

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2025 and December 31, 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
ASSETS					
1.	Cash	32,080,568	29,709,278	32,156,096	29,783,642
2.	Placements with Bank Indonesia	163,001,060	122,468,713	164,153,419	123,910,402
3.	Placements with other banks	59,782,788	46,657,596	62,005,241	48,422,142
4.	Spot and derivative/forward receivables	794,355	1,073,502	806,208	1,087,048
5.	Securities	288,018,004	310,948,291	318,267,510	341,195,064
6.	Securities sold under repurchase agreement (repo)	66,267,745	25,696,014	67,018,308	25,997,458
7.	Securities purchased with agreement to resell (reverse repo)	9,860,371	16,647,882	9,860,371	16,845,690
8.	Acceptances receivables	12,555,616	10,105,373	12,555,616	10,105,373
9.	Loans	1,226,282,182	1,215,847,233	1,314,593,320	1,298,318,089
10.	Sharia Loans	-	-	53,034,768	49,889,082
11.	Finance receivables	-	-	6,032,627	6,433,608
12.	Investments in shares	50,425,427	50,241,445	8,254,342	8,076,567
13.	Other financial assets	22,456,447	9,088,758	30,160,972	16,090,284
14.	Impairment on financial assets -/-				
a.	Securities	(1,415,674)	(1,121,215)	(1,434,787)	(1,134,382)
b.	Loans	(71,800,579)	(71,161,833)	(81,579,257)	(80,897,921)
c.	Others	(613,772)	(329,978)	(975,498)	(682,894)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	65,721,857	65,168,929	89,365,641	88,479,818
	Accumulated depreciation on premises and equipment -/-	(20,480,415)	(19,778,550)	(26,820,073)	(26,001,853)
17.	Non-productive assets				
a.	Abandoned property	17,311	17,311	17,311	17,311
b.	Foreclosed assets	53,128	53,246	102,761	102,880
c.	Suspense account	-	-	-	-
d.	Inter office assets	-	13,565	-	13,565
18.	Other assets	29,388,207	29,049,501	39,848,136	36,126,058
	TOTAL ASSETS	1,932,394,626	1,840,395,061	2,098,229,448	1,992,983,447
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	393,246,584	375,906,469	391,613,076	374,554,340
2.	Savings deposits	541,565,482	542,666,796	543,336,892	544,426,947
3.	Time deposits	481,519,430	441,561,126	486,650,136	446,468,817
4.	Electronic money	587,097	563,982	587,097	563,982
5.	Liabilities to Bank Indonesia	46,195	46,391	46,195	46,391
6.	Liabilities to other banks	10,549,223	14,434,237	10,613,797	14,679,482
7.	Spot and derivative/forward payable	1,676,120	1,585,120	1,676,120	1,585,120
8.	Liabilities on securities sold under repurchase agreements (repo)	63,886,611	24,753,034	64,595,349	25,043,717
9.	Acceptances payable	12,555,616	10,105,373	12,555,616	10,105,373
10.	Securities issued	15,295,801	17,060,073	28,807,533	32,502,499
11.	Fund borrowings	52,749,943	50,025,571	138,880,904	128,355,994
12.	Deposit guarantee	13,336	13,126	13,384	13,174
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	79,414,593	62,300,815	112,999,177	91,448,564
	TOTAL LIABILITIES	1,653,106,031	1,541,022,113	1,792,375,276	1,669,794,400

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2025 and December 31, 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
	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 -/-	(4,326,903)	(4,349,007)	(4,332,742)	(4,349,007)
16.	Additional Paid-in Capital				
	a. Agio	76,284,193	76,273,050	75,891,367	75,880,223
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	742,654	765,435	2,501,234	2,524,015
17.	Other comprehensive				
	a. Gain	19,922,231	19,901,284	20,301,895	20,274,310
	b. Loss -/-	(2,555,137)	(2,745,731)	(2,697,562)	(2,906,479)
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	187,868,038	192,188,097	204,010,897	203,017,537
	b. Current year	11,090,516	54,841,468	13,673,245	60,154,887
	c. Dividends paid out -/-	(20,337,632)	(48,102,283)	(20,337,632)	(48,102,283)
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	279,288,595	299,372,948	299,611,337	317,093,838
20.	Minority interest	-	-	6,242,835	6,095,209
	TOTAL EQUITIES	279,288,595	299,372,948	305,854,172	323,189,047
	TOTAL LIABILITIES AND EQUITIES	1,932,394,626	1,840,395,061	2,098,229,448	1,992,983,447

