

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

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		March 31, 2021 (Audited)	December 31, 2020 (Audited)	March 31, 2021 (Audited)	December 31, 2020 (Audited)
ASET					
1.	Cash	18,651,360	31,020,724	18,682,911	32,161,564
2.	Placements with Bank Indonesia	97,342,708	103,631,630	98,682,844	107,489,060
3.	Placements with other banks	21,087,361	20,571,430	21,334,838	19,715,298
4.	Spot and derivative/forward receivables	542,235	1,576,659	542,727	1,576,659
5.	Securities	297,419,998	292,596,227	313,159,230	319,503,378
6.	Securities sold under repurchase agreement (repo)	11,757,152	35,685,278	11,757,152	35,685,278
7.	Securities purchased with agreement to resell (reverse repo)	21,030,329	43,770,835	22,176,411	46,818,568
8.	Acceptances receivables	5,385,419	6,773,743	5,400,017	6,817,436
9.	Loans	896,526,155	880,685,363	914,200,583	899,468,813
10.	Sharia financing	-	-	-	37,466,184
11.	Finance lease receivables	-	-	3,532,676	3,406,164
12.	Investments in shares	13,221,441	12,566,424	5,303,449	1,489,800
13.	Other financial assets	11,919,482	8,716,714	14,324,157	11,331,090
14.	Impairment on financial assets -/-	-	-	-	-
	a. Securities	(1,665,894)	(1,666,546)	(1,688,122)	(1,675,131)
	b. Loans and sharia financing	(71,305,988)	(64,129,266)	(72,324,378)	(65,165,002)
	c. Others	(307,760)	(647,948)	(314,711)	(660,123)
15.	Intangible assets	-	-	806,416	820,910
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	44,924,053	44,189,284	46,643,444	46,837,964
	Accumulated depreciation on premises and equipment -/-	(14,169,884)	(13,659,238)	(14,751,483)	(14,652,804)
17.	Non-productive assets	-	-	-	-
	a. Abandoned property	15,323	19,528	15,323	19,528
	b. Foreclosed assets	58,946	58,922	66,855	66,831
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	-	52
18.	Other assets	21,948,797	20,025,244	23,501,635	23,283,111
	TOTAL ASET	1,374,381,233	1,421,785,007	1,411,051,974	1,511,804,628
LIABILITIES AND EQUITY					
	LIABILITAS				
1.	Demand deposits	172,519,939	183,002,153	174,329,968	193,077,994
2.	Savings deposits	442,093,213	459,148,270	443,867,205	475,848,207
3.	Time deposits	418,643,159	410,513,447	431,117,600	452,175,948
4.	Electronic money	280,384	325,101	280,384	325,101
5.	Liabilities to Bank Indonesia	88,592	90,318	88,592	90,318
6.	Liabilities to other banks	20,940,608	26,927,323	20,924,301	25,394,600
7.	Spot and derivative/forward payable	878,152	397,088	878,258	407,774
8.	Liabilities on securities sold under repurchase agreements	10,556,514	40,478,672	10,556,514	40,478,672
9.	Acceptances payable	5,385,419	6,773,743	5,400,017	6,817,436
10.	Securities issued	31,268,851	33,600,312	31,484,037	33,639,092
11.	Fund borrowings	33,753,407	34,648,797	35,608,965	37,418,723
12.	Deposit guarantee	15,537	15,509	15,586	16,582
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	50,079,769	31,505,172	61,736,261	46,202,805
	TOTAL LIABILITIES	1,186,503,544	1,227,425,905	1,216,287,688	1,311,893,252

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

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		March 31, 2021 (Audited)	December 31, 2020 (Audited)	March 31, 2021 (Audited)	December 31, 2020 (Audited)
	EQUITY				
15.	Share capital				
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)	(8,832,709)	(8,832,709)	(8,832,709)
	c. Treasury stock -/-	(1,644,317)	(1,649,076)	(1,644,317)	(1,649,076)
16.	Additional Paid-in Capital				
	a. Agio	4,062,330	3,493,008	4,062,330	3,493,008
	b. Disagio -/-	-	-	(81,195)	(81,195)
	c. Funds for paid up capital	-	-	-	-
	d. Others	1,597,220	1,284,641	3,370,697	1,301,699
17.	Other comprehensive				
	a. Gain	19,261,665	22,185,084	19,501,689	22,722,637
	b. Loss -/-	(493,105)	(1,500,579)	(518,594)	(1,548,964)
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	149,230,459	143,002,745	150,882,872	145,289,089
	b. Current year	6,673,461	18,353,303	6,860,082	18,660,393
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	187,877,689	194,359,102	191,623,540	197,377,567
20.	Minority interest	-	-	3,140,746	2,533,809
	TOTAL EQUITIES	187,877,689	194,359,102	194,764,286	199,911,376
	TOTAL LIABILITIES AND EQUITIES	1,374,381,233	1,421,785,007	1,411,051,974	1,511,804,628

