

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2022	December 31, 2021 (Audited)	March 31, 2022	December 31, 2021 (Audited)
ASSETS					
1.	Cash	18,091,370	26,190,241	18,255,919	26,299,973
2.	Placements with Bank Indonesia	98,738,595	103,217,547	99,475,458	105,149,775
3.	Placements with other banks	22,925,179	19,549,709	26,870,479	24,300,690
4.	Spot and derivative/forward receivables	701,959	730,083	702,133	730,083
5.	Securities	347,000,243	351,582,152	365,130,823	369,630,845
6.	Securities sold under repurchase agreement (repo)	15,310,221	32,082,028	15,310,221	32,082,028
7.	Securities purchased with agreement to resell (reverse repo)	15,264,824	54,265,120	15,264,824	54,915,498
8.	Acceptances receivables	8,555,738	9,461,677	8,622,376	9,554,238
9.	Loans	974,801,659	943,702,693	1,024,346,034	994,416,523
10.	Sharia financing	-	-	8,075,155	7,748,594
11.	Finance lease receivables	-	-	40,174,440	37,706,653
12.	Investments in shares	46,369,351	46,050,734	6,295,707	6,071,727
13.	Other financial assets	17,678,473	9,677,838	22,930,763	14,824,981
14.	Impairment on financial assets -/-				
a.	Securities	(1,652,114)	(1,438,644)	(1,656,428)	(1,453,469)
b.	Loans and sharia financing	(84,729,866)	(80,911,213)	(88,500,661)	(84,833,734)
c.	Others	(455,389)	(518,381)	(460,537)	(524,847)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	47,962,424	47,245,040	65,929,130	65,038,484
	Accumulated depreciation on premises and equipment -/-	(13,797,733)	(13,336,745)	(17,635,530)	(17,068,297)
17.	Non-productive assets				
a.	Abandoned property	16,553	16,553	16,553	16,553
b.	Foreclosed assets	63,272	63,922	67,703	69,612
c.	Suspense account	-	-	-	-
d.	Inter office assets	123,328	-	123,328	-
18.	Other assets	27,888,051	25,130,681	40,134,936	32,615,408
	TOTAL ASSETS	1,540,856,138	1,572,761,035	1,650,279,242	1,678,097,734
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	227,276,110	219,397,152	227,550,547	220,590,197
2.	Savings deposits	485,910,992	494,575,745	489,257,750	497,676,739
3.	Time deposits	405,517,618	413,875,819	409,687,050	420,476,279
4.	Electronic money	334,360	325,513	334,360	325,513
5.	Liabilities to Bank Indonesia	97,689	96,996	97,689	96,996
6.	Liabilities to other banks	7,750,852	13,125,761	7,783,957	13,329,434
7.	Spot and derivative/forward payable	312,564	198,369	312,564	199,695
8.	Liabilities on securities sold under repurchase agreements	13,773,371	29,408,508	13,773,371	29,408,508
9.	Acceptances payable	8,555,738	9,461,677	8,622,376	9,554,238
10.	Securities issued	30,253,396	30,131,995	54,693,868	55,306,697
11.	Fund borrowings	25,261,542	30,522,130	64,803,335	68,944,325
12.	Deposit guarantee	15,871	15,791	15,921	15,841
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	67,251,591	45,207,950	97,360,100	70,386,468
	TOTAL LIABILITIES	1,272,311,694	1,286,343,406	1,374,292,888	1,386,310,930

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2022	December 31, 2021 (Audited)	March 31, 2022	December 31, 2021 (Audited)
	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 -/-	(45,997)	(45,997)	(45,997)	(45,997)
16.	Additional Paid-in Capital				
	a. Agio	76,324,093	76,324,093	76,242,898	76,242,898
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	226,563	226,563	2,123,233	1,988,101
17.	Other comprehensive				
	a. Gain	16,864,083	19,266,484	16,693,077	19,069,591
	b. Loss -/-	(1,366,905)	(1,400,069)	(1,153,883)	(1,106,608)
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	155,039,317	149,230,459	155,647,545	150,919,771
	b. Current year	10,902,655	32,215,461	12,167,224	31,066,592
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	268,544,444	286,417,629	272,274,732	288,734,983
20.	Minority interest	-	-	3,711,622	3,051,821
	TOTAL EQUITIES	268,544,444	286,417,629	275,986,354	291,786,804
	TOTAL LIABILITIES AND EQUITIES	1,540,856,138	1,572,761,035	1,650,279,242	1,678,097,734

**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended March 31, 2022 and 2021**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2022	March 31, 2021 (Audited)	March 31, 2022	March 31, 2021 (Restated)
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	30,215,564	28,964,778	36,731,552	34,688,053
2.	Interest expenses	5,126,660	6,170,750	6,324,590	7,566,964
	Net Interest Income (Expenses)	25,088,904	22,794,028	30,406,962	27,121,089
3.	Premium Income	-	-	2,761,406	1,694,995
4.	Expense Claims	-	-	2,482,946	1,230,064
	Net Premium Income (Claim Expenses)	-	-	278,460	464,931
	Net Interest and Net Premium Income (Claim Expenses)	25,088,904	22,794,028	30,685,422	27,586,020
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	201,910	(720,478)	270,110	(698,749)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	432,764	1,033,289	456,042	1,082,923
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	283,800	997,728	284,003	999,644
5.	Gain (Loss) from investment in shares under equity method	106,617	89,808	117,551	99,790
6.	Gain (Loss) from foreign currencies translation	-	-	208	6,242
7.	Dividend income	-	-	-	10
8.	Comissions/provisions/fees and administrative	4,271,341	3,909,698	4,557,493	4,066,511
9.	Other income	2,530,920	2,826,992	4,788,582	4,759,400
10.	Impairment for financial assets	7,119,444	8,344,036	7,922,743	8,824,734
11.	Losses related to operational risk	170,841	58,740	170,841	58,740
12.	Salaries and employee benefits	7,178,645	7,493,960	9,570,803	9,409,419
13.	Promotion expenses	308,863	271,881	325,087	286,649
14.	Other expenses	4,531,440	5,999,784	7,846,065	9,224,253
	Other Operating Income (Expenses)	(11,481,881)	(14,031,364)	(15,361,550)	(17,488,024)
	PROFIT (LOSS) FROM OPERATIONS	13,607,023	8,762,664	15,323,872	10,097,996
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	42,085	13,991	43,541	14,987
2.	Other non operating income (expenses)	(18,256)	(18,149)	(7,530)	50,456
	PROFIT FROM NON OPERATING	23,829	(4,158)	36,011	65,443
	PROFIT CURRENT PERIOD BEFORE TAX	13,630,852	8,758,506	15,359,883	10,163,439
	Income tax expenses				
a.	Estimated current tax -/-	2,838,558	3,538,532	3,363,547	4,066,263
b.	Deferred tax income (expenses)	110,361	1,453,487	223,285	1,654,725
	INCOME BEFORE NET MINORITY INTEREST IN NET EARNING/(LOSSES) OF SUBSIDIARIES AND PRO FORMA NET LOSS ARISING FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	10,902,655	6,673,461	12,219,621	7,751,901
	NET INCOME FROM PRO FORMA FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	-	-	-	(891,819)
	PROFIT (LOSS) CURRENT PERIOD	10,902,655	6,673,461	12,219,621	6,860,082
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	-	-	-	452,909
b.	Remeasurement from actuarial benefit program	651,384	1,208,159	684,174	1,500,477
c.	Others	(123,763)	(205,387)	(130,978)	(269,697)
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	(8,647)	4,702	(8,011)	5,662
b.	Gain (Loss) from changes of financial assets on available for sale	(3,539,743)	(3,522,732)	(3,660,185)	(3,749,128)
c.	Others	651,532	599,313	662,871	624,812
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET	(2,369,237)	(1,915,945)	(2,452,129)	(1,434,965)
	COMPREHENSIVE INCOME BEFORE NET MINORITY INTEREST IN NET EARNING/(LOSSES) OF SUBSIDIARIES AND PRO FORMA NET LOSS ARISING FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	8,533,418	4,757,516	9,767,492	6,316,936
	COMPREHENSIVE INCOME FROM PRO FORMA FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	-	-	-	(1,637,366)
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	8,533,418	4,757,516	9,767,492	4,679,570

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended March 31, 2022 and 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2022	March 31, 2021 (Audited)	March 31, 2022	March 31, 2021 (Restated)
	Profit (loss) current period attributable to :				
	- Parent company	10,902,655	6,673,461	12,167,224	6,826,171
	- Non controlling interest			52,397	33,911
	TOTAL PROFIT (LOSS) CURRENT PERIOD	10,902,655	6,673,461	12,219,621	6,860,082
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	8,533,418	4,757,516	9,743,433	4,635,593
	- Non controlling interest			24,059	43,977
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	8,533,418	4,757,516	9,767,492	4,679,570
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	72	54	80	56

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2022 and December 31, 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2022	December 31, 2021 (Audited)	March 31, 2022	December 31, 2021 (Audited)
I	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	11,996,898	17,676,233	11,996,898	17,676,233
3.	Others	-	-	-	-
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	850,520	586,848
b.	Uncommitted	126,900,434	139,655,458	126,900,434	139,655,458
2.	Outstanding irrevocable letters of credit	9,859,842	9,685,749	9,868,124	9,687,797
3.	Outstanding sales position on spot and derivative	62,401,387	81,246,685	62,401,387	81,246,685
4.	Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Lainnya	-	-	-	-
IV.	CONTINGENT PAYABLES				
1.	Guarantees issued	46,104,289	51,846,115	46,108,552	51,852,611
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2022

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	1,352,733	1,352,733	-	1,060	845
2	Forward	35,175,078	35,175,078	-	130,064	17,862
3	Option					
	a. Written	1,419,609	1,419,609	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	30,111,748	30,111,748	-	191,383	29,178
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	12,111,928	12,111,928	-	275,874	262,962
6	Others	-	-	-	-	-
C. Others						
		4,284,350	4,284,350	-	103,578	1,717
TOTAL		84,455,446	84,455,446	-	701,959	312,564

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2022 dan 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL												
		March 31, 2022						March 31, 2021 (Audited)						
		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	1,375,859	-	-	-	-	1,375,859	810,479	-	-	-	-	810,479	
b.	Foreign currencies	21,549,320	-	-	-	-	21,549,320	19,478,007	-	-	-	-	19,478,007	
2.	Spot and derivative receivables/forward													
a.	Rupiah	530,350	-	-	-	-	530,350	333,855	-	-	-	-	333,855	
b.	Foreign currencies	171,609	-	-	-	-	171,609	208,380	-	-	-	-	208,380	
3.	Securities													
a.	Rupiah	228,430,772	-	-	13,126	-	228,443,898	184,014,300	23,787	-	654	-	184,038,741	
b.	Foreign currencies	118,444,837	-	-	111,508	-	118,556,345	112,973,645	384,113	-	-	23,499	113,381,257	
4.	Securities sold with agreement to repurchase (Repo)													
a.	Rupiah	4,930,770	-	-	-	-	4,930,770	7,882,887	-	-	-	-	7,882,887	
b.	Foreign currencies	10,379,451	-	-	-	-	10,379,451	3,874,265	-	-	-	-	3,874,265	
5.	Securities purchased with agreement to resell (Reverse Repo)													
a.	Rupiah	15,264,824	-	-	-	-	15,264,824	21,030,329	-	-	-	-	21,030,329	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptances receivables	8,176,740	-	-	378,998	-	8,555,738	5,369,303	16,116	-	-	-	5,385,419	
7.	Loans													
a.	Micro, Small and Medium loans (UMKM)													
i.	Rupiah	509,861,408	29,167,280	2,029,308	3,737,440	10,846,486	555,641,922	442,992,768	25,550,710	1,871,859	2,716,033	7,526,455	480,657,825	
ii.	Foreign currencies	1,456,315	12,841	7,488	-	11,445	1,488,089	1,670,470	32,490	-	-	12,649	1,715,609	
b.	Non UMKM													
i.	Rupiah	308,378,808	13,222,093	322,321	2,038,826	6,638,973	330,601,021	314,755,084	10,630,519	458,891	1,700,532	7,583,005	335,128,031	
ii.	Foreign currencies	76,299,391	5,471,219	222	305,635	4,799,490	86,875,957	68,430,865	4,292,516	1,209	1,309,439	4,806,043	78,840,072	
c.	Restructured loans													
i.	Rupiah	135,562,810	26,131,070	1,572,175	4,138,246	9,197,596	176,601,897	184,070,866	23,806,809	1,790,287	3,408,674	8,468,612	221,545,248	
ii.	Foreign currencies	5,907,766	5,242,777	7,488	303,994	4,654,024	16,116,049	6,025,317	2,652,411	-	1,308,474	4,467,457	14,453,659	
8.	Investments in shares	46,369,351	-	-	-	-	46,369,351	13,221,441	-	-	-	-	13,221,441	
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies													
a.	Rupiah	105,826,911	4,269,971	34,358	65,701	818,415	111,015,356	121,517,193	1,364,898	11,066	10,184	12,842	122,916,183	
b.	Foreign currencies	71,614,135	220,792	94	525	13,663	71,849,209	68,701,363	1,193,688	386	770,189	5,426	70,671,052	
III	OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral:													
a.	To Bank Indonesia							-						-
b.	To others							-						-
2.	Repossessed assets							63,272						58,946

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2022 dan 2021

(in million rupiah)

COMPONENTS OF CAPITAL	March 31, 2022		March 31, 2021	
	Individual	Consolidated	Individual (Audited)	Consolidated (Restated)
I CORE CAPITAL (TIER 1)	212,727,582	248,251,813	167,633,367	173,950,528
1 CET 1	212,727,582	248,251,813	167,633,367	173,950,528
1.1 Paid-in Capital (net of Treasury Stock)	7,531,953	7,531,953	6,886,491	6,886,491
1.2 Disclosed Reserves *)	261,489,788	260,799,824	179,787,855	181,545,445
1.2.1 Additional Factor	262,152,833	262,294,387	179,887,069	182,758,038
1.2.1.1 Other comprehensive income	16,864,083	16,907,215	19,261,666	19,319,207
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	2,399,255
1.2.1.1.3 Surplus of fixed assets revaluation	16,864,083	16,907,215	16,864,083	16,919,952
1.2.1.2 Other disclosed reserves	245,288,750	245,387,172	160,625,403	163,438,831
1.2.1.2.1 Agio	76,324,093	76,242,898	1,698,812	3,981,135
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	155,039,317	154,069,607	149,230,445	149,524,104
1.2.1.2.4 Current year profit	10,902,655	12,009,140	6,673,461	6,860,082
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	42,842	-	50,825
1.2.2 Deduction Factor	663,045	1,494,563	99,214	1,212,593
1.2.2.1 Other comprehensive income	610,978	607,678	49,808	49,087
1.2.2.1.1 Negative differences arising from translation of financial statement	125,169	123,987	49,808	49,087
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	485,809	483,691	-	-
1.2.2.2 Other disclosed reserves	52,067	886,885	49,406	1,163,506
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	-	-	-	10,572
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	52,067	58,111	49,406	57,695
1.2.2.2.7 Others	-	828,774	-	1,095,239
1.3 Non Controlling Interest	-	459,301	-	621,094
1.4 Deduction Factor of CET 1 *)	56,294,159	20,539,265	19,040,979	15,102,502
1.4.1 Deffered tax calculation	14,162,524	16,675,377	9,452,515	11,244,509
1.4.2 Goodwill	-	806,416	-	806,416
1.4.3 Other intangible assets	-	-	-	-
1.4.4 Investments in share	42,131,635	3,057,472	9,588,464	3,051,577
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, 2022 dan 2021

(in million rupiah)

COMPONENTS OF CAPITAL	March 31, 2022		March 31, 2021	
	Individual	Consolidated	Individual (Audited)	Consolidated (Restated)
II SUPPLEMENTAL CAPITAL (TIER 2)	9,904,496	10,509,982	9,195,150	9,352,625
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	125,000	125,000	225,000	225,000
2 Agio/Disagio	-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	9,779,496	10,418,772	8,970,150	9,162,447
4 Deduction supplemental capital *)	-	33,790	-	34,822
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	33,790	-	34,822
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
TOTAL CAPITAL	222,632,078	258,761,795	176,828,517	183,303,153

	March 31, 2022		March 31, 2021			March 31, 2022		March 31, 2021	
	Individual	Consolidated	Individual (Audited)	Consolidated (Restated)		Individual	Consolidated	Individual (Audited)	Consolidated (Restated)
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	781,423,570	832,567,264	716,989,264	769,173,152	CET 1 Rasio (%)	21.39%	23.61%	18.39%	17.89%
MARKET RISK - WEIGHTED ASSETS	3,070,036	4,048,366	3,323,568	3,803,022	Tier 1 Rasio (%)	21.39%	23.61%	18.39%	17.89%
OPERATIONAL RISK - WEIGHTED ASSE	209,879,369	214,875,481	191,178,694	199,281,257	Tier 2 Rasio (%)	1.00%	1.00%	1.01%	0.96%
TOTAL RISK WEIGHTED ASSETS	994,372,975	1,051,491,111	911,491,526	972,257,431	KPMM Rasio (%)	22.39%	24.61%	19.40%	18.85%
CAR BASED ON RISK PROFILE (%)	9.51%	9.52%	9.56%	9.57%	CET 1 for BUFFER (%)	12.88%	15.09%	9.84%	9.28%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)	2.500%	2.500%	2.500%	2.500%
From CET 1 (%)	8.51%	8.52%	8.55%	8.61%	Capital conservation buffer (%)	0.000%	0.000%	0.000%	0.000%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	1.00%	1.00%	1.01%	0.96%	Capital Surcharge for Systemic Bank (%)	2.500%	2.500%	2.500%	2.500%

*) In accordance with OJK's Regulation No. 48/POJK.03/2020 on 3rd December 2020 on regarding "Amandments in OJK'S Regulation No. 11/POJK.03/2020 on National Economic Stimulus as Countercyclical Policy Due to the Effect of the Coronavirus Disease 2019", 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 postponed until 31st March 2022.

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2022 dan 2021

(in %)

Ratio	March 31, 2022	March 31, 2021 (Audited)
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	22.39	19.40
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	1.99	1.98
3. Non performing earning assets to total earning assets	1.98	1.97
4. Allowance for impairment on financial assets to earning assets	6.53	6.17
5. Gross <i>NPL</i>	3.15	3.12
6. Net <i>NPL</i>	0.77	0.86
7. Return on Asset (ROA)	3.56	2.65
8. Return on Equity (ROE)	19.11	15.47
9. Net Interest Margin (NIM)	6.85	7.00
10. Operating Expenses to Operating Income	64.26	76.83
11. Cost to Income Ratio (CIR)	38.37	41.71
12. Loan to Deposit Ratio (LDR)	87.14	86.77
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	4.19	3.03
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	0.45	0.80

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended March 31, 2022 and 2021

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2022	March 31, 2021 (Restated)
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	34,166,816	30,988,464
Sharia income	564,533	592,161
Premium Income	2,761,406	1,694,995
Expenses paid		
Interest expense	(6,217,163)	(7,399,930)
Sharia expenses	(271,814)	(125,036)
Expense claim	(2,482,946)	(1,230,064)
Recoveries of written off loans	2,362,986	1,804,445
Other operating income	8,961,781	9,935,037
Other operating expenses	(20,994,744)	(18,823,976)
Non-operating income - net	(3,010)	53,649
Payment of income tax and tax bill	(2,086,608)	(2,908,262)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	16,761,237	14,581,483
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	1,703,911	1,498,542
Securities measured at fair value through profit or loss	(890,020)	9,935,832
Export bills	(6,427,064)	(406,623)
Securities purchased under resale agreements	39,650,674	24,642,157
Loans	(31,964,426)	(17,118,240)
Sharia receivables and financing	(306,942)	38,385,521
Finance Lease Receivables	(2,823,095)	(4,341,774)
Other assets	(43,781,478)	(12,239,880)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	16,157,752	11,432,212
Deposits:		
Demand deposits	6,960,350	(10,964,010)
Wadiah demand deposits	-	(6,258,078)
Savings deposits	(8,418,990)	(16,574,761)
Wadiah savings deposits	-	(9,247,604)
Time deposits	(10,789,229)	4,641,550
Deposits from other banks and financial institutions	(5,545,472)	(3,711,695)
Securities sold under agreements to repurchase	(15,635,137)	(29,922,158)
Other liabilities	12,707,039	(129,654)
Syirkah Fund Temporer	-	(33,496,976)
Net cash used for operating activities	(32,640,890)	(39,294,156)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of fixed assets	43,209	14,404
Increase in shares investment	(94,110)	(172,883)
Dividend receipts	-	-
Acquisition of fixed assets	(2,368,346)	(1,236,902)
Increase in marketable securities and Government Recapitalization Bonds classified as fair value through other comprehensive income and amortized cost	28,588,914	10,010,463
Net cash obtained from investing activities	26,169,667	8,615,082

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended March 31, 2022 and 2021