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Priod Ended March 31, 2025 and 2024**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2025	March 31, 2024	March 31, 2025	March 31, 2024
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	39,919,267	41,716,200	49,838,339	50,607,472
2.	Interest expenses	12,374,595	12,761,345	13,986,581	14,111,114
	Net Interest Income (Expenses)	27,544,672	28,954,855	35,851,758	36,496,358
3.	Premium Income	-	-	2,126,663	2,000,062
4.	Expense Claims	-	-	1,061,018	1,438,114
	Net Premium Income (Claim Expenses)	-	-	1,065,645	561,948
	Net Interest and Net Premium Income (Claim Expenses)	27,544,672	28,954,855	36,917,403	37,058,306
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	1,903,680	917,138	1,934,890	958,834
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	539,206	369,920	490,627	459,666
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(1,034,404)	(563,714)	(1,028,196)	(539,114)
5.	Gain (Loss) from investment in shares under equity method	183,982	176,838	229,024	233,302
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	-	-	-	-
8.	Comissions/provisions/fees and administrative	5,031,883	4,773,605	5,209,499	4,898,829
9.	Other income	5,805,907	5,490,960	17,254,038	8,479,907
10.	Impairment for financial assets	11,087,317	9,497,874	12,276,135	10,713,641
11.	Losses related to operational risk	982	286	982	286
12.	Salaries and employee benefits	7,614,762	6,836,346	10,833,931	9,763,594
13.	Promotion expenses	481,161	470,061	528,949	527,504
14.	Other expenses	6,731,549	6,069,447	19,749,526	10,508,466
	Other Operating Income (Expenses)	(13,485,517)	(11,709,267)	(19,299,641)	(17,022,067)
	PROFIT (LOSS) FROM OPERATIONS	14,059,155	17,245,588	17,617,762	20,036,239
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	5,571	2,537	6,063	3,058
2.	Other non operating income (expenses)	(231,801)	(118,567)	(241,588)	(114,649)
	PROFIT FROM NON OPERATING	(226,230)	(116,030)	(235,525)	(111,591)
	PROFIT CURRENT PERIOD BEFORE TAX	13,832,925	17,129,558	17,382,237	19,924,648
	Income tax expenses				
a.	Estimated current tax -/-	1,633,598	2,087,799	2,262,827	2,870,487
b.	Deffered tax income (expenses)	(1,108,811)	(1,242,603)	(1,315,381)	(1,071,573)
	PROFIT (LOSS) CURRENT PERIOD	11,090,516	13,799,156	13,804,029	15,982,588
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	-	(2,458)	(3,046)	(5,715)
b.	Remeasurement from actuarial benefit program	(676,875)	1,067,781	(702,897)	971,588
c.	Others	128,606	(202,878)	134,331	(181,776)
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	153,688	425,003	152,943	426,927
b.	Gain (Loss) from changes of financial assets on available for sale	642,153	(65,346)	741,186	(147,216)
c.	Others	(36,031)	12,493	(53,811)	23,661
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD	211,541	1,234,595	268,706	1,087,469
	AFTER INCOME TAX - NET	211,541	1,234,595	268,706	1,087,469
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	11,302,057	15,033,751	14,072,735	17,070,057
	Profit (loss) current period attributable to :				
	- Parent company	11,090,516	13,799,156	13,673,245	15,885,516
	- Non controlling interest	-	-	130,784	97,072
	TOTAL PROFIT (LOSS) CURRENT PERIOD	11,090,516	13,799,156	13,804,029	15,982,588
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	11,302,057	15,033,751	13,909,747	17,004,543
	- Non controlling interest	-	-	162,988	65,514
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	11,302,057	15,033,751	14,072,735	17,070,057
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	74	92	91	105

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2025 and December 31, 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
I. COMMITMENT RECEIVABLES					
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	39,132,352	49,309,688	39,132,352	49,309,688
3.	Others	-	-	-	-
II. COMMITMENT PAYABLES					
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	226,349	123,580
b.	Uncommitted	138,665,656	123,368,994	138,665,656	123,368,994
2.	Outstanding irrevocable letters of credit	16,498,716	11,775,920	16,498,716	11,775,920
3.	Outstanding sales position on spot and derivative	137,597,156	94,874,355	137,597,156	94,874,355
4.	Others	-	-	-	-
III. CONTINGENT RECEIVABLES					
1.	Guarantees received	-	-	-	-
2.	Others	-	-	-	-
IV. CONTINGENT PAYABLES					
1.	Guarantees issued	62,781,913	66,855,187	62,782,166	66,855,236
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2025