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended March 31, 2021 and 2020

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2021 (Audited)	March 31, 2020 (Unaudited)	March 31, 2021 (Audited)	March 31, 2020 (Unaudited)
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	28,964,778	29,647,879	29,635,281	31,342,863
2.	Interest expenses	6,170,750	9,618,789	6,450,101	10,375,576
	Net Interest Income and Sharia Income (Expenses)	22,794,028	20,029,090	23,185,180	20,967,287
3.	Premium Income	-	-	1,695,569	1,516,078
4.	Expense Claims	-	-	1,230,064	957,273
	Net Premium Income (Claim Expenses)	-	-	465,505	558,805
	Net Interest and Sharia Income & (Expenses), and Net Premium Income (Claim Expense)	22,794,028	20,029,090	23,650,685	21,526,092
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(720,478)	259,826	(710,613)	175,271
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,033,289	578,131	1,079,094	635,574
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	997,728	(299,995)	999,621	(285,170)
5.	Gain (Loss) from investment in shares under equity method	89,808	(733)	89,808	(733)
6.	Gain (Loss) from foreign currencies translation	-	-	6,242	14,102
7.	Dividend income	-	-	10	-
8.	Comissions/provisions/fees and administrative	3,909,698	4,100,771	3,797,575	4,167,458
9.	Other income	2,826,992	3,108,834	2,923,713	3,116,769
10.	Impairment for financial assets	8,344,036	6,182,082	8,462,730	6,549,451
11.	Losses related to operational risk	58,740	158,090	58,740	158,090
12.	Salaries and employee benefits	7,493,960	6,672,109	7,663,337	7,061,704
13.	Promotion expenses	271,881	329,816	274,087	335,430
14.	Other expenses	5,999,784	4,169,549	6,404,173	5,101,683
	Other Operating Income (Expenses)	(14,031,364)	(9,764,812)	(14,677,617)	(11,383,087)
	PROFIT (LOSS) FROM OPERATIONS	8,762,664	10,264,278	8,973,068	10,143,005
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	13,991	1,925	14,927	2,129
2.	Other non operating income (expenses)	(18,149)	(7,627)	(17,706)	10,571
	PROFIT FROM NON OPERATING	(4,158)	(5,702)	(2,779)	12,700
	PROFIT CURRENT PERIOD BEFORE TAX	8,758,506	10,258,576	8,970,289	10,155,705
	Income tax expenses				
a.	Estimated current tax -/-	3,538,532	2,086,530	3,641,157	2,155,730
b.	Deffered tax income (expenses)	1,453,487	132,677	1,530,950	169,927
	PROFIT (LOSS) CURRENT PERIOD	6,673,461	8,304,723	6,860,082	8,169,902
	PROFIT (LOSS) MINORITY INTEREST				
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	-	-	(80,276)	-
b.	Remeasurement from actuarial benefit program	1,208,159	(946,381)	1,228,218	(915,295)
c.	Others	(205,387)	236,595	(209,800)	228,824
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	4,702	13,356	5,662	14,036
b.	Gain (Loss) from changes of financial assets on available for sale	(3,522,732)	(2,830,708)	(3,749,128)	(3,364,417)
c.	Others	599,313	707,677	624,812	841,104
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET	(1,915,945)	(2,819,461)	(2,180,512)	(3,195,748)
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	4,757,516	5,485,262	4,679,570	4,974,154
	Profit (loss) current period attributable to :				
	- Parent company	6,673,461	8,304,723	6,826,171	8,162,840
	- Non controlling interest			33,911	7,062
	TOTAL PROFIT (LOSS) CURRENT PERIOD	6,673,461	8,304,723	6,860,082	8,169,902
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	4,757,516	5,485,262	4,635,593	5,003,669
	- Non controlling interest			43,977	(29,515)
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	4,757,516	5,485,262	4,679,570	4,974,154
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	54	68	56	67

