

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2021 and December 31, 2020

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		June 30, 2021 (Reviewed)	December 31, 2020 (Audited)	June 30, 2021 (Reviewed)	December 31, 2020 (Audited)
ASET					
1.	Cash	17,782,194	31,020,724	17,803,670	32,161,564
2.	Placements with Bank Indonesia	117,867,403	103,631,630	119,147,797	107,489,060
3.	Placements with other banks	29,577,900	20,571,430	30,424,830	19,715,298
4.	Spot and derivative/forward receivables	619,936	1,576,659	620,356	1,576,659
5.	Securities	298,346,167	292,596,227	315,481,936	319,503,378
6.	Securities sold under repurchase agreement (repo)	13,596,919	35,685,278	13,596,919	35,685,278
7.	Securities purchased with agreement to resell (reverse repo)	16,062,171	43,770,835	17,169,560	46,818,568
8.	Acceptances receivables	5,665,454	6,773,743	5,722,616	6,817,436
9.	Loans	912,082,842	880,685,363	929,413,380	899,468,813
10.	Sharia financing	-	-	-	37,466,184
11.	Finance lease receivables	-	-	3,952,983	3,406,164
12.	Investments in shares	13,353,135	12,566,424	5,551,041	1,489,800
13.	Other financial assets	10,848,351	8,716,714	13,997,205	11,331,090
14.	Impairment on financial assets -/-	-	-	-	-
	a. Securities	(2,133,576)	(1,666,546)	(2,147,133)	(1,675,131)
	b. Loans and sharia financing	(77,048,953)	(64,129,266)	(78,132,193)	(65,165,002)
	c. Others	(298,980)	(647,948)	(305,431)	(660,123)
15.	Intangible assets	-	-	806,416	820,910
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	46,587,472	44,189,284	48,348,442	46,837,964
	Accumulated depreciation on premises and equipment -/-	(14,639,943)	(13,659,238)	(15,257,613)	(14,652,804)
17.	Non-productive assets	-	-	-	-
	a. Abandoned property	15,296	19,528	15,296	19,528
	b. Foreclosed assets	59,873	58,922	66,924	66,831
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	-	52
18.	Other assets	23,281,373	20,025,244	24,630,062	23,283,111
	TOTAL ASET	1,411,625,034	1,421,785,007	1,450,907,063	1,511,804,628
LIABILITIES AND EQUITY					
	LIABILITAS				
1.	Demand deposits	189,304,596	183,002,153	191,391,820	193,077,994
2.	Savings deposits	459,232,964	459,148,270	461,701,911	475,848,207
3.	Time deposits	430,534,921	410,513,447	443,350,935	452,175,948
4.	Electronic money	296,113	325,101	296,113	325,101
5.	Liabilities to Bank Indonesia	68,719	90,318	68,719	90,318
6.	Liabilities to other banks	13,875,431	26,927,323	13,854,757	25,394,600
7.	Spot and derivative/forward payable	634,275	397,088	634,275	407,774
8.	Liabilities on securities sold under repurchase agreements	12,269,752	40,478,672	12,269,752	40,478,672
9.	Acceptances payable	5,665,454	6,773,743	5,722,616	6,817,436
10.	Securities issued	30,557,767	33,600,312	30,763,155	33,639,092
11.	Fund borrowings	33,657,787	34,648,797	35,785,782	37,418,723
12.	Deposit guarantee	15,535	15,509	15,585	16,582
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	42,153,825	31,505,172	54,848,329	46,202,805
	TOTAL LIABILITIES	1,218,267,139	1,227,425,905	1,250,703,749	1,311,893,252

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2021 and December 31, 2020

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		June 30, 2021 (Reviewed)	December 31, 2020 (Audited)	June 30, 2021 (Reviewed)	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	1,719,333	1,284,641	3,492,643	1,301,699
17.	Other comprehensive				
	a Gain	20,071,655	22,185,084	20,324,356	22,722,637
	b Loss -/-	(1,719,231)	(1,500,579)	(1,747,735)	(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	150,849,588	145,289,089
	b. Current year	12,447,690	18,353,303	12,539,836	18,660,393
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	193,357,895	194,359,102	196,985,482	197,377,567
20.	Minority interest	-	-	3,217,832	2,533,809
	TOTAL EQUITIES	193,357,895	194,359,102	200,203,314	199,911,376
	TOTAL LIABILITIES AND EQUITIES	1,411,625,034	1,421,785,007	1,450,907,063	1,511,804,628