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	6,240,222	6,240,222	-	3,572	3,391
2	Forward	92,571,579	92,571,579	-	327,163	738,745
3	Option					
	a. Written	1,692,779	1,692,779	-	-	2,118
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	83,595,422	83,595,422	-	268,816	603,572
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	11,808,341	11,808,341	-	194,804	202,852
6	Others	-	-	-	-	-
C. Others						
		1,613,307	1,613,307	-	-	125,442
TOTAL		197,521,650	197,521,650	-	794,355	1,676,120

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2025 and 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL										
		March 31, 2025					March 31, 2024					
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss
II THIRD PARTIES												
1.	Placements with other banks											
a.	Rupiah	863,688	-	-	-	-	863,688	550,560	-	-	-	550,560
b.	Foreign currencies	58,819,100	-	-	-	-	58,819,100	38,188,687	-	-	-	38,188,687
2.	Spot and derivative receivables/forward											
a.	Rupiah	505,366	-	-	-	-	505,366	694,135	-	-	-	694,135
b.	Foreign currencies	288,989	-	-	-	-	288,989	52,606	-	-	-	52,606
3.	Securities											
a.	Rupiah	153,058,795	1,620	-	-	-	153,060,415	224,246,724	-	-	-	224,246,724
b.	Foreign currencies	134,957,589	-	-	-	-	134,957,589	155,235,988	-	-	-	155,235,988
4.	Securities sold with agreement to repurchase (Repo)											
a.	Rupiah	61,202,579	-	-	-	-	61,202,579	18,226,042	-	-	-	18,226,042
b.	Foreign currencies	5,065,166	-	-	-	-	5,065,166	12,127,037	-	-	-	12,127,037
5.	Securities purchased with agreement to resell (Reverse Repo)											
a.	Rupiah	9,860,371	-	-	-	-	9,860,371	145,622	-	-	-	145,622
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	12,555,616	-	-	-	-	12,555,616	10,676,603	-	-	-	10,676,603
7.	Loans *)											
a.	Micro, Small and Medium loans (UMKM)											
i.	Rupiah	600,739,866	46,391,930	4,346,124	8,543,780	13,998,519	674,020,219	604,979,943	49,424,906	4,168,945	8,475,573	13,261,208
ii.	Foreign currencies	829,861	34,999	-	-	-	864,860	593,978	10,108	-	-	604,086
b.	Non UMKM											
i.	Rupiah	385,119,161	13,502,874	726,333	2,710,175	6,098,549	408,157,092	357,886,050	13,519,355	662,212	2,988,815	6,357,404
ii.	Foreign currencies	135,395,148	3,165,823	1,854	223,774	1,870,680	140,657,279	113,407,466	3,023,967	100,627	136,491	2,433,472
c.	Restructured loans											
i.	Rupiah	32,616,444	26,660,558	2,252,247	5,697,344	7,231,915	74,458,508	40,800,997	28,171,525	2,431,620	6,689,726	8,000,215
ii.	Foreign currencies	4,757,675	2,953,640	-	138,552	452,636	8,302,503	5,166,288	2,802,039	-	135,316	1,181,976
8.	Investments in shares	50,425,427	-	-	-	-	50,425,427	49,431,595	-	-	-	49,431,595
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies											
a.	Rupiah	118,486,507	315,021	30,686	39,720	408,854	119,280,788	117,173,753	703,033	44,463	31,921	718,279
b.	Foreign currencies	98,590,589	53,267	1,367	4,712	15,565	98,665,500	88,493,750	3,285	407	1,195	14,944
III OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral:											
a.	To Bank Indonesia						-					-
b.	To others						-					-
2.	Repossessed assets						53,128					54,687

*) 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, 2025 and 2024**

(in million rupiah)

