

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2023 and December 31, 2022

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2023 (Reviewed)	December 31, 2022 (Audited)	June 30, 2023 (Reviewed)	December 31, 2022 (Audited)
ASSETS					
1.	Cash	28,285,017	27,320,384	28,403,964	27,407,478
2.	Placements with Bank Indonesia	108,818,110	204,173,428	109,973,583	206,099,330
3.	Placements with other banks	42,530,543	34,472,665	44,983,629	36,700,721
4.	Spot and derivative/forward receivables	1,109,328	911,405	1,109,328	911,405
5.	Securities	299,565,364	337,827,485	322,328,099	358,783,819
6.	Securities sold under repurchase agreement (repo)	25,971,983	10,309,955	25,971,983	10,608,374
7.	Securities purchased with agreement to resell (reverse repo)	22,283,995	51,014,678	22,823,619	51,014,678
8.	Acceptances receivables	7,617,863	7,096,719	7,617,863	7,167,600
9.	Loans	1,089,371,656	1,029,802,549	1,137,528,613	1,079,274,819
10.	Sharia Loans	-	-	11,693,680	10,514,329
11.	Finance receivables	-	-	52,907,202	49,287,917
12.	Investments in shares	48,809,935	47,936,173	6,772,974	6,506,903
13.	Other financial assets	19,528,743	17,673,390	25,972,714	24,129,862
14.	Impairment on financial assets -/-				
a.	Securities	(2,318,716)	(1,712,512)	(2,321,148)	(1,721,764)
b.	Loans	(79,939,511)	(84,578,819)	(84,801,750)	(89,610,033)
c.	Others	(305,512)	(155,231)	(3,744,320)	(3,636,231)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	56,407,350	54,097,275	76,888,389	73,951,201
	Accumulated depreciation on premises and equipment -/-	(15,551,847)	(14,582,523)	(20,260,668)	(18,735,154)
17.	Non-productive assets				
a.	Abandoned property	17,385	17,385	17,385	17,385
b.	Foreclosed assets	60,125	62,732	64,962	67,569
c.	Suspense account	-	-	-	-
d.	Inter office assets	54,724	6,717	54,724	6,717
18.	Other assets	32,446,667	29,300,818	40,355,073	36,085,669
	TOTAL ASSETS	1,684,763,202	1,750,994,673	1,805,146,314	1,865,639,010
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	298,983,695	349,491,946	298,309,607	349,755,590
2.	Savings deposits	515,644,428	521,039,799	517,114,641	522,647,920
3.	Time deposits	425,742,491	430,243,873	429,690,727	435,480,503
4.	Electronic money	493,430	456,179	493,430	456,179
5.	Liabilities to Bank Indonesia	113,464	113,491	113,464	113,491
6.	Liabilities to other banks	12,881,279	9,480,779	12,684,209	9,334,547
7.	Spot and derivative/forward payable	820,313	783,921	825,751	783,921
8.	Liabilities on securities sold under repurchase agreements (repo)	24,616,575	9,724,245	24,616,575	9,997,592
9.	Acceptances payable	7,617,863	7,096,719	7,617,863	7,167,600
10.	Securities issued	34,446,077	36,841,620	55,953,731	63,611,761
11.	Fund borrowings	30,492,742	39,290,379	82,073,302	79,857,593
12.	Deposit guarantee	12,402	12,142	12,451	12,193
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	48,184,583	52,797,626	77,148,877	83,024,803
	TOTAL LIABILITIES	1,400,049,342	1,457,372,719	1,506,654,628	1,562,243,693

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2023 and December 31, 2022

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2023 (Reviewed)	December 31, 2022 (Audited)	June 30, 2023 (Reviewed)	December 31, 2022 (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 -/-	(3,019,133)	(2,202,178)	(3,019,133)	(2,202,178)
16.	Additional Paid-in Capital				
	a. Agio	76,240,176	76,029,910	75,847,349	75,637,083
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	39,870	226,563	1,798,450	1,985,202
17.	Other comprehensive				
	a. Gain	19,998,763	19,848,571	20,374,608	19,472,883
	b. Loss -/-	(4,784,442)	(5,145,961)	(4,760,186)	(4,346,863)
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	159,372,471	146,436,494	163,255,306	146,976,937
	b. Current year	26,265,520	47,827,920	29,421,509	51,170,312
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	284,713,860	293,621,954	293,518,538	299,294,011
20.	Minority interest	-	-	4,973,148	4,101,306
	TOTAL EQUITIES	284,713,860	293,621,954	298,491,686	303,395,317
	TOTAL LIABILITIES AND EQUITIES	1,684,763,202	1,750,994,673	1,805,146,314	1,865,639,010

**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended June 30, 2023 and 2022**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2023 (Reviewed)	June 30, 2022	June 30, 2023 (Reviewed)	June 30, 2022
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	70,444,809	63,621,175	85,590,785	76,860,963
2.	Interest expenses	17,403,518	9,914,516	20,050,483	12,247,440
	Net Interest Income (Expenses)	53,041,291	53,706,659	65,540,302	64,613,523
3.	Premium Income	-	-	4,660,908	4,629,263
4.	Expense Claims	-	-	3,773,606	3,774,492
	Net Premium Income (Claim Expenses)	-	-	887,302	854,771
	Net Interest and Net Premium Income (Claim Expenses)	53,041,291	53,706,659	66,427,604	65,468,294
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(1,451,497)	608,167	(1,281,072)	664,367
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	865,548	852,491	932,767	895,360
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	1,840,586	36,239	1,837,299	39,545
5.	Gain (Loss) from investment in shares under equity method	439,265	287,849	499,125	341,154
6.	Gain (Loss) from foreign currencies translation	-	-	(13,295)	979
7.	Dividend income	95,133	1,538,835	13	44
8.	Comissions/provisions/fees and administrative	10,011,562	8,798,151	10,222,819	9,366,552
9.	Other income	8,216,132	5,410,976	12,836,363	9,520,673
10.	Impairment for financial assets	12,786,081	16,132,718	14,017,597	17,493,328
11.	Losses related to operational risk	15,022	211,457	19,066	150,742
12.	Salaries and employee benefits	13,532,427	14,457,894	18,861,253	19,024,850
13.	Promotion expenses	857,581	926,334	921,200	983,795
14.	Other expenses	12,974,635	10,253,265	20,401,720	17,489,928
	Other Operating Income (Expenses)	(20,149,017)	(24,448,960)	(29,186,817)	(34,313,969)
	PROFIT (LOSS) FROM OPERATIONS	32,892,274	29,257,699	37,240,787	31,154,325
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	23,734	74,769	24,974	78,356
2.	Other non operating income (expenses)	(81,005)	(32,694)	(65,630)	(8,402)
	PROFIT FROM NON OPERATING	(57,271)	42,075	(40,656)	69,954
	PROFIT CURRENT PERIOD BEFORE TAX	32,835,003	29,299,774	37,200,131	31,224,279
	Income tax expenses				
a.	Estimated current tax -/-	4,585,857	6,203,823	5,493,442	7,116,102
b.	Deferred tax income (expenses)	(1,983,626)	729,782	(2,145,328)	768,094
	PROFIT (LOSS) CURRENT PERIOD	26,265,520	23,825,733	29,561,361	24,876,271
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	-	-	(82,876)	265,414
b.	Remeasurement from actuarