

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
ASSETS					
1.	Cash	24,810,210	31,515,572	24,924,302	31,603,784
2.	Placements with Bank Indonesia	112,016,011	149,831,968	112,821,695	150,797,288
3.	Placements with other banks	38,739,247	37,080,603	41,586,469	38,637,594
4.	Spot and derivative/forward receivables	746,741	905,573	761,271	911,683
5.	Securities	379,482,712	339,067,362	404,889,141	364,682,750
6.	Securities sold under repurchase agreement (repo)	30,353,079	20,303,958	30,423,184	20,303,958
7.	Securities purchased with agreement to resell (reverse repo)	145,622	33,350,175	296,086	33,595,231
8.	Acceptances receivables	10,676,603	10,217,408	10,676,603	10,217,408
9.	Loans	1,181,606,235	1,146,082,506	1,236,166,605	1,197,752,706
10.	Sharia Loans	-	-	14,659,074	13,668,220
11.	Finance receivables	-	-	57,825,166	55,008,321
12.	Investments in shares	49,431,595	49,254,757	7,462,190	7,305,491
13.	Other financial assets	23,706,613	15,414,895	30,758,593	21,900,160
14.	Impairment on financial assets -/-				
a.	Securities	(1,871,266)	(2,389,290)	(1,874,727)	(2,405,426)
b.	Loans	(78,259,231)	(77,009,890)	(82,557,070)	(81,017,973)
c.	Others	(445,779)	(260,590)	(5,180,319)	(4,959,749)
15.	Intangible assets	-	-	806,415	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	60,236,099	59,583,105	82,305,789	81,463,777
	Accumulated depreciation on premises and equipment -/-	(17,321,427)	(16,550,584)	(22,873,608)	(21,785,658)
17.	Non-productive assets				
a.	Abandoned property	17,429	17,356	17,429	17,356
b.	Foreclosed assets	54,687	56,502	59,524	59,347
c.	Suspense account	-	-	-	-
d.	Inter office assets	19,671	-	19,671	-
18.	Other assets	36,332,287	38,777,345	45,100,996	46,444,346
	TOTAL ASSETS	1,850,477,138	1,835,248,731	1,989,074,479	1,965,007,030
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	354,897,518	346,654,593	354,385,689	346,124,372
2.	Savings deposits	517,500,093	526,514,556	518,911,988	527,945,550
3.	Time deposits	537,967,256	479,513,851	542,915,611	484,258,839
4.	Electronic money	517,223	518,049	517,223	518,049
5.	Liabilities to Bank Indonesia	79,265	69,254	79,265	69,254
6.	Liabilities to other banks	7,477,147	12,066,959	7,648,832	11,958,319
7.	Spot and derivative/forward payable	1,364,358	918,194	1,364,358	925,210
8.	Liabilities on securities sold under repurchase agreements (repo)	29,204,297	19,079,458	29,271,196	19,079,458
9.	Acceptances payable	10,676,603	10,217,408	10,676,603	10,217,408
10.	Securities issued	25,103,800	30,239,610	44,363,217	49,637,581
11.	Fund borrowings	34,568,765	42,131,148	97,060,890	99,331,907
12.	Deposit guarantee	12,765	12,713	12,812	12,713
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	52,708,330	68,575,779	82,967,474	98,456,228
	TOTAL LIABILITIES	1,572,077,420	1,536,511,572	1,690,175,158	1,648,534,888

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
	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 -/-	(3,614,321)	(3,614,321)	(3,614,321)	(3,614,321)
16.	Additional Paid-in Capital				
	a. Agio	76,245,954	76,245,954	75,853,127	75,853,127
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	406,910	342,251	2,165,488	2,100,831
17.	Other comprehensive				
	a. Gain	20,138,658	19,969,293	20,512,888	20,344,735
	b. Loss -/-	(3,600,720)	(4,665,950)	(3,659,314)	(4,610,188)
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	164,423,446	146,706,039	175,252,886	150,588,874
	b. Current year	13,799,156	53,153,258	15,885,516	60,099,863
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	278,399,718	298,737,159	292,996,905	311,363,556
20.	Minority interest	-	-	5,902,416	5,108,586
	TOTAL EQUITIES	278,399,718	298,737,159	298,899,321	316,472,142
	TOTAL LIABILITIES AND EQUITIES	1,850,477,138	1,835,248,731	1,989,074,479	1,965,007,030