**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended June 30, 2021 and 2020**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2021 (Reviewed)	June 30, 2020 (Reviewed)	June 30, 2021 (Reviewed)	June 30, 2020 (Reviewed)
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	58,555,674	53,161,979	59,873,940	56,578,302
2.	Interest expenses	12,203,794	18,609,806	12,730,944	20,075,853
	Net Interest Income and Sharia Income (Expenses)	46,351,880	34,552,173	47,142,996	36,502,449
3.	Premium Income	-	-	3,106,159	2,774,713
4.	Expense Claims	-	-	2,520,944	2,191,225
	Net Premium Income (Claim Expenses)	-	-	585,215	583,488
	Net Interest and Sharia Income & (Expenses), and Net Premium Income (Claim Expense)	46,351,880	34,552,173	47,728,211	37,085,937
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(113,230)	1,579,111	(87,879)	1,507,678
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,760,047	1,056,754	1,912,219	1,060,887
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	1,021,361	(1,291,885)	1,022,932	(1,288,783)
5.	Gain (Loss) from investment in shares under equity method	221,502	584	221,502	584
6.	Gain (Loss) from foreign currencies translation	-	-	5,996	8,159
7.	Dividend income	45,079	32,522	8,298	12
8.	Comissions/provisions/fees and administrative	8,165,082	7,429,505	8,167,958	7,457,572
9.	Other income	5,201,969	4,906,991	5,390,353	4,999,377
10.	Impairment for financial assets	18,586,656	8,775,581	18,841,906	9,441,590
11.	Losses related to operational risk	88,759	240,744	88,759	240,744
12.	Salaries and employee benefits	13,880,283	13,237,785	14,200,294	13,925,133
13.	Promotion expenses	778,572	863,377	784,064	876,338
14.	Other expenses	13,049,523	9,687,948	14,075,511	10,821,796
	Other Operating Income (Expenses)	(30,081,983)	(19,091,853)	(31,349,155)	(21,560,115)
	PROFIT (LOSS) FROM OPERATIONS	16,269,897	15,460,320	16,379,056	15,525,822
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	23,615	6,225	24,618	6,603
2.	Other non operating income (expenses)	(35,406)	(16,980)	(24,147)	7,018
	PROFIT FROM NON OPERATING	(11,791)	(10,755)	471	13,621
	PROFIT CURRENT PERIOD BEFORE TAX	16,258,106	15,449,565	16,379,527	15,539,443
	Income tax expenses				
a.	Estimated current tax -/-	6,214,739	2,445,529	6,335,275	2,537,326
b.	Deffered tax income (expenses)	2,404,323	(2,802,955)	2,495,584	(2,801,075)
	PROFIT (LOSS) CURRENT PERIOD	12,447,690	10,201,081	12,539,836	10,201,042
	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	(242,267)	(187,534)	(225,137)	(177,410)
c.	Others	41,185	63,590	37,417	60,956
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	(17,570)	(16,738)	(16,442)	(16,636)
b.	Gain (Loss) from changes of financial assets on available for sale	(2,548,823)	560,715	(2,761,894)	435,983
c.	Others	435,394	(69,565)	458,120	(63,932)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET	(2,332,081)	350,468	(2,588,212)	238,961
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	10,115,609	10,551,549	9,951,624	10,440,003
	Profit (loss) current period attributable to :				
	- Parent company	12,447,690	10,201,081	12,472,627	10,178,335
	- Non controlling interest			67,209	22,707
	TOTAL PROFIT (LOSS) CURRENT PERIOD	12,447,690	10,201,081	12,539,836	10,201,042
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	10,115,609	10,551,549	9,875,575	10,428,206
	- Non controlling interest			76,049	11,797
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	10,115,609	10,551,549	9,951,624	10,440,003
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	102	83	102	83

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of June 30, 2021 and Desember 31, 2020

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		June 30, 2021 (Reviewed)	December 31, 2020 (Audited)	June 30, 2021 (Reviewed)	December 31, 2020 (Audited)
I	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	17,270,192	6,906,159	17,270,192	6,906,159
3.	Others	-	-	-	-
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	673,522	942,689
b.	Uncommitted	97,046,112	123,615,550	97,046,112	123,615,550
2.	Outstanding irrevocable letters of credit	11,041,496	8,945,409	11,051,503	8,974,190
3.	Outstanding sales position on spot and derivative	83,873,825	59,142,047	83,873,825	59,142,047
4.	Others	21	-	21	618,452
III	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Lainnya	-	-	-	-
IV	CONTINGENT PAYABLES				
1.	Guarantees issued	45,150,449	44,257,041	45,173,960	44,684,496
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2021
(Reviewed)

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	4,220,820	4,220,820	-	3,626	3,285
2	Forward	41,450,535	41,450,535	-	124,504	303,180
3	Option					
	a. Written	3,074,755	3,074,755	-	-	-
	b. Purchased	101,500	101,500	-	1,580	-
4	Future	-	-	-	-	-
5	Swap	38,872,307	38,872,307	-	215,735	121,663
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	12,964,045	12,964,045	-	141,899	165,053
6	Others	-	-	-	-	-
C. Others						
		7,392,100	7,392,100	-	132,592	41,094
TOTAL		108,076,062	108,076,062	-	619,936	634,275

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2021 dan 2020

(in million rupiah)

No.	POS - POS	INDIVIDUAL											
		June 30, 2021 (Reviewed)					June 30, 2020 (Reviewed)						
		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	714,764	-	-	-	-	714,764	1,166,963	-	-	-	-	1,166,963
b.	Foreign currencies	28,500,636	-	-	-	-	28,500,636	20,073,606	-	-	-	-	20,073,606
2.	Spot and derivative receivables/forward												
a.	Rupiah	386,433	-	-	-	-	386,433	540,948	-	-	-	-	540,948
b.	Foreign currencies	233,503	-	-	-	-	233,503	23,951	-	-	-	-	23,951
3.	Securities												
a.	Rupiah	179,010,446	79,482	-	-	654	179,090,582	152,726,735	-	-	-	-	152,726,735
b.	Foreign currencies	119,235,968	-	-	-	19,617	119,255,585	69,119,905	-	-	-	-	69,119,905
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	10,120,725	-	-	-	-	10,120,725	8,276,632	-	-	-	-	8,276,632
b.	Foreign currencies	3,476,194	-	-	-	-	3,476,194	4,141,834	-	-	-	-	4,141,834
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	16,062,171	-	-	-	-	16,062,171	54,862,015	-	-	-	-	54,862,015
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,665,454	-	-	-	-	5,665,454	6,318,980	-	-	-	-	6,318,980
7.	Loans												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	450,876,242	28,212,134	2,074,283	3,735,996	7,797,756	492,696,411	393,321,443	17,864,422	1,370,274	1,768,262	7,857,071	422,181,472
ii.	Foreign currencies	1,703,834	7,531	-	-	12,627	1,723,992	2,258,580	58,541	11,876	2,489	7,529	2,339,015
b.	Non UMKM												
i.	Rupiah	312,357,701	14,010,267	395,914	1,186,383	7,949,909	335,900,174	335,868,285	13,869,312	3,537,678	797,199	5,628,373	359,700,847
ii.	Foreign currencies	69,564,336	5,369,551	1,303,737	1,306,899	4,052,936	81,597,459	75,144,074	4,654,581	1,149	914	4,897,765	84,698,483
c.	Restructured loans												
i.	Rupiah	167,286,510	27,538,516	1,750,878	3,817,015	9,221,584	209,614,503	187,920,271	16,195,356	3,648,834	954,262	4,518,170	213,236,893
ii.	Foreign currencies	4,171,323	3,702,091	1,302,169	1,306,347	3,725,954	14,207,884	1,101,201	4,197,283	-	-	4,122,421	9,420,905
8.	Investments in shares	13,353,135	-	-	-	-	13,353,135	12,364,395	-	-	-	-	12,364,395
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	87,388,801	889,912	775	-	1,332	88,280,820	114,999,557	1,340,707	475,937	9,730	3,493	116,829,424
b.	Foreign currencies	64,155,851	798,555	-	-	2,832	64,957,238	63,801,430	961,046	231	87	21,717	64,784,511
III	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia												
b.	To others												
2.	Repossessed assets												
							59,873						61,205

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of June 30, 2021 dan 2020

(In million rupiah)

No.	DESCRIPTION	June 30, 2021 (Reviewed)					June 30, 2020 (Reviewed)				
		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	98,795	-	-	295,779	-	11,414	-	-	228,044	-
2.	Spot and derivative receivables/forward	-	-	-	6,199	-	-	-	-	5,649	-
3.	Securities	1,636,539	477,346	19,691	416,113	24,245	2,856,521	-	-	390,169	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	135,969	-	-	-	-	124,185	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	163,045	37,140	-	56,655	-	82,009	-	-	63,190	-
7.	Loans and financing provided	23,978,352	32,175,567	20,895,034	8,346,669	25,873,931	14,723,273	17,979,732	19,145,037	8,067,283	22,235,659
8.	Investments in shares	-	-	-	42,236	-	-	-	-	4,487	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	2,019,544	4,413,592	15,629	548,469	88,704	986,947	669,099	189,178	476,826	61,842

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2021 dan 2020

(in million rupiah)

COMPONENTS OF CAPITAL	June 30, 2021		June 30, 2020	
	(Reviewed)		(Reviewed)	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	173,158,887	179,661,909	165,118,083	175,577,227
1 CET 1	173,158,887	179,661,909	165,118,083	175,577,227
1.1 Paid-in Capital (net of Treasury Stock)	6,886,491	6,886,491	6,881,732	6,881,732
1.2 Disclosed Reserves	186,348,600	186,681,304	175,475,166	176,421,080
1.2.1 Additional Factor	186,471,302	186,823,781	175,549,301	176,605,512
1.2.1.1 Other comprehensive income	20,071,655	20,160,039	18,193,299	18,193,299
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	3,207,572	3,240,710	1,329,216	1,329,216
1.2.1.1.3 Surplus of fixed assets revaluation	16,864,083	16,919,329	16,864,083	16,864,083
1.2.1.2 Other disclosed reserves	166,399,647	166,663,742	157,356,002	158,412,213
1.2.1.2.1 Agio	1,698,813	1,698,813	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	149,230,459	149,447,320	143,002,746	143,917,840
1.2.1.2.4 Current year profit	12,447,690	12,494,924	10,201,080	10,337,858
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	4,339
1.2.2 Deduction Factor	122,702	142,477	74,135	184,432
1.2.2.1 Other comprehensive income	72,080	72,080	31,606	45,173
1.2.2.1.1 Negative differences arising from translation of financial statement	72,080	72,080	31,606	31,606
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-	-	-	13,567
1.2.2.2 Other disclosed reserves	50,622	70,397	42,529	139,259
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	-	-	-	80,483
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	50,622	58,053	42,529	46,432
1.2.2.2.7 Others	-	12,344	-	12,344
1.3 Non Controlling Interest	-	610,631	-	1,972,619
1.4 Deduction Factor of CET 1	20,076,204	14,516,517	17,238,815	9,698,204
1.4.1 Deferred tax calculation	10,486,011	10,581,814	5,323,096	5,506,260
1.4.2 Goodwill	-	806,416	-	820,911
1.4.3 Other intangible assets	-	-	-	5,023
1.4.4 Investments in share	9,590,193	3,128,287	11,915,719	3,366,010
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 June 30, 2021 dan 2020

(in million rupiah)