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2021 and Desember 31, 2020

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		March 31, 2021 (Audited)	December 31, 2020 (Audited)	March 31, 2021 (Audited)	December 31, 2020 (Audited)
I COMMITMENT RECEIVABLES					
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	13,340,802	6,906,159	13,354,069	6,906,159
3.	Others	-	-	-	-
II COMMITMENT PAYABLES					
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	1,078,204	942,689
b.	Uncommitted	141,339,925	123,615,550	141,339,925	123,615,550
2.	Outstanding irrevocable letters of credit	9,026,866	8,945,409	9,038,412	8,974,190
3.	Outstanding sales position on spot and derivative	61,449,219	59,142,047	61,462,678	59,142,047
4.	Others	-	-	-	618,452
III. CONTINGENT RECEIVABLES					
1.	Guarantees received	-	-	-	-
2.	Lainnya	-	-	-	-
IV. CONTINGENT PAYABLES					
1.	Guarantees issued	43,220,444	44,257,041	43,270,953	44,684,496
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2021
(Audited)

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	3,453,191	3,453,191	-	3,755	3,908
2	Forward	38,237,163	38,237,163	-	37,803	410,993
3	Option					
	a. Written	1,952,637	1,952,637	-	-	4,375
	b. Purchased	149,148	149,148	-	4,375	-
4	Future	-	-	-	-	-
5	Swap	28,453,179	28,453,179	-	261,531	214,029
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	13,494,772	13,494,772	-	172,942	207,707
6	Others	-	-	-	-	-
C. Others						
		4,415,180	4,415,180	-	61,829	37,140
TOTAL		90,155,270	90,155,270	-	542,235	878,152

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2021 dan 2020

(in million rupiah)

No.	POS - POS	INDIVIDUAL											
		March 31, 2021 (Audited)					March 31, 2020 (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	810,479	-	-	-	-	810,479	4,397,583	-	-	-	-	4,397,583
b.	Foreign currencies	19,478,007	-	-	-	-	19,478,007	22,336,916	-	-	-	-	22,336,916
2.	Spot and derivative receivables/forward												
a.	Rupiah	333,855	-	-	-	-	333,855	436,054	-	-	-	-	436,054
b.	Foreign currencies	208,380	-	-	-	-	208,380	204,129	-	-	-	-	204,129
3.	Securities												
a.	Rupiah	184,014,300	23,787	-	654	-	184,038,741	114,321,699	-	-	-	-	114,321,699
b.	Foreign currencies	112,973,645	384,113	-	-	23,499	113,381,257	76,397,935	-	-	-	-	76,397,935
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	7,882,887	-	-	-	-	7,882,887	18,916,774	-	-	-	-	18,916,774
b.	Foreign currencies	3,874,265	-	-	-	-	3,874,265	1,472,617	-	-	-	-	1,472,617
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	21,030,329	-	-	-	-	21,030,329	24,003,118	-	-	-	-	24,003,118
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,369,303	16,116	-	-	-	5,385,419	9,044,349	-	-	-	-	9,044,349
7.	Loans												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	442,992,768	25,550,710	1,871,859	2,716,033	7,526,455	480,657,825	378,353,250	35,182,507	2,546,805	3,511,941	5,920,208	425,514,711
ii.	Foreign currencies	1,670,470	32,490	-	-	12,649	1,715,609	2,476,856	21,548	9,093	-	-	2,507,497
b.	Non UMKM												
i.	Rupiah	314,755,084	10,630,519	458,891	1,700,532	7,583,005	335,128,031	341,217,111	14,553,398	2,027,768	960,394	4,303,799	363,062,470
ii.	Foreign currencies	68,430,865	4,292,516	1,209	1,309,439	4,806,043	78,840,072	82,485,212	5,008,287	126,895	721	5,476,608	93,097,723
c.	Restructured loans												
i.	Rupiah	184,070,866	23,806,809	1,790,287	3,408,674	8,468,612	221,545,248	34,571,309	14,827,936	2,589,284	1,391,346	3,365,531	56,745,406
ii.	Foreign currencies	6,025,317	2,652,411	-	1,308,474	4,467,457	14,453,659	109,013	1,663,798	125,714	-	4,590,147	6,488,672
8.	Investments in shares	13,221,441	-	-	-	-	13,221,441	12,368,609	-	-	-	-	12,368,609
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	121,517,193	1,364,898	11,066	10,184	12,842	122,916,183	120,266,487	1,133,226	259,759	6,797	-	121,666,269
b.	Foreign currencies	68,701,363	1,193,688	386	770,189	5,426	70,671,052	77,076,465	781	109	298	597	77,078,250
III	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral:						-						-
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						58,946						60,963