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended March 31, 2024 and 2023**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2024	March 31 2023	March 31, 2024	March 31 2023
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	41,183,734	34,703,462	50,075,006	42,460,352
2.	Interest expenses	12,772,955	8,437,956	14,122,724	9,681,179
	Net Interest Income (Expenses)	28,410,779	26,265,506	35,952,282	32,779,173
3.	Premium Income	-	-	2,000,062	2,547,742
4.	Expense Claims	-	-	1,438,114	2,105,416
	Net Premium Income (Claim Expenses)	-	-	561,948	442,326
	Net Interest and Net Premium Income (Claim Expenses)	28,410,779	26,265,506	36,514,230	33,221,499
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	917,138	(508,928)	958,834	(443,982)
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	369,920	338,762	459,666	384,068
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(563,714)	860,618	(539,114)	851,965
5.	Gain (Loss) from investment in shares under equity method	176,838	140,527	233,302	206,924
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	-	-	-	-
8.	Comissions/provisions/fees and administrative	5,306,071	4,927,179	5,431,295	5,079,542
9.	Other income	5,490,960	3,410,145	8,479,907	5,734,464
10.	Impairment for financial assets	10,793,205	6,468,930	12,007,013	7,093,358
11.	Losses related to operational risk	286	5,167	286	5,167
12.	Salaries and employee benefits	6,836,346	7,613,815	9,763,594	10,685,134
13.	Promotion expenses	458,451	281,668	515,894	298,741
14.	Other expenses	4,774,116	3,779,355	9,215,094	7,395,709
	Other Operating Income (Expenses)	(11,165,191)	(8,980,632)	(16,477,991)	(13,665,128)
	PROFIT (LOSS) FROM OPERATIONS	17,245,588	17,284,874	20,036,239	19,556,371
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	2,537	11,865	3,058	11,665
2.	Other non operating income (expenses)	(118,567)	28,171	(114,649)	28,978
	PROFIT FROM NON OPERATING	(116,030)	40,036	(111,591)	40,643
	PROFIT CURRENT PERIOD BEFORE TAX	17,129,558	17,324,910	19,924,648	19,597,014
	Income tax expenses				
a.	Estimated current tax -/-	2,087,799	2,546,660	2,870,487	3,160,757
b.	Deffered tax income (expenses)	(1,242,603)	(982,409)	(1,071,573)	(872,342)
	PROFIT (LOSS) CURRENT PERIOD	13,799,156	13,795,841	15,982,588	15,563,915
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	(2,458)	-	(5,715)	(92,091)
b.	Remeasurement from actuarial benefit program	1,067,781	(464,866)	971,588	(836,860)
c.	Others	(202,878)	88,325	(181,776)	170,164
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	425,003	(27,760)	426,927	(28,894)
b.	Gain (Loss) from changes of financial assets on available for sale	(65,346)	1,525,062	(147,216)	1,587,399
c.	Others	12,493	(289,515)	23,661	(283,786)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD	1,234,595	831,246	1,087,469	515,932
	AFTER INCOME TAX - NET	1,234,595	831,246	1,087,469	515,932
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	15,033,751	14,627,087	17,070,057	16,079,847
	Profit (loss) current year atributable to :				
	- Parent company	13,799,156	13,795,841	15,885,516	15,501,857
	- Non controlling interest	-	-	97,072	62,058
	TOTAL PROFIT (LOSS) CURRENT PERIOD	13,799,156	13,795,841	15,982,588	15,563,915
	Total comprehensive profit (loss) current year atributable to:				
	- Parent company	15,033,751	14,627,087	17,004,543	15,998,919
	- Non controlling interest	-	-	65,514	80,928
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	15,033,751	14,627,087	17,070,057	16,079,847
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	92	91	105	103

