Bank Rakyat Indonesia

CONSOLIDATED FINANCIAL STATEMENT

PT BANK RAKYAT INDONESIA (PERSERO) Tbk

June 30, 2026

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
ASSETS					
1.	Cash	24,600,345	31,975,034	24,743,629	32,044,482
2.	Placements with Bank Indonesia	100,207,247	39,576,502	101,094,935	40,254,114
3.	Placements with other banks	64,696,528	53,075,759	67,571,394	55,168,542
4.	Spot and derivative/forward receivables	1,731,055	1,161,614	1,738,256	1,167,029
5.	Securities	306,946,529	357,542,499	338,714,632	391,644,693
6.	Securities sold under repurchase agreement (repo)	96,666,148	29,340,140	98,486,313	29,340,192
7.	Securities purchased with agreement to resell (reverse repo)	6,690,911	24,452	6,690,911	24,452
8.	Acceptances receivables	7,697,911	13,078,567	7,697,911	13,078,567
9.	Loans	1,437,597,532	1,342,673,712	1,580,422,630	1,460,729,418
10.	Sharia Loans	-	-	61,208,742	56,350,282
11.	Finance receivables	-	-	3,901,426	4,406,157
12.	Investments in shares	51,161,679	51,300,972	8,737,698	8,834,868
13.	Other financial assets	22,314,053	12,281,112	31,290,092	19,040,642
14.	Impairment on financial assets -/-				
	a. Securities	(984,492)	(554,918)	(984,579)	(555,017)
	b. Loans	(75,894,403)	(72,903,722)	(85,756,765)	(82,893,734)
	c. Others	(254,078)	(44,658)	(602,902)	(394,618)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	69,749,464	68,708,433	95,745,381	94,045,303
	Accumulated depreciation on premises and equipment -/-	(25,390,335)	(23,342,308)	(33,351,611)	(30,751,063)
17.	Non-productive assets				
	a. Abandoned property	17,311	17,311	17,311	17,311
	b. Foreclosed assets	50,864	50,837	100,498	100,471
	c. Suspense account	-	-	-	-
	d. Inter office assets	13,434	13,317	13,434	13,317
18.	Other assets	25,519,724	27,561,204	44,094,837	42,899,281
	TOTAL ASSETS	**2,113,137,427**	**1,931,535,859**	**2,352,380,589**	**2,135,371,105**
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	450,904,972	450,129,463	449,565,770	448,203,670
2.	Savings deposits	616,365,097	584,892,761	619,099,972	587,585,862
3.	Time deposits	507,292,738	425,066,471	512,016,144	431,054,307
4.	Electronic money	644,695	614,383	644,695	614,383
5.	Liabilities to Bank Indonesia	47,491	47,462	48,226	47,462
6.	Liabilities to other banks	18,175,089	17,908,511	18,017,852	17,601,436
7.	Spot and derivative/forward payable	8,570,471	1,101,701	8,570,471	1,101,753
8.	Liabilities on securities sold under repurchase agreements (repo)	94,063,132	27,932,749	95,791,406	27,932,749
9.	Acceptances payable	7,697,911	13,078,567	7,697,911	13,078,567
10.	Securities issued	16,143,518	11,596,380	42,556,211	40,901,648
11.	Fund borrowings	50,243,098	32,599,096	180,583,166	129,657,345
12.	Deposit guarantee	14,596	14,074	14,644	14,122
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	48,518,576	67,058,066	89,099,243	106,636,367
	TOTAL LIABILITIES	**1,818,681,384**	**1,632,039,684**	**2,023,705,711**	**1,804,429,671**

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
	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 -/-	(4,018,270)	(4,463,270)	(4,018,270)	(4,463,270)
16.	Additional Paid-in Capital				
	a. Agio	76,323,812	76,339,022	75,930,985	75,946,195
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	450,711	575,039	2,209,291	2,333,619
17.	Other comprehensive				
	a Gain	20,179,230	20,820,990	20,973,140	22,174,083
	b Loss -/-	(1,974,234)	(1,686,054)	(2,345,311)	(2,198,097)
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	217,478,850	198,632,659	239,809,730	214,715,081
	b. Current year	27,517,724	50,403,926	30,865,402	56,652,384
	c. Dividends paid out -/-	(52,102,415)	(51,726,772)	(52,102,415)	(51,726,772)
	TOTAL EQUITIES ATRIBUTABBLE TO OWNERS	294,456,043	299,496,175	321,923,187	324,033,858
20.	Minority interest	-	-	6,751,691	6,907,576
	TOTAL EQUITIES	**294,456,043**	**299,496,175**	**328,674,878**	**330,941,434**
	TOTAL LIABILITIES AND EQUITIES	**2,113,137,427**	**1,931,535,859**	**2,352,380,589**	**2,135,371,105**