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2021 dan 2020

(In million rupiah)

No.	DESCRIPTION	March 31, 2021 (Diaudit)					March 31, 2020 (Tidak diaudit)				
		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets		Allowance for Impairment			Calculate Allowance for Possible Losses on Earning Assets	
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific
1.	Placements with other banks	66,738	-	-	210,874	-	299	-	-	271,749	-
2.	Spot and derivative receivables/forward	-	-	-	5,422	-	-	-	-	6,402	-
3.	Securities	1,270,091	372,231	23,573	371,568	44,221	3,000,224	-	-	340,667	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	117,572	-	-	-	-	203,894	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	120,786	120,237	-	53,693	806	68,204	-	-	90,443	-
7.	Loans and financing provided	23,522,485	27,516,404	20,267,099	8,280,338	25,166,260	19,456,813	16,802,294	19,373,149	8,046,191	21,382,014
8.	Investments in shares	-	-	-	40,919	-	-	-	-	4,529	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,474,901	3,381,984	16,739	512,508	538,102	689,480	14,087	71,341	581,450	-

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2021 dan 2020

(in million rupiah)

COMPONENTS OF CAPITAL	March 31, 2021		March 31, 2020	
	(Audited)		(Unaudited)	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	167,633,367	174,013,146	153,693,571	163,809,667
1 CET 1	167,633,367	174,013,146	153,693,571	163,809,667
1.1 Paid-in Capital (net of Treasury Stock)	6,886,491	6,886,491	6,905,989	6,905,989
1.2 Disclosed Reserves	179,787,855	180,066,787	168,993,993	169,759,522
1.2.1 Additional Factor	179,887,069	180,209,820	170,434,152	171,456,221
1.2.1.1 Other comprehensive income	19,261,666	19,327,126	16,864,083	16,864,083
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	2,397,583	2,407,174	-	-
1.2.1.1.3 Surplus of fixed assets revaluation	16,864,083	16,919,952	16,864,083	16,864,083
1.2.1.2 Other disclosed reserves	160,625,403	160,882,694	153,570,069	154,592,138
1.2.1.2.1 Agio	1,698,812	1,698,812	1,129,491	1,129,491
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	149,230,445	149,448,645	141,113,170	142,039,701
1.2.1.2.4 Current year profit	6,673,461	6,712,552	8,304,723	8,395,922
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	4,339
1.2.2 Deduction Factor	99,214	143,033	1,440,159	1,696,699
1.2.2.1 Other comprehensive income	49,808	49,808	1,397,862	1,481,750
1.2.2.1.1 Negative differences arising from translation of financial statement	49,808	49,808	1,512	1,512
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-	-	1,396,350	1,480,238
1.2.2.2 Other disclosed reserves	49,406	93,225	42,297	214,949
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	-	23,186	-	156,405
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	49,406	57,695	42,297	46,200
1.2.2.2.7 Others	-	12,344	-	12,344
1.3 Non Controlling Interest	-	555,946	-	1,949,728
1.4 Deduction Factor of CET 1	19,040,979	13,496,078	22,206,411	14,805,572
1.4.1 Deffered tax calculation	9,452,515	9,563,104	9,839,448	10,105,714
1.4.2 Goodwill	-	806,416	-	727,880
1.4.3 Other intangible assets	-	-	-	5,676
1.4.4 Investments in share	9,588,464	3,126,558	12,366,963	3,966,302
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 March 31, 2021 dan 2020

(in million rupiah)

COMPONENTS OF CAPITAL	March 31, 2021 (Audited)		March 31, 2020 (Unaudited)	
	Individual	Consolidated	Individual	Consolidated
	II SUPPLEMENTAL CAPITAL (TIER 2)	9,195,150	9,364,692	9,136,686
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	225,000	225,000	325,000	1,125,000
2 Agio/Disagio	-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	8,970,150	9,174,514	8,811,686	9,311,881
4 Deduction supplemental capital	-	34,822	-	35,768
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	34,822	-	35,768
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
TOTAL CORE AND SUPPLEMENTAL CAPITAL	176,828,517	183,377,838	162,830,257	174,210,780