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2022	March 31, 2021 (Restated)
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (payment) of fund borrowings	(2,320,776)	1,582,858
Increase Stock capital	-	-
Appropriation for dividends	-	-
Acceptance of securities issued	-	1,866,832
Payments of securities issued	(841,256)	(4,371,879)
Net cash used for financing activities	(3,162,032)	(922,189)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(9,633,255)	(31,601,263)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	191,227	740,375
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	153,924,601	171,790,168
CASH AND CASH EQUIVALENTS AT END OF YEAR	144,482,573	140,929,280
Cash and cash equivalents at end of year consist of:		
Cash	18,255,919	18,864,605
Current accounts with Bank Indonesia	51,829,276	36,409,115
Current accounts with other banks	14,419,214	16,000,088
Placements with other banks - maturing within three months or less since the acquisition date	59,978,164	69,655,472
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	-	-
Total Cash and Cash Equivalents	144,482,573	140,929,280

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2022 dan 2021

(In million rupiah)

No.	DESCRIPTION	March 31, 2022					March 31, 2021 (Audited)				
		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	30,845	-	-	229,252	-	66,738	-	-	210,874	-
2.	Spot and derivative receivables/forward	-	-	-	7,020	-	-	-	-	5,422	-
3.	Securities	1,373,296	252,342	26,476	676,676	62,317	1,270,091	372,231	23,573	371,568	44,221
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	153,102	-	-	-	-	117,572	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	190,587	233,957	-	81,767	189,499	120,786	120,237	-	53,693	806
7.	Loans and financing provided	20,150,032	41,088,110	23,491,724	8,961,905	28,084,922	23,522,485	27,516,404	20,267,099	8,280,338	25,166,260
8.	Investments in shares	-	-	-	46,275	-	-	-	-	40,919	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,166,682	5,279,630	103,055	559,641	1,094,897	1,474,901	3,381,984	16,739	512,508	538,102

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	Ultimate shareholder :
- President Commissioner : Kartika Wirjoatmodjo	<i>Ultimate shareholder :</i>
- Vice President Commissioner/ (Concurrently Independent Commissioner) : Rofikoh Rokhim	- Republic of Indonesia : 53,19%
- Independent Commissioner : Hendrikus Ivo	Non ultimate shareholder through capital market (≥ 5%) :
- Independent Commissioner : Dwi Ria Latifa	- None
- Independent Commissioner : Heri Sunaryadi	
- Independent Commissioner : Nurmaria Sarosa *)	Non ultimate shareholder not through capital market (≥ 5%) :
- Independent Commissioner : Agus Riswanto *)	- None
- Independent Commissioner : Paripurna Poerwoko Sugarda *)	
- Commissioner : Hadiyanto	
- Commissioner : Rabin Indrajad Hattari	
DIRECTORS	
- President Director : Sunarso	
- Vice President Director : Catur Budi Harto	
- Director : Amam Sukriyanto	
- Director : Supari	
- Director : Handayani	
- Director : Andrijanto *)	
- Director : Viviana Dyah Ayu R. K.	
- Director : Arga Mahanana Nugraha	
- Director : Agus Noorsanto	
- Director : Agus Winardono	
- Director : Agus Sudiarto	
- Compliance Director : Ahmad Solichin Lutfiyanto	
	Jakarta, April 25, 2022 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Sunarso President Director
	Viviana Dyah Ayu R. K. Director

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

Notes :

- The above interim consolidated financial information is taken from the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("the Bank") and its subsidiaries as of March 31, 2022 and for the three months period ended on that date, which were prepared by the Bank's management in accordance with Financial Accounting Standards in Indonesia, that is unaudited. While the consolidated financial information as of the dates on December 31, 2021 for the year ended on that date mostly acquired from the Consolidated Financial Statements that had 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, in accordance with Financial Accounting Standards in Indonesia, as stated in their report dated February 3, 2022, which are not included in this publication. Because the above consolidated financial information is taken from the consolidated financial statements, 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".
- On September 13, 2021, the Bank has acquired the shares of PT Pegadaian ("Pegadaian") for 99.99% of the total shares issued by Pegadaian from the issued and fully paid capital in Pegadaian and PT Permodalan Nasional Madani ("PNM"), amounting to 99.99% of the issued and fully paid capital in PNM. Transactions between entities under common control are recorded in accordance with PSAK No. 38 "Business Combinations of Entities Under Common Control" wherein the elements of the financial statements of PNM and Pegadaian, for the comparative period of the presentation of BRI's consolidated financial statements, namely for the period ended March 31, 2021, are restated as if the merger had occurred since January 1, 2021, PNM and Pegadaian have joined under common control.
- The Foreign currency exchange rate for 1 USD as of March 31, 2022, March 31, 2021 and December 31, 2021 are respective Rp14.369,00, Rp14.525,00 and Rp14.252,50.
- 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 period.