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
I	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	34,603,233	24,948,222	34,603,233	24,948,222
3.	Others	-	-	-	-
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	170,553	147,403
b.	Uncommitted	134,091,516	128,443,014	134,091,516	128,443,014
2.	Outstanding irrevocable letters of credit	10,605,422	11,447,230	10,605,422	11,447,230
3.	Outstanding sales position on spot and derivative	93,039,278	63,924,016	93,039,278	63,924,016
4.	Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
1.	Guarantees issued	62,488,092	65,892,316	62,488,606	65,892,925
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2024

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	6,769,549	6,769,549	-	3,497	3,797
2	Forward	59,303,804	59,303,804	-	80,606	537,556
3	Option					
	a. Written	1,753,909	1,753,909	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	58,396,255	58,396,255	-	258,215	354,766
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	13,263,410	13,263,410	-	402,671	401,176
6	Others	-	-	-	-	-
C. Others						
		2,070,557	2,070,557	-	1,752	67,063
TOTAL		141,557,484	141,557,484	-	746,741	1,364,358

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2024 and 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		March 31, 2024					March 31, 2023						
		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	550,560	-	-	-	-	550,560	1,268,410	-	-	-	-	1,268,410
b.	Foreign currencies	38,188,687	-	-	-	-	38,188,687	20,781,766	-	-	-	-	20,781,766
2.	Spot and derivative receivables/forward												
a.	Rupiah	694,135	-	-	-	-	694,135	1,907,849	-	-	-	-	1,907,849
b.	Foreign currencies	52,606	-	-	-	-	52,606	34,824	-	-	-	-	34,824
3.	Securities												
a.	Rupiah	224,246,724	-	-	-	-	224,246,724	217,661,690	168,071	-	-	-	217,829,761
b.	Foreign currencies	155,235,988	-	-	-	-	155,235,988	114,979,182	357,104	-	-	-	115,336,286
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	18,226,042	-	-	-	-	18,226,042	9,917,774	-	-	-	-	9,917,774
b.	Foreign currencies	12,127,037	-	-	-	-	12,127,037	3,855,917	-	-	-	-	3,855,917
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	145,622	-	-	-	-	145,622	38,442,061	-	-	-	-	38,442,061
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	10,676,603	-	-	-	-	10,676,603	8,080,546	-	-	-	-	8,080,546
7.	Loans *)												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	604,979,943	49,424,906	4,168,945	8,475,573	13,261,208	680,310,575	555,621,754	39,752,061	2,661,924	5,005,344	12,421,276	615,462,359
ii.	Foreign currencies	593,978	10,108	-	-	-	604,086	720,829	-	-	-	3,880	724,709
b.	Non UMKM												
i.	Rupiah	357,886,050	13,519,355	662,212	2,988,815	6,357,404	381,413,836	317,569,642	9,658,025	444,086	2,024,229	6,877,843	336,573,825
ii.	Foreign currencies	113,407,466	3,023,967	100,627	136,491	2,433,472	119,102,023	105,012,357	4,669,815	785,582	423,333	1,479,524	112,370,611
c.	Restructured loans												
i.	Rupiah	40,800,997	28,171,525	2,431,620	6,689,726	8,000,215	86,094,083	88,233,293	24,870,394	1,746,244	4,491,592	10,128,454	129,469,977
ii.	Foreign currencies	5,166,288	2,802,039	-	135,316	1,181,976	9,285,619	5,474,224	4,571,170	579,085	420,905	1,326,359	12,371,743
8.	Investments in shares	49,431,595	-	-	-	-	49,431,595	48,576,701	-	-	-	-	48,576,701
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	117,173,753	703,033	44,463	31,921	718,279	118,671,449	113,374,136	512,031	9,691	35,709	575,404	114,506,971
b.	Foreign currencies	88,493,750	3,285	407	1,195	14,944	88,513,581	48,661,616	1,046,156	619	1,030	13,375	49,722,796
III OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						54,687						62,655

*) 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 March 31, 2024 and 2023**

(in million rupiah)