	March 31, 2021		March 31, 2020		KPMR RATIO	March 31, 2021		March 31, 2020	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS									
CREDIT RISK - WEIGHTED ASSETS	716,989,264	732,995,756	704,201,258	744,216,836	CET 1 Rasio (%)	18.39%	18.73%	17.20%	17.45%
MARKET RISK - WEIGHTED ASSETS	3,323,568	3,387,461	6,641,583	6,701,570	Tier 1 Rasio (%)	18.39%	18.73%	17.20%	17.45%
OPERATIONAL RISK - WEIGHTED ASSETS	191,178,694	192,554,240	182,571,933	187,566,487	Tier 2 Rasio (%)	1.01%	1.01%	1.03%	1.11%
TOTAL RISK WEIGHTED ASSETS	911,491,526	928,937,457	893,414,774	938,484,893	KPMR Rasio (%)	19.40%	19.74%	18.23%	18.56%
CAR BASED ON RISK PROFILE (%)	9.56%	9.57%	9.49%	9.51%	CET 1 for BUFFER (%)	9.84%	10.17%	8.74%	9.05%
CAPITAL ALLOCATION FOR CAR BASED					PERCENTAGE OF BUFFER MANDATORY FILLED BY	2.500%	2.500%	5.000%	5.000%
From CET 1 (%)	8.55%	8.56%	8.46%	8.40%	Capital conservation buffer (%) *)	0.000%	0.000%	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 (%)	1.01%	1.01%	1.03%	1.11%	Capital Surcharge for Systemic Bank (%)	2.500%	2.500%	2.500%	2.500%

*) In accordance with OJK's Letter No. S-11/D.03/2020 on 27th May 2020 on "Relaxation Policy to Support the National Economy Restoration in the Banking Sector", the requirement to fulfill the Capital Conservation Buffer in the capital component of 2,5% of the Risk Weighted Assets for banks in BOOK category 3 and 4 is negated until 31st March 2021.

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2021 dan 2020

Rasio		(in %)	
		March 31, 2021 (Audited)	March 31, 2020 (Unaudited)
Rasio Kinerja			
1.	Capital Adequacy Ratio (CAR)	19.40	18.23
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	1.98	1.84
3.	Non performing earning assets to total earning assets	1.97	2.13
4.	Allowance for impairment on financial assets to earning assets	6.17	5.09
5.	Gross NPL	3.12	2.81
6.	Net NPL	0.86	0.63
7.	Return on Asset (ROA)	2.65	3.19
8.	Return on Equity (ROE)	15.47	20.39
9.	Net Interest Margin (NIM)	7.00	6.66
10.	Operating Expenses to Operating Income	76.83	72.97
11.	Cost to Income Ratio (CIR)	41.71	41.50
12.	Loan to Deposit Ratio (LDR)	86.77	90.39
Kepatuhan (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	2.50
	- Average	3.03	3.07
	b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3.	Net Open Position - Overall	0.80	2.05

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended March 31, 2021 and 2020

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2021 (Audited)	March 31, 2020 (Unaudited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	26,398,945	29,064,010
Sharia income	-	961,320
Premium Income	1,695,569	1,516,078
Expenses paid		
Interest expense	(6,737,186)	(10,356,102)
Sharia expenses	-	(344,600)
Expense claim	(1,230,064)	(957,273)
Recoveries of written off loans	1,795,245	1,637,278
Other operating income	8,075,842	5,646,308
Other operating expenses	(13,400,335)	(11,163,148)
Non-operating income - net	(14,573)	26,171
Payment of income tax and tax bill	(1,128,455)	(1,661,969)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	15,454,988	14,368,073
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(39,524)	934,149
Securities and Government Recapitalization Bonds at fair value through profit or loss	9,612,526	(5,209,656)
Export bills	(406,623)	(4,443,287)
Securities purchased under resale agreements	24,642,157	2,433,828
Loans	(14,730,970)	(26,268,235)
Sharia receivables and financing	38,915,673	(3,219,072)
Finance Lease Receivables	(139,281)	80,362
Other assets	(3,448,749)	(3,461,409)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(1,169,254)	(129,876)
Deposits:		
Demand deposits	(10,821,261)	1,101,501
Wadiah demand deposits	(6,303,202)	1,009,490
Savings deposits	(16,586,383)	(16,940,357)
Wadiah savings deposits	(9,247,604)	86,255
Time deposits	4,718,050	24,592,513
Deposits from other banks and financial institutions	(3,711,694)	(3,069,300)
Securities sold under agreements to repurchase	(29,922,158)	(30,341,515)
Other liabilities	2,464,835	4,322,086
Syirkha Fund Temporer	(33,546,976)	(2,049,577)
Net cash obtained from (used from) operating activities	(34,265,450)	(46,204,027)
CASH FLOWS FROM INVESTING ACTIVITIES		
Decrease in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds		
Proceeds from sale of fixed assets	14,404	2,566
Decrease in shares investment	(180,467)	(129,116)
Dividend receipts	-	-
Acquisition of fixed assets	(895,676)	(1,383,175)
Increase in marketable securities and Government Recapitalization Bonds classified as fair value through other comprehensive income and amortized cost	17,314,822	(1,316,891)
Net cash (used for) obtained from investing activities	16,253,083	(2,826,616)

