70,494,712	60,516,912
Savings deposits	50,119,382	18,124,179
Time deposits	63,859,505	30,692,169
Deposits from other banks and other financial institutions	6,142,962	2,210,355
Securities sold under agreements to repurchase	(12,094,671)	15,488,276
Other liabilities	1,722,241	7,268,233
Net Cash Provided by Operating Activities	**75,347,762**	**100,637,142**
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipments	264,809	176,123
Dividend income	235,184	163,379
Acquisition of premises and equipments	(4,179,855)	(5,607,250)
Increase in marketable securities classified as fair value through other comprehensive income and amortized cost	(8,891,866)	(49,653,005)
Net Cash Used In Activities	**(12,571,728)**	**(54,920,753)**

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Nine-Month Period Ended September 30, 2026 and 2025

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2026 (Reviewed)	September 30, 2025 (Unaudited and Unreviewed)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds of fund borrowings	67,882,890	122,576,876
Payment of fund borrowings	(43,229,865)	(138,766,393)
Treasury stock	(183,243)	(248,936)
Distribution of income for dividends	(52,271,995)	(51,726,772)
Proceeds from marketable securities issued	20,555,313	21,547,272
Payments of marketable securities matured	(15,323,235)	(12,110,430)
Net Cash Used in Financing Activities	**(22,570,135)**	**(58,728,383)**
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	**40,205,899**	**(13,011,994)**
EFFECT OF EXCHANGE RATE CHANGES		
ON FOREIGN CURRENCIES	**(6,743)**	**16,125**
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	**131,235,715**	**205,328,380**
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	**171,434,871**	**192,332,511**
Cash and cash equivalents at the end of period consist of:		
Cash	25,694,774	24,194,981
Current accounts with Bank Indonesia	55,054,024	76,295,440
Current accounts with other banks	42,306,668	56,964,711
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	34,973,155	34,877,379
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	13,406,250	-
Total Cash and Cash Equivalents	**171,434,871**	**192,332,511**

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2026 and 2025

(in million rupiah)

No.	DESCRIPTION	September 30, 2026 (Reviewed)					September 30, 2025 (Unaudited and Unreviewed)				
		Allowance for Impairment			Minimum Required Allowance for Asset Quality Assesment		Allowance for Impairment			Minimum Required Allowance for Asset Quality Assesment	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placements with other banks	7,004	-	-	611,029	-	14,584	-	-	660,682	-
2.	Spot and derivative receivables/forward	-	-	-	16,639	-	-	-	-	5,809	-
3.	Securities	412,707	497,983	-	1,624,791	88,614	942,373	128	-	741,037	6
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	119,484	-	167	-	-	422,873	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	21,809	30,577	-	41,830	2,402	27,960	3,185	-	109,314	-
7.	Loans	20,815,992	25,019,018	30,330,360	13,544,437	38,718,962	17,340,725	25,056,250	29,310,927	11,724,906	35,618,116
8.	Investments in shares	-	-	-	77,703	-	-	-	-	71,612	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	774,797	1,391,966	-	782,917	388,205	1,042,325	1,304,404	-	742,522	474,428

MANAGEMENT OF THE BANK			SHAREHOLDER
BOARD OF COMMISSIONERS			**Ultimate shareholder :**
- President Commissioner	:	Kartika Wirjoatmodjo	*Ultimate shareholder :*
- Vice President Commissioner/			- Republic of Indonesia through
(Concurrently Independent Commissioner)	:	Parman Nataatmadja	State-Owned Enterprises Regulatory Agency (BP BUMN): 0.532%
- Commissioner	:	Helvi Yuni Moraza	
- Commissioner	:	Awan Nurmawan Nuh	
- Independent Commissioner	:	Lukmanul Khakim	**Non ultimate shareholder through capital market (≥ 5%) :**
- Independent Commissioner	:	Edi Susianto	- None
			Non ultimate shareholder not through capital market (≥ 5%) :
DIRECTORS			- PT Danantara Asset Management: 52.656%
- President Director	:	Hery Gunardi	
- Vice President Director	:	Viviana Dyah Ayu R. K.	
- Director of Legal & Compliance	:	Mahdi Yusuf	
- Direktur Finance & Strategy	:	Achmad Royadi	
- Director of Micro	:	Akhmad Purwakajaya	
- Director of Commercial Banking	:	Alexander Dippo Paris Y. S.	
- Director of Treasury & International Banking	:	Farida Thamrin	
- Director of Corporate Banking	:	Riko Adythia	
- Director of Network & Retail Funding	:	Aquarius Rudianto	
- Director of Consumer Banking	:	Aris Hartanto	
- Director of Operations	:	Hakim Putratama	
- Director of Risk Management	:	Ety Yuniarti	
- Director of Information Technology	:	Saladin Dharma Nugraha Effendi	

Jakarta, November 9, 2026
Board of Directors
PT Bank Rakyat Indonesia (Persero) Tbk

Hery Gunardi
President Director

Achmad Royadi
Director

Notes :

1. 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, 2026 and for the nine-month period then ended, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by the Public Accounting Firm Purwanto Susanti and Surja ("PSS"), a member firm of Ernst & Young Global Limited, with the partner in charge is Rindra Sulindro, an independent auditor, in accordance with Standard on Review Engagements 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity” issued by the Indonesian Institute of Certified Public Accountants, with a conclusion that nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the interim consolidated financial position of the Group as of September 30, 2026, and its interim consolidated financial performance and cash flows for the nine-month period then ended, in accordance with Indonesian Financial Accounting Standards, as stated in their report dated November 9, 2026 which are not included in this publication. Since the above interim consolidated financial information is taken from the interim consolidated financial statements, it is therefore not a complete presentation of the Interim consolidated financial statements.
2. The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
   a. 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.
   b. POJK Number 18 2025 regarding Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter Number 29/SEOJK.03/2025 regarding Transparency and Publication of Conventional Commercial Bank Reports.
   c. 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.
   d. 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".
3. The Foreign currency exchange rate for 1 USD as of September 30, 2026, December 31, 2025 and September 30, 2025 were Rp17,875.00, Rp16,675.00, dan Rp16,665.00., respectively.
4. The basic earnings per share is calculated by dividing the income for the nine-month period ended September 30, 2026 attributable to owners of Parent Entity by the weighted average number of the issued and fully paid shares during the period.

BRI
Bank Rakyat Indonesia