COMPONENTS OF CAPITAL	March 31, 2024		March 31, 2023	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	219,770,577	266,203,739	214,328,249	254,831,619
1 CET 1	219,770,577	266,203,739	214,328,249	254,831,619
1.1 Paid-in Capital (net of Treasury Stock)	3,963,629	3,963,629	4,558,817	4,558,817
1.2 Disclosed Reserves	273,973,527	283,467,876	267,695,734	270,554,626
1.2.1 Additional Factor	277,508,772	287,346,893	272,069,478	275,211,672
1.2.1.1 Other comprehensive income	20,017,937	20,288,570	19,848,571	20,035,549
1.2.1.1.1 Excess differences arising from translation of financial statement	171,824	173,185	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	-	-	-	-
1.2.1.1.3 Surplus of fixed assets revaluation	19,846,113	20,115,385	19,848,571	20,035,549
1.2.1.2 Other disclosed reserves	257,490,835	267,058,323	252,220,907	255,176,123
1.2.1.2.1 Agio	76,245,954	75,853,127	76,029,910	75,637,084
1.2.1.2.2 General reserves	3,022,685	3,022,685	3,022,685	3,022,687
1.2.1.2.3 Previous year profit	164,423,040	172,547,750	159,372,471	161,231,102
1.2.1.2.4 Current year profit	13,799,156	15,634,761	13,795,841	15,285,250
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	3,535,245	3,879,017	4,373,744	4,657,046
1.2.2.1 Other comprehensive income	2,392,881	2,478,758	3,246,867	3,257,113
1.2.2.1.1 Negative differences arising from translation of financial statement	-	-	156,371	156,848
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	2,392,881	2,478,758	3,090,496	3,100,265
1.2.2.2 Other disclosed reserves	1,142,364	1,400,259	1,126,877	1,399,933
1.2.2.2.1 Disagio	-	-	-	-
1.2.2.2.2 Previous year loss	-	-	-	-
1.2.2.2.3 Current year loss	-	-	-	-
1.2.2.2.4 Negative difference in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
1.2.2.2.5 Negative difference in adjustment amounts from fair value of financial assets in trading book	-	-	-	-
1.2.2.2.6 Required allowance for non earning assets	55,652	56,859	59,029	60,236
1.2.2.2.7 Others	1,086,712	1,343,400	1,067,848	1,339,697
1.3 Non Controlling Interest	-	455,731	-	443,328
1.4 Deduction Factor of CET 1	58,166,579	21,683,497	57,926,302	20,725,152
1.4.1 Deffered tax calculation	10,706,973	14,047,622	14,231,720	17,251,093
1.4.2 Goodwill	-	806,415	-	806,416
1.4.3 Other intangible assets	3,765,025	4,161,817	-	-
1.4.4 Investments in share	43,694,581	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 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, 2024 and 2023**

(in million rupiah)

COMPONENTS OF CAPITAL					March 31, 2024		March 31, 2023		
					Individual	Consolidated	Individual	Consolidated	
II SUPPLEMENTAL CAPITAL (TIER 2)					11,972,063	12,888,496	10,417,636	11,169,890	
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements					433,333	433,333	25,000	25,000	
2 Agio/Disagio					-	-	-	-	
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)					11,538,730	12,455,163	10,392,636	11,144,890	
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					231,742,640	279,092,235	224,745,885	266,001,509	
	March 31, 2024		March 31, 2023			March 31, 2024		March 31, 2023	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	921,189,402	994,504,040	829,931,121	890,111,412	CET 1 Rasio (%)	20.74%	22.86%	21.94%	23.93%
MARKET RISK - WEIGHTED ASSETS	37,596,014	43,921,921	3,770,197	5,764,430	Tier 1 Rasio (%)	20.74%	22.86%	21.94%	23.93%
OPERATIONAL RISK - WEIGHTED ASSE	100,903,263	125,883,982	143,178,733	169,178,833	Tier 2 Rasio (%)	1.13%	1.11%	1.07%	1.05%
TOTAL RISK WEIGHTED ASSETS	1,059,688,679	1,164,309,943	976,880,051	1,065,054,675	KPMM Rasio (%)	21.87%	23.97%	23.01%	24.98%
CAR BASED ON RISK PROFILE (%)	9.42%	9.43%	9.38%	9.40%	CET 1 for BUFFER (%)	12.45%	14.54%	13.63%	15.58%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)				
From CET 1 (%)	8.29%	8.32%	8.31%	8.35%	Capital conservation buffer (%)	2.500%	2.500%	2.500%	2.500%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	1.13%	1.11%	1.07%	1.05%	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 March 31, 2024 and 2023