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2026	June 30, 2025 (Unaudited)	June 30, 2026	June 30, 2025 (Unaudited)
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Insurance Services Income and Expenses					
1.	Interest income	81,772,565	81,849,258	107,923,454	102,376,278
2.	Interest expenses	22,541,287	25,689,560	27,393,012	29,101,706
	Net Interest Income (Expenses)	**59,231,278**	**56,159,698**	**80,530,442**	**73,274,572**
3.	Insurance Services Income	-	-	3,506,148	4,488,953
4.	Insurance Services Expense	-	-	2,857,459	4,051,846
	Net Insurance Services Income (Expenses)	**-**	**-**	**648,689**	**437,107**
	Net Interest, and Net Insurance Services	**59,231,278**	**56,159,698**	**81,179,131**	**73,711,679**
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	2,359,948	3,180,472	2,707,777	3,555,624
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,279,061	1,194,542	1,244,010	1,240,437
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(2,078,730)	(1,871,770)	(2,066,472)	(1,868,442)
5.	Gain (Loss) from investment in shares under equity method	556,638	454,435	556,638	589,743
6.	Gain (Loss) from foreign currencies translation	-	-	69	-
7.	Dividend income	4,535,547	3,155,538	50	2,858
8.	Comissions/provisions/fees and administrative	10,475,022	9,990,182	11,016,991	10,392,891
9.	Other income	10,049,570	10,981,976	59,317,087	39,129,897
10.	Impairment for financial assets	23,292,616	21,081,021	25,514,883	23,271,787
11.	Losses related to operational risk	29,748	701,209	224,647	686,726
12.	Salaries and employee benefits	14,075,517	15,287,123	21,590,299	21,735,052
13.	Promotion expenses	642,705	993,321	846,970	1,120,148
14.	Other expenses	14,575,417	13,931,930	65,598,671	44,940,086
	Other Operating Income (Expenses)	**(25,438,947)**	**(24,909,229)**	**(40,999,320)**	**(38,710,791)**
	PROFIT (LOSS) FROM OPERATIONS	**33,792,331**	**31,250,469**	**40,179,811**	**35,000,888**
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	2,399	10,418	19,316	11,766
2.	Other non operating income (expenses)	(193,746)	(284,092)	(197,918)	(268,458)
	PROFIT FROM NON OPERATING	**(191,347)**	**(273,674)**	**(178,602)**	**(256,692)**
	PROFIT CURRENT YEAR BEFORE TAX	**33,600,984**	**30,976,795**	**40,001,209**	**34,744,196**
	Income tax expenses				
	a. Estimated current tax -/-	6,668,800	5,399,995	9,402,385	6,771,142
	b. Deffered tax income (expenses)	585,540	(781,939)	583,762	(1,439,907)
	PROFIT (LOSS) CURRENT PERIOD	**27,517,724**	**24,794,861**	**31,182,586**	**26,533,147**
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	**Unreclassified to profit (loss)**				
	a. Premises and equipment revaluation decrement	-	-	(15,583)	-
	b. Remeasurement from actuarial benefit program	2,196,297	1,023,441	2,332,915	1,030,666
	c. Others	(417,296)	(194,454)	(447,288)	(196,043)
2.	**Reclassified to profit (loss)**				
	a. Gain (loss) from adjustments arising resulting from translation of financial statement	(31,050)	238,092	(29,039)	236,447
	b. Gain (Loss) from changes of financial assets on available for sale	(3,298,423)	2,470,313	(4,700,036)	3,083,809
	c. Others	620,532	(481,004)	1,207,386	(658,237)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD				
	AFTER INCOME TAX - NET	**(929,940)**	**3,056,388**	**(1,651,645)**	**3,496,642**
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	**26,587,784**	**27,851,249**	**29,530,941**	**30,029,789**
	Profit (loss) current period atributtable to :				
	- Parent company	27,517,724	24,794,861	30,865,402	26,276,701
	- Non controlling interest			317,184	256,446
	TOTAL PROFIT (LOSS) CURRENT PERIOD	27,517,724	24,794,861	31,182,586	26,533,147
	Total comprehensive profit (loss) current period atributtable to:				
	- Parent company	26,587,784	27,851,249	29,517,245	29,619,862
	- Non controlling interest			13,696	409,927
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	26,587,784	27,851,249	29,530,941	30,029,789
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	183	165	205	174

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
I.	**COMMITMENT RECEIVABLES**				
	1. Unused fund borrowings/financing facilities	-	-	-	-
	2. Outstanding purchase position on spot and derivative	114,875,021	57,618,468	114,875,021	57,618,468
	3. Others	-	-	-	-
II.	**COMMITMENT PAYABLES**				
	1. Unused loan facilities granted to customer				
	a. Committed	-	-	141,386	115,673
	b. Uncommitted	129,962,503	134,270,344	129,962,504	134,270,344
	2. Outstanding irrevocable letters of credit	11,369,645	13,549,757	11,369,645	13,549,757
	3. Outstanding sales position on spot and derivative	237,659,535	157,153,569	237,659,535	157,153,569
	4. Others	-	-	-	-
III.	**CONTINGENT RECEIVABLES**				
	1. Guarantees received	-	-	-	-
	2. Others	143,040	1,251,426	143,040	1,251,426
IV.	**CONTINGENT PAYABLES**				
	1. Guarantees issued	74,410,059	66,915,676	74,410,059	66,915,676
	2. Others	1,136,635	3,031,892	1,136,635	3,031,892

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

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	**Exchange Rate Related**					
1	Spot	8,104,137	8,104,137	-	4,170	5,624
2	Forward	165,222,321	165,222,321	-	515,248	4,130,965
3	Option					
	a. Written	10,680,840	10,680,840	-	-	29,137
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	170,180,208	170,180,208	-	676,284	3,791,046
6	Others	-	-	-	-	-
B.	**Interest Rate Related**					
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	14,846,962	14,846,962	-	141,488	148,308
6	Others	-	-	-	-	-
C.	**Others**	29,269,813	29,269,813	-	393,865	465,391
	TOTAL	**398,304,281**	**398,304,281**	**-**	**1,731,055**	**8,570,471**

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		June 30, 2026						June 30, 2025 (Unaudited)					
		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	220,000	-	-	-	-	220,000	100,000	-	-	-	-	100,000
	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	39,700	-	-	-	-	39,700	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	541,122	-	-	-	-	541,122	2,005,508	-	-	-	-	2,005,508
	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 June 30, 2026 and 2025

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		June 30, 2026						June 30, 2025 (Unaudited)					
		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	1,605,311	-	-	-	-	1,605,311	792,470	-	-	-	-	792,470
	b. Foreign currencies	62,871,217	-	-	-	-	62,871,217	48,607,852	-	-	-	-	48,607,852
2.	Spot and derivative receivables/forward												
	a. Rupiah	959,570	-	-	-	-	959,570	2,248,160	-	-	-	-	2,248,160
	b. Foreign currencies	771,485	-	-	-	-	771,485	212,553	-	-	-	-	212,553
3.	Securities												
	a. Rupiah	150,624,395	420,819	-	-	-	151,045,214	214,790,096	515	-	-	-	214,790,611
	b. Foreign currencies	155,901,315	-	-	-	-	155,901,315	141,070,642	-	-	-	-	141,070,642
4.	Securities sold with agreement to repurchase (Repo)												
	a. Rupiah	92,898,051	-	-	-	-	92,898,051	16,619,815	-	-	-	-	16,619,815
	b. Foreign currencies	3,768,097	-	-	-	-	3,768,097	4,483,613	-	-	-	-	4,483,613
5.	Securities purchased with agreement to resell (Reverse Repo)												
	a. Rupiah	6,690,911	-	-	-	-	6,690,911	3,626,119	-	-	-	-	3,626,119
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	7,697,911	-	-	-	-	7,697,911	11,506,967	-	-	-	-	11,506,967
7.	Loans *)												
	a. Micro, Small and Medium loans (UMKM)												
	i. Rupiah	594,779,309	36,810,341	3,180,054	6,311,315	22,314,353	663,395,372	594,594,971	46,957,799	3,906,829	7,958,952	18,014,043	671,432,594
	ii. Foreign currencies	1,478,365	3,170	-	-	-	1,481,535	956,149	36,689	-	-	-	992,838
	b. Non UMKM												
	i. Rupiah	550,889,996	13,013,816	1,052,787	3,361,656	8,841,257	577,159,512	417,666,336	13,753,004	654,769	3,124,798	5,518,443	440,717,350
	ii. Foreign currencies	191,792,740	3,027,317	1,895	3,123	155,216	194,980,291	142,454,159	3,115,656	1,452	319,042	1,291,715	147,182,024
	c. Restructured loans												
	i. Rupiah	35,221,989	23,158,177	1,453,093	4,851,834	11,506,893	76,191,986	31,876,924	26,161,218	1,697,498	5,289,672	8,266,844	73,292,156
	ii. Foreign currencies	4,959,563	2,779,706	-	-	148,004	7,887,273	3,974,494	3,673,426	-	134,677	-	7,782,597
8.	Investments in shares	51,161,679	-	-	-	-	51,161,679	50,536,322	-	-	-	-	50,536,322
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	147,810,625	3,514,588	78,702	138,167	603,281	152,145,363	128,465,409	290,513	29,229	47,981	402,470	129,235,602
	b. Foreign currencies	63,238,053	352,498	826	1,503	3,964	63,596,844	82,571,876	56,635	1,680	5,598	16,002	82,651,791
III	**OTHER INFORMATIONS**												
1.	Value of bank's assets pledge as collateral:												
	a. To Bank Indonesia						-						-
	b. To others						-						-
2.	Repossessed assets						50,864						53,124

*) 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 June 30, 2026 and 2025

(in million rupiah)

	COMPONENTS OF CAPITAL	June 30, 2026		June 30, 2025	
		Individual	Consolidated	Individual (Unaudited)	Consolidated (Unaudited)
I	**CORE CAPITAL (TIER 1)**	**240,378,986**	**298,949,408**	**238,524,516**	**290,373,889**
	1 CET 1	**240,378,986**	**298,949,408**	**238,524,516**	**290,373,889**
	1.1 Paid-in Capital (net of Treasury Stock)	3,559,680	3,559,680	3,002,111	3,002,111
	1.2 Disclosed Reserves	**290,380,956**	**311,569,641**	**291,780,291**	**305,467,490**
	1.2.1 Additional Factor	**292,419,886**	**314,114,324**	**292,119,232**	**305,883,331**
	1.2.1.1 Other comprehensive income	**20,086,283**	**20,833,799**	**19,878,151**	**20,155,745**
	1.2.1.1.1 Excess differences arising from translation of financial statement	195,024	198,020	32,038	31,815
	1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	35,993	-	-	-
	1.2.1.1.3 Surplus of fixed assets revaluation	19,855,266	20,635,779	19,846,113	20,123,930
	1.2.1.2 Other disclosed reserves	**272,333,603**	**293,280,525**	**272,241,081**	**285,727,586**
	1.2.1.2.1 Agio	76,323,812	75,930,986	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	183,694,711	167,530,406	180,085,993
	1.2.1.2.4 Current year profit	27,517,724	30,632,143	24,794,861	26,398,576
	1.2.1.2.5 Funds for paid-in capital	-	-	-	-
	1.2.1.2.6 Others	92,947	-	608,936	328,965
	1.2.2 Deduction Factor	**2,038,930**	**2,544,683**	**338,941**	**415,841**
	1.2.2.1 Other comprehensive income	**1,974,234**	**2,129,752**	**275,146**	**350,839**
	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	1,974,234	2,129,752	275,146	350,839
	1.2.2.2 Other disclosed reserves	**64,696**	**414,931**	**63,795**	**65,002**
	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 adjusment 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	63,795	65,002
	1.2.2.2.7 Others	-	349,028	-	-
	1.3 Non Controlling Interest	**-**	**398,424**	**-**	**465,618**
	1.4 Deduction Factor of CET 1	**53,561,650**	**16,578,337**	**56,257,886**	**18,561,330**
	1.4.1 Deffered tax calculation	5,874,917	8,678,029	8,434,452	10,574,012
	1.4.2 Goodwill	-	806,416	-	806,416
	1.4.3 Other intangible assets	3,992,151	4,426,249	4,128,852	4,513,259
	1.4.4 Investments in share	43,694,582	2,667,643	43,694,582	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 anoyher 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 June 30, 2026 and 2025

(in million rupiah)