COMPONENTS OF CAPITAL	March 31, 2025		March 31, 2024	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	222,019,717	274,178,335	219,770,577	266,203,739
1 CET 1	222,019,717	274,178,335	219,770,577	266,203,739
1.1 Paid-in Capital (net of Treasury Stock)	3,251,047	3,251,047	3,963,629	3,963,629
1.2 Disclosed Reserves	275,232,389	289,543,903	273,973,527	283,467,876
1.2.1 Additional Factor	277,773,913	292,483,747	277,508,772	287,346,893
1.2.1.1 Other comprehensive income	19,846,113	20,123,930	20,017,937	20,288,570
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	20,123,930	19,846,113	20,115,385
1.2.1.2 Other disclosed reserves	257,927,800	272,359,817	257,490,835	267,058,323
1.2.1.2.1 Agio	76,284,193	75,891,367	76,245,954	75,853,127
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	167,530,406	180,085,993	164,423,040	172,547,750
1.2.1.2.4 Current year profit	11,090,516	13,359,772	13,799,156	15,634,761
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	2,541,524	2,939,844	3,535,245	3,879,017
1.2.2.1 Other comprehensive income	1,710,699	1,801,880	2,392,881	2,478,758
1.2.2.1.1 Negative differences arising from translation of financial statement	52,366	51,689	-	-
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	1,658,333	1,750,191	2,392,881	2,478,758
1.2.2.2 Other disclosed reserves	830,825	1,137,964	1,142,364	1,400,259
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	62,505	63,712	55,652	56,859
1.2.2.2.7 Others	768,320	1,074,252	1,086,712	1,343,400
1.3 Non Controlling Interest	-	461,207	-	455,731
1.4 Deduction Factor of CET 1	56,463,719	19,077,822	58,166,579	21,683,497
1.4.1 Deffered tax calculation	8,769,605	11,200,122	10,706,973	14,047,622
1.4.2 Goodwill	-	806,416	-	806,415
1.4.3 Other intangible assets	3,999,532	4,403,641	3,765,025	4,161,817
1.4.4 Investments in share	43,694,582	2,667,643	43,694,581	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, 2025 and 2024**

(in million rupiah)

COMPONENTS OF CAPITAL					March 31, 2025		March 31, 2024	
					Individual	Consolidated	Individual	Consolidated
II SUPPLEMENTAL CAPITAL (TIER 2)					12,249,782	13,226,765	11,972,063	12,888,496
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements					333,333	333,333	433,333	433,333
2 Agio/Disagio					-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)					11,916,449	12,893,432	11,538,730	12,455,163
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					234,269,499	287,405,100	231,742,640	279,092,235
	March 31, 2025		March 31, 2024		March 31, 2025		March 31, 2024	
	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM RATIO			
CREDIT RISK - WEIGHTED ASSETS	948,906,605	1,027,065,279	921,189,402	994,504,040	CET 1 Rasio (%)	20.42%	22.93%	20.74%
MARKET RISK - WEIGHTED ASSETS	22,752,016	30,482,306	37,596,014	43,921,921	Tier 1 Rasio (%)	20.42%	22.93%	20.74%
OPERATIONAL RISK - WEIGHTED ASSE	115,666,470	138,261,965	100,903,263	125,883,982	Tier 2 Rasio (%)	1.13%	1.11%	1.13%
TOTAL RISK WEIGHTED ASSETS	1,087,325,091	1,195,809,550	1,059,688,679	1,164,309,943	KPMM Rasio (%)	21.55%	24.03%	21.87%
CAR BASED ON RISK PROFILE (%)	9.66%	9.66%	9.42%	9.43%	CET 1 for BUFFER (%)	11.89%	14.38%	12.45%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)	5.000%	5.000%	5.000%
From CET 1 (%)	8.53%	8.55%	8.29%	8.32%	Capital conservation buffer (%)	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%
From Tier 2 (%)	1.13%	1.11%	1.13%	1.11%	Capital Surcharge for Systemic Bank (%)	2.500%	2.500%	2.500%

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of March 31, 2025 and 2024

(in %)

Ratio	March 31, 2025	March 31, 2024
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	21.55	21.87
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.02	2.08
3. Non performing earning assets to total earning assets	2.02	2.08
4. Allowance for impairment on financial assets to earning assets	4.44	5.05
5. Gross NPL	3.14	3.27
6. Net NPL	0.89	1.00
7. Return on Asset (ROA) ¹⁾	2.95	3.69
8. Return on Asset (ROA) ²⁾	2.37	2.98
9. Return on Equity (ROE) ³⁾	18.63	23.28
10. Return on Equity (ROE) ⁴⁾	14.98	18.62
11. Net Interest Margin (NIM)	6.52	6.96
12. Operating Expenses to Operating Income	73.66	67.73
13. Cost to Income Ratio (CIR)	38.68	34.25
14. Loan to Deposit Ratio (LDR)	86.58	83.78
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	5.16	6.04
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	2.47	3.08