COMPONENTS OF CAPITAL					June 30, 2021 (Reviewed)		June 30, 2020 (Reviewed)	
					Individual	Consolidated	Individual	Consolidated
II SUPPLEMENTAL CAPITAL (TIER 2)					9,368,541	9,532,249	8,923,956	10,103,515
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements					200,000	200,000	300,000	1,100,000
2 Agio/Disagio					-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)					9,168,541	9,366,824	8,623,956	9,039,057
4 Deduction supplemental capital					-	34,575	-	35,542
4.1 Sinking Fund					-	-	-	-
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank					-	34,575	-	35,542
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will					-	-	-	-
TOTAL CORE AND SUPPLEMENTAL CAPITAL					182,527,428	189,194,158	174,042,039	185,680,742

	June 30, 2021		June 30, 2020			June 30, 2021		June 30, 2020	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	732,803,735	748,666,343	689,180,613	727,627,094	CET 1 Rasio (%)	18.62%	18.97%	18.81%	19.05%
MARKET RISK - WEIGHTED ASSETS	5,746,555	5,939,623	6,132,959	6,250,046	Tier 1 Rasio (%)	18.62%	18.97%	18.81%	19.05%
OPERATIONAL RISK - WEIGHTED ASSETS	191,178,694	192,554,240	182,571,933	187,566,487	Tier 2 Rasio (%)	1.01%	1.01%	1.02%	1.10%
TOTAL RISK WEIGHTED ASSETS	929,728,984	947,160,206	877,885,505	921,443,627	KPMM Rasio (%)	19.63%	19.98%	19.83%	20.15%
CAR BASED ON RISK PROFILE (%)	9.56%	9.57%	9.49%	9.51%	CET 1 for BUFFER (%)	10.07%	10.41%	10.34%	10.64%
CAPITAL ALLOCATION FOR CAR BASED					PERCENTAGE OF BUFFER MANDATORY FILLED BY	2.500%	2.500%	2.500%	2.500%
From CET 1 (%)	8.55%	8.56%	8.47%	8.41%	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 (%)	1.01%	1.01%	1.02%	1.10%	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 June 30, 2021 dan 2020

Rasio		(in %)	
		June 30, 2021 (Reviewed)	June 30, 2020 (Reviewed)
Rasio Kinerja			
1.	Capital Adequacy Ratio (CAR)	19.63	19.83
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.07	1.91
3.	Non performing earning assets to total earning assets	2.07	2.16
4.	Allowance for impairment on financial assets to earning assets	6.66	4.72
5.	Gross NPL	3.27	2.98
6.	Net NPL	0.93	0.77
7.	Return on Asset (ROA)	2.38	2.41
8.	Return on Equity (ROE)	14.53	12.62
9.	Net Interest Margin (NIM)	7.02	5.72
10.	Operating Expenses to Operating Income	78.30	77.49
11.	Cost to Income Ratio (CIR)	39.78	50.24
12.	Loan to Deposit Ratio (LDR)	84.52	85.78
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	0.00
	- Average	3.06	3.22
	b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3.	Net Open Position - Overall	2.16	1.08

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended June 30, 2021 and 2020