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the Period Ended March 31, 2021 and 2020

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2021 (Audited)	March 31, 2020 (Unaudited)
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (payment) of fund borrowings	(927,142)	(10,135,171)
Increase Stock capital	-	-
Appropriation for dividends	-	(20,623,565)
Acceptance of loans and subordinated securities	-	-
Acceptance of securities issued	-	-
Payments of securities issued	(2,823,500)	-
Net cash used for financing activities	(3,750,642)	(30,758,736)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(21,763,009)	(79,789,379)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINA	432,999	1,534,782
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	167,253,135	236,906,426
CASH AND CASH EQUIVALENTS AT END OF YEAR	145,923,125	158,651,829
Cash and cash equivalents at end of year consist of:		
Cash	18,682,911	20,887,985
Current accounts with Bank Indonesia	36,409,115	59,718,025
Current accounts with other banks	13,205,459	13,832,037
Placements with other banks - maturing within three months or less since the acquisition date	67,580,978	53,693,363
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	10,044,662	10,520,419
Total Cash and Cash Equivalents	145,923,125	158,651,829

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Kartika Wirjoatmodjo - Vice President Commissioner/ (Concurrently Independent Commissioner) : Ari Kuncoro - Independent Commissioner : Zulnahr Usman - Independent Commissioner : Dwi Ria Latifa - Independent Commissioner : Rofikoh Rokhim - Independent Commissioner : Hendrikus Ivo - Independent Commissioner : R. Widyo Pramono - Commissioner : Nicolaus Teguh Budi Harjanto - Commissioner : Hadiyanto - Commissioner : Rabin Indrajad Hattari	Ultimate shareholder : <i>Ultimate shareholder :</i> - Negara Republik Indonesia : 56,75% Non ultimate shareholder through capital market (≥ 5%) : - Tidak ada Non ultimate shareholder not through capital market (≥ 5%) : - Tidak ada
DIREKSI - President Director : Sunarso - Vice President Director : Catur Budi Harto - Director : Amam Sukriyanto *) - Director : Supari - Director : Handayani - Director : Arga Mahanana Nugraha *) - Director : Viviana Dyah Ayu R. K. *) - Director : Indra Utoyo - Director : Agus Noorsanto - Director : Agus Winardono *) - Director : Agus Sudiarto - Compliance Director : Ahmad Solichin Lutfiyanto	Jakarta, May 25, 2021 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk Sunarso Direktur Utama
	Viviana Dyah Ayu R. K. Direktur

*) Approved in assessment of fit & proper test by Financial Services Authority as effective bri director starting on April 14, 2021.

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 March 31, 2021 and for the nine months period ended on that date, which were prepared by the Bank's management in accordance with Financial Accounting Standards in Indonesia, which have been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja ("PSS"), a member firm of Ernst & Young Global Limited, with the partner in charge is Christophorus Alvin Kossim, based on the Audit Standard, determined by the Indonesian Institute of Certified Public Accountants, with a fair audit opinion in all material respects, the interim consolidated financial position of PT Bank Rakyat Indonesia (Persero) Tbk and its subsidiaries as of March 31, 2021, and the interim consolidated financial performance and cash flows for the nine months period ended on that date, in accordance with Financial Accounting Standards in Indonesia, as stated in their report dated May 25, 2021 which are not included in this publication. Because the above consolidated financial information is taken from the consolidated financial statements, it is therefore not a complete presentation of the consolidated financial statements.
- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - The published financial reports above are presented to comply with Financial Services Authority Regulation (POJK) Number 37/POJK.03/2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter Number 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.
 - The Regulation No. X.K.2, Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-346/BL/2011 July 5, 2011 on "The Obligation of Periodic Financial Reporting of the Issuer or Public Company".
 - The Regulation No. VIII.G.7 Chairman of the Capital Market Supervisory Agency (Bapepam) 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 March 31, 2021, December 31, 2020 and March 31, 2020 are respective Rp14.525,00, Rp14.050,00 dan Rp16.310,00.
- The net income per share is calculated by dividing the net income attributable to owners of Parent Entity by the weighted average number of the issued shares and fully paid during the year.