(in %)

Ratio	March 31, 2024	March 31 2023
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	21.87	23.01
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.08	1.94
3. Non performing earning assets to total earning assets	2.08	1.93
4. Allowance for impairment on financial assets to earning assets	5.05	6.10
5. Gross NPL	3.27	3.02
6. Net NPL	1.00	0.82
7. Return on Asset (ROA) ¹⁾	3.69	4.11
8. Return on Asset (ROA) ²⁾	2.98	3.27
9. Return on Equity (ROE) ³⁾	23.28	23.75
10. Return on Equity (ROE) ⁴⁾	18.62	18.97
11. Net Interest Margin (NIM)	6.59	6.67
12. Operating Expenses to Operating Income	67.73	60.70
13. Cost to Income Ratio (CIR)	34.25	37.37
14. Loan to Deposit Ratio (LDR)	83.78	85.26
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	6.04	7.09
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	3.08	0.43

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

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended March 31, 2024 and 2023

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2024	March 31 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Income received		
Interest and investment income	41,782,407	39,057,440
Sharia income	3,538,579	3,174,768
Premium Income	2,000,062	2,547,742
Revenue from gold sold	2,485,888	1,879,690
Expenses paid		
Interest expense	(14,296,521)	(9,215,119)
Sharia expenses	(211,512)	(253,711)
Expense claim	(1,070,248)	(2,105,416)
Cost of revenue from gold sold	(2,399,379)	(1,800,121)
Recoveries of written-off assets	4,390,886	2,962,347
Other operating income	8,164,223	7,688,664
Other operating expenses	(16,253,127)	(22,614,634)
Non-operating (expense) income - net	(117,374)	28,580
Payment of corporate income tax	(3,928,094)	(2,223,398)
Cash Flows Before Changes in Operating Assets and Liabilities	24,085,790	19,126,832
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	2,462,063	1,590,272
Securities measured at fair value through profit or loss	(8,320,330)	(2,732,597)
Export bills and other receivables	(10,806,060)	(1,334,294)
Securities purchased under agreement to resell	33,299,145	12,572,617
Loans	(48,012,941)	(42,804,122)
Sharia Loans	(1,172,651)	(298,969)
Finance Receivables	(2,816,845)	(3,499,252)
Other assets	12,088,427	8,153,451
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(8,941,646)	28,149,674
Deposits:		
Demand deposits	8,261,317	(39,865,469)
Savings deposits	(9,033,562)	(22,446,900)
Time deposits	58,656,772	9,881,029
Deposits from other banks and other financial institutions	(4,309,487)	1,800,042
Securities sold under agreements to repurchase	10,191,738	2,435,111
Other liabilities	(6,546,881)	4,310,279
Net Cash (Used in) Provided by Operating Activities	49,084,849	(24,962,296)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipments	8,392	13,874
Acquisition of premises and equipments	(1,819,055)	(2,601,357)
Decrease in marketable securities classified as fair value through other comprehensive income and amortized cost	(22,790,764)	4,621,803
Net Cash (Used in) Provided by Investing Activities	(24,601,427)	2,034,320

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended March 31, 2024 and 2023

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2024	March 31 2023
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds of fund borrowings	2,950,073	13,672,906
Payment of fund borrowings	(5,182,531)	(13,992,979)
Treasury stock	-	(816,955)
Distribution of income for dividends	(48,102,283)	(43,494,766)
Proceeds from marketable securities issued	5,034,005	-
Payments of marketable securities matured	(9,886,500)	(4,487,000)
Net Cash Used in Financing Activities	(55,187,236)	(49,118,794)
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(30,703,814)	(72,046,770)
EFFECT OF EXCHANGE RATE CHANGES ON FOREIGN CURRENCIES	19,655	(57,221)
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	218,677,734	268,192,168
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	187,993,575	196,088,177
Cash and cash equivalents at the end of period consist of:		
Cash	24,924,302	24,443,193
Current accounts with Bank Indonesia	85,386,671	91,709,829
Current accounts with other banks	26,758,240	14,939,980
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	42,204,112	64,995,175
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	8,720,250	-
Total Cash and Cash Equivalents	187,993,575	196,088,177