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2021 (Reviewed)	June 30, 2020 (Reviewed)
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	57,294,560	53,202,032
Sharia income	-	2,058,737
Premium Income	3,106,159	2,774,713
Expenses paid		
Interest expense	(13,004,455)	(19,633,023)
Sharia expenses	-	(679,492)
Expense claim	(2,520,944)	(2,191,225)
Recoveries of written off loans	4,244,896	2,882,507
Other operating income	13,755,401	11,232,874
Other operating expenses	(24,265,060)	(24,598,893)
Non-operating income - net	(13,151)	20,151
Payment of income tax and tax bill	(3,400,692)	(905,545)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	35,196,714	24,162,836
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	494,954	4,000,437
Securities measured at fair value through profit or loss	7,165,244	(4,760,007)
Export bills	488,773	5,083,797
Securities purchased under resale agreements	29,649,008	(33,290,509)
Loans	(29,944,256)	(19,468,631)
Sharia receivables and financing	38,915,673	(10,301,097)
Finance Lease Receivables	(550,006)	470,117
Other assets	(6,248,219)	(2,823,051)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(1,616,173)	10,580
Deposits:		
Demand deposits	6,240,591	5,503,573
Wadiah demand deposits	(6,303,202)	3,727,839
Savings deposits	1,248,323	(3,419,433)
Wadiah savings deposits	(9,247,604)	760,336
Time deposits	16,951,385	42,002,928
Deposits from other banks and financial institutions	(9,931,239)	(6,806,840)
Securities sold under agreements to repurchase	(28,208,920)	(38,954,300)
Other liabilities	2,472,009	(5,206,346)
Syirkha Fund Temporer	(33,546,976)	2,728,628
Net cash obtained from (used from) operating activities	13,226,079	(36,579,143)
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	22,985	6,225
Decrease in shares investment	(296,586)	(372,827)
Dividend receipts	10	5,530
Acquisition of fixed assets	(2,711,774)	(1,215,181)
Increase in marketable securities and Government Recapitalization Bonds classified as fair value through other comprehensive income and amortized cost	5,474,508	(25,237,962)
Net cash (used for) obtained from investing activities	2,489,143	(26,814,215)

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended June 30, 2021 and 2020

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2021 (Reviewed)	June 30, 2020 (Reviewed)
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (payment) of fund borrowings	(1,061,745)	(8,090,430)
Appropriation for dividends	(12,125,589)	(20,623,565)
Acceptance of securities issued	-	1,998,840
Payments of securities issued	(4,374,500)	(1,743,500)
Net cash used for financing activities	(17,561,834)	(28,458,655)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(1,846,612)	(91,852,013)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINA	100,822	511,580
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	167,253,135	236,906,429
CASH AND CASH EQUIVALENTS AT END OF YEAR	165,507,345	145,565,996
Cash and cash equivalents at end of year consist of:		
Cash	17,803,670	19,472,615
Current accounts with Bank Indonesia	38,839,485	42,709,277
Current accounts with other banks	15,427,232	12,730,715
Placements with other banks - maturing within three months or less since the acquisition date	93,436,958	62,884,622
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	-	7,768,767
Total Cash and Cash Equivalents	165,507,345	145,565,996

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	Ultimate shareholder :
- President Commissioner : Kartika Wirjoatmodjo	<i>Ultimate shareholder :</i>
- Vice President Commissioner/ (Concurrently Independent Commissioner) : Ari Kuncoro *)	- Negara Republik Indonesia : 56,75%
- Independent Commissioner : Zulfahar Usman	Non ultimate shareholder through capital market (≥ 5%) :
- Independent Commissioner : Dwi Ria Latifa	- Tidak ada
- Independent Commissioner : Rofikoh Rokhim	
- Independent Commissioner : Hendrikus Ivo	
- Independent Commissioner : R. Widyo Pramono	Non ultimate shareholder not through capital market (≥ 5%) :
- Commissioner : Nicolaus Teguh Budi Harjanto	- Tidak ada
- Commissioner : Hadiyanto	
- Commissioner : Rabin Indrajad Hattari	
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, August 6, 2021 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Sunarso Direktur Utama
	Viviana Dyah Ayu R. K. Direktur

*) Ari Kuncoro resigned from his position as Vice President Commissioner/Independent Commissioner of the Company as of July 21, 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 June 30, 2021 and for the six 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 reviewed 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 Review Engagement Standard 2410, "Review of Financial Information Interim Conducted by the Entity's Independent Auditor", determined by the Indonesian Institute of Certified Public Accountants, with a review opinion there are no matters of concern to PSS which cause PSS to believe that the interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of PT Bank Rakyat Indonesia (Persero) Tbk and its entities as his son dated 30 June 2021, as well as his consolidated financial performance and cash flows for the six months period ended on that date, in accordance with Indonesian Financial Accounting Standards, as stated in his report dated 6 August 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 June 30, 2021, December 31, 2020 and June 30, 2020 are respective Rp14.500,00, Rp14.050,00 dan Rp14.255,00.
- 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 period.