	COMPONENTS OF CAPITAL	June 30, 2026 Individual	June 30, 2026 Consolidated	June 30, 2025 Individual (Unaudited)	June 30, 2025 Consolidated (Unaudited)
II	SUPPLEMENTAL CAPITAL (TIER 2)	14,525,394	15,629,664	12,511,202	13,487,645
	1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	208,333	208,333	308,333	308,333
	2 Agio/Disagio	-	-	-	-
	3 General provison on earning assets (max. 1.25% credit risk - weighted assets)	14,317,061	15,421,331	12,202,869	13,179,312
	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		254,904,380	314,579,072	251,035,718	303,861,534

	June 30, 2026 Individual	June 30, 2026 Consolidated	June 30, 2025 Individual (Unaudited)	June 30, 2025 Consolidated (Unaudited)
RISK WEIGHTED ASSETS				
CREDIT RISK - WEIGHTED ASSETS	1,142,243,905	1,230,585,480	974,238,013	1,052,353,477
MARKET RISK - WEIGHTED ASSETS	45,692,252	61,936,207	17,139,015	24,491,452
OPERATIONAL RISK - WEIGHTED ASSE	129,048,304	171,381,408	115,666,470	138,261,965
TOTAL RISK WEIGHTED ASSETS	1,316,984,461	1,463,903,095	1,107,043,498	1,215,106,894
CAR BASED ON RISK PROFILE (%)	9.70%	9.70%	9.66%	9.66%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE				
From CET 1 (%)	8.60%	8.63%	8.53%	8.55%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%
From Tier 2 (%)	1.10%	1.07%	1.13%	1.11%

	June 30, 2026 Individual	June 30, 2026 Consolidated	June 30, 2025 Individual (Unaudited)	June 30, 2025 Consolidated (Unaudited)
KPMM RATIO				
CET 1 Ratio (%)	18.25%	20.42%	21.55%	23.90%
Tier 1 Ratio (%)	18.25%	20.42%	21.55%	23.90%
Tier 2 Ratio (%)	1.10%	1.07%	1.13%	1.11%
KPMM Ratio (%)	19.35%	21.49%	22.68%	25.01%
CET 1 for *BUFFER* (%)	9.65%	11.79%	13.02%	15.35%
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 June 30, 2026 and 2025

(in %)

	Ratio	June 30, 2026	June 30, 2025 (Unaudited)
Performance Ratios			
1.	Capital Adequacy Ratio (CAR)	19.35	22.68
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.11	2.10
3.	Non performing earning assets to total earning assets	2.10	2.10
4.	Allowance for impairment on financial assets to earning assets	4.03	4.32
5.	Gross NPL	3.15	3.23
6.	Net NPL	1.04	0.99
7.	Return on Asset (ROA) [1)]	3.30	3.29
8.	Return on Asset (ROA) [2)]	2.70	2.63
9.	Return on Equity (ROE) [3)]	22.59	21.09
10.	Return on Equity (ROE) [4)]	18.50	16.95
11.	Net Interest Margin (NIM)	6.40	6.58
12.	Operating Expenses to Operating Income	69.56	71.80
13.	Cost to Income Ratio (CIR)	35.49	38.52
14.	Loan to Deposit Ratio (LDR)	91.30	85.52
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	4.72	4.15
	b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3.	Net Open Position - Overall	4.87	1.07

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 Six-Month Period Ended June 30, 2026 and 2025