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2024 and 2023

(In million rupiah)

No.	DESCRIPTION	March 31, 2024					March 31, 2023					
		Allowance for Impairment			Minimum Required Allowance for Asset Quality Assessment		Allowance for Impairment			Minimum Required Allowance for Asset Quality Assessment		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placements with other banks	73,929	-	-	387,392	-	15,622	-	-	-	220,502	-
2.	Spot and derivative receivables/forward	-	-	-	7,467	-	-	-	-	-	19,427	-
3.	Securities	1,832,605	37,378	-	1,083,801	-	1,278,934	503,742	-	-	794,473	26,259
4.	Securities sold with agreement to repurchase (Repo)	1,283	-	-	303,531	-	-	-	-	-	137,737	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	356,602	15,248	-	106,766	-	214,251	2,944	-	-	80,805	-
7.	Loans	20,386,859	30,334,818	27,537,554	10,770,432	31,891,208	22,356,688	40,477,745	23,565,310	-	9,791,178	27,796,710
8.	Investments in shares	-	-	-	57,370	-	-	-	-	-	48,821	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,319,127	3,500,167	-	730,935	791,829	1,747,225	3,215,789	-	-	779,487	686,604

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 : Agus Riswanto	Non ultimate shareholder through capital market (≥ 5%) :
- Independent Commissioner : Dwi Ria Latifa	- None
- Independent Commissioner : Nurmaria Sarosa	
- Independent Commissioner : Heri Sunaryadi	Non ultimate shareholder not through capital market (≥ 5%) :
- Independent Commissioner : Paripurna Poerwoko Sugarda	- None
- Independent Commissioner : Haryo Baskoro Wicaksono*	
- Commissioner : Rabin Indrajad Hattari	
- Commissioner : Awan Nurmawan Nuh	
- Independent Commissioner : Hendrikus Ivo**	
DIRECTORS	
- President Director : Sunarso	
- Vice President Director : Catur Budi Harto	
- Director : Viviana Dyah Ayu R. K.	
- Director : Supari	
- Director : Amam Sukriyanto	
- Director : Handayani	
- Director : Agus Noorsanto	
- Director : Ahmad Solichin Lutfiyanto	
- Director : Agus Sudiarto	
- Director : Agus Winardono	
- Director : Arga Mahanana Nugraha	
- Director : Andrijanto	
	Jakarta, April 25, 2024 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Sunarso Viviana Dyah Ayu R. K. President Director Director

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

***) Honorably discharged at 2023 BRI General Meeting of Shareholders on March 1, 2024

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, 2024 and for the period then ended, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards. Since the above Interim consolidated financial information is taken from the Interim consolidated financial statements, it is therefore not a complete presentation of the consolidated financial statements. As corresponding figures, the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("the Bank") and its Subsidiaries ended in March 31, 2023, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards.
- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - The published financial reports above are presented to comply with Financial Services Authority Regulation (POJK) Number 14/POJK.04/2022 dated August 18, 2022 regarding Submission of Periodic Financial Statements for Issuers or Public Companies.
 - POJK Number 37/POJK.03/2019 dated December 19, 2019 regarding Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter Number 9/SEOJK.03/2020 dated June 30, 2020 regarding Transparency and Publication of Conventional Commercial Bank Reports.
 - The Regulation No. VIII.G.7, Appendix to Decision letter of Chairman of the Capital Market and Financial Institution Supervisory Agency (Bapepam-LK) No. KEP-347/BL/2012 dated June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies".
- The Foreign currency exchange rate for 1 USD as of March 31, 2023, December 31, 2023 and March 31 2023 are Rp15,855.00, Rp15,397.00 and Rp14,994.50
- The basic earnings per share is calculated by dividing the income for period ended March 31, 2024 attributable to owners of Parent Entity by the weighted average number of the issued and fully paid shares during the period.