- 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, 2025 and 2024

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2025	March 31, 2024
CASH FLOWS FROM OPERATING ACTIVITIES		
Income received		
Interest and investment income	39,741,513	42,314,873
Sharia income	3,480,352	3,538,579
Premium Income	2,126,663	2,000,062
Revenue from gold sold	10,980,869	2,485,888
Expenses paid		
Interest expense	(13,233,659)	(14,284,911)
Sharia expenses	(302,295)	(211,512)
Expense claim	(911,759)	(1,070,248)
Cost of revenue from gold sold	(10,566,243)	(2,399,379)
Recoveries of written-off assets	4,971,007	4,390,886
Other operating income	8,183,383	7,631,757
Other operating expenses	(23,349,023)	(16,264,737)
Non-operating (expense) income - net	(245,532)	(117,374)
Payment of corporate income tax	(3,359,083)	(3,928,094)
Cash Flows Before Changes in Operating Assets and Liabilities	17,516,193	24,085,790
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	(889,115)	2,462,063
Securities measured at fair value through profit or loss	(3,633,895)	(8,320,330)
Export bills and other receivables	(12,010,975)	(10,806,060)
Securities purchased under agreement to resell	6,985,319	33,299,145
Loans	(26,534,065)	(48,012,941)
Sharia Loans	(3,702,704)	(1,172,651)
Finance Receivables	400,981	(2,816,845)
Other assets	(20,146,741)	12,088,427
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	20,217,299	(8,941,646)
Deposits:		
Demand deposits	17,058,736	8,261,317
Savings deposits	(1,090,055)	(9,033,562)
Time deposits	40,181,319	58,656,772
Deposits from other banks and other financial institutions	(4,065,685)	(4,309,487)
Securities sold under agreements to repurchase	39,551,632	10,191,738
Other liabilities	3,753,596	(6,546,881)
Net Cash Provided by Operating Activities	73,591,840	49,084,849
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipments	5,928	8,392
Dividend income	1,696	-
Acquisition of premises and equipments	(2,499,461)	(1,819,055)
Decrease in marketable securities classified as fair value through other comprehensive income and amortized cost	2,906,698	(22,790,764)
Net Cash Provided by (Used In) Activities	414,861	(24,601,427)

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Priod Ended March 31, 2025 and 2024

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	March 31, 2025	March 31, 2024
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds of fund borrowings	23,848,144	2,950,073
Payment of fund borrowings	(13,901,561)	(5,182,531)
Treasury stock	(5,839)	-
Distribution of income for dividends	(20,337,632)	(48,102,283)
Proceeds from marketable securities issued	96,017	5,034,005
Payments of marketable securities matured	(3,767,089)	(9,886,500)
Net Cash (Used in) Financing Activities	(14,067,960)	(55,187,236)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	59,938,741	(30,703,814)
EFFECT OF EXCHANGE RATE CHANGES ON FOREIGN CURRENCIES	47,141	19,655
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	205,328,380	218,677,734
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	265,314,262	187,993,575
Cash and cash equivalents at the end of period consist of:		
Cash	32,156,096	24,924,302
Current accounts with Bank Indonesia	79,512,508	85,386,671
Current accounts with other banks	48,082,336	26,758,240
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	96,382,614	42,204,112
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	9,180,708	8,720,250
Total Cash and Cash Equivalents	265,314,262	187,993,575

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of March 31, 2025 and 2024

(In million rupiah)

No.	DESCRIPTION	March 31, 2025					March 31, 2024					
		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	19,681	-	-	597,828	-	73,929	-	-	-	387,392	-
2.	Spot and derivative receivables/forward	-	-	-	7,944	-	-	-	-	-	7,467	-
3.	Securities	1,414,054	1,620	-	2,818,916	81	1,832,605	37,378	-	-	1,083,801	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	662,677	-	1,283	-	-	-	303,531	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	593,746	345	-	125,556	-	356,602	15,248	-	-	106,766	-
7.	Loans	17,039,642	26,823,827	27,937,110	11,246,668	31,622,540	20,386,859	30,334,818	27,537,554	10,770,432	31,891,208	
8.	Investments in shares	-	-	-	67,308	-	-	-	-	-	57,370	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,250,859	963,506	-	792,806	469,857	1,319,127	3,500,167	-	-	730,935	791,829