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2026	June 30, 2025 (Unaudited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Income received		
Interest and investment income	88,425,010	95,722,342
Sharia income	7,251,363	6,851,543
Revenue from gold sold	48,243,990	27,245,007
Insurance Services Income	2,898,597	4,488,953
Expenses paid		
Interest expense	(26,215,727)	(32,204,204)
Sharia expenses	(936,799)	(626,841)
Cost of revenue from gold sold	(46,137,541)	(26,385,092)
Insurance Services Expense	(2,847,438)	(6,060,148)
Recoveries of written-off assets	9,436,501	10,183,753
Other operating income	15,138,502	15,441,124
Other operating expenses	(43,411,183)	(43,023,617)
Other expense	(245,386)	(280,017)
Payment of corporate income tax	(8,033,868)	(6,480,756)
Cash Flows Before Changes in Operating Assets and Liabilities	**43,566,021**	**44,872,047**
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	(7,974,796)	(287,328)
Securities measured at fair value through profit or loss	(4,889,279)	1,738,248
Export bills and other receiveables	(63,157)	(17,774,589)
Securities purchased under agreement to resell	(6,666,459)	13,219,571
Loans	(138,820,169)	(80,051,328)
Sharia Loans	(5,860,204)	(5,000,465)
Finance Receivables	504,731	946,175
Other assets	33,909,671	14,380,836
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(17,724,403)	(8,389,300)
Deposits:		
Demand deposits	1,362,100	39,928,174
Savings deposits	31,514,110	12,036,041
Time deposits	80,961,837	64,705,658
Deposits from other banks and other financial institutions	416,416	(3,717,810)
Securities sold under agreements to repurchase	67,796,125	(4,032,689)
Other liabilities	(2,224,377)	3,776,360
Net Cash Provided by Operating Activities	**75,808,167**	**76,349,601**
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipments	66,879	19,245
Dividend income	234,967	159,610
Acquisition of premises and equipments	(2,046,831)	(4,585,479)
Increase in marketable securities classified as fair value through other comprehensive income and amortized cost	(6,706,711)	(7,840,824)
Net Cash Used In Activities	**(8,451,696)**	**(12,247,448)**

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

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2026	June 30, 2025 (Unaudited)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds of fund borrowings	62,561,305	27,689,093
Payment of fund borrowings	(12,956,260)	(22,319,386)
Treasury stock	(145,005)	(248,936)
Distribution of income for dividends	(52,248,379)	(51,734,508)
Proceeds from marketable securities issued	9,883,594	13,426,357
Payments of marketable securities matured	(8,670,902)	(5,507,831)
Net Cash Used in Financing Activities	**(1,575,647)**	**(38,695,211)**
NET INCREASE IN CASH AND CASH EQUIVALENTS	**65,780,824**	**25,406,942**
EFFECT OF EXCHANGE RATE CHANGES		
ON FOREIGN CURRENCIES	**(2,216)**	**(22,597)**
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	**197,014,323**	**230,712,725**
Cash and cash equivalents at the end of period consist of:		
Cash	24,743,629	26,438,079
Current accounts with Bank Indonesia	90,559,819	64,358,693
Current accounts with other banks	49,530,007	38,334,030
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	18,770,868	83,181,455
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	13,410,000	18,400,468
Total Cash and Cash Equivalents	**197,014,323**	**230,712,725**

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

(in million rupiah)

No.	DESCRIPTION	June 30, 2026					June 30, 2025 (Unaudited)				
		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	18,531	-	-	646,965	-	10,376	-	-	495,003	-
2.	Spot and derivative receivables/forward	-	-	-	17,311	-	-	-	-	24,607	-
3.	Securities	564,687	419,805	-	1,431,284	21,041	1,206,783	515	-	985,243	26
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	966,661	-	160	-	-	211,034	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	215,142	20,405	-	76,979	-	36,331	-	-	115,070	-
7.	Loans	21,200,813	24,345,661	30,347,929	13,395,212	39,426,816	17,231,737	26,222,619	28,798,901	11,576,771	34,403,212
8.	Investments in shares	-	-	-	74,671	-	-	-	-	68,417	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	817,191	1,559,123	-	828,947	882,365	1,048,649	1,298,085	-	718,198	467,254

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%
- 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): 52.656%
- President Director	:	Hery Gunardi	
- Vice President Director	:	Viviana Dyah Ayu R. K	
- Director	:	Ahmad Solichin Lutfiyanto	
- Director	:	Achmad Royadi	
- Director	:	Akhmad Purwakajaya	Jakarta, August 31, 2026
- Director	:	Alexander Dippo Paris Y. S.	Board of Directors
- Director	:	Farida Thamrin	PT Bank Rakyat Indonesia (Persero) Tbk
- Director	:	Riko Adythia	
- Director	:	Aquarius Rudianto	
- Director	:	Aris Hartanto	
- Director	:	Hakim Putratama	
- Director	:	Ety Yuniarti	
- Director	:	Saladin Dharma Nugraha Effendi	
			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 June 30, 2026 and for the six-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 Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in their report dated August 31, 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 9/SEOJK.03/2020 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 June 30, 2026, December 31, 2025 and June 30, 2025 were Rp17,880.00, Rp16,675.00, dan Rp16,235.00.,
4. The basic earnings per share is calculated by dividing the income for the six-month period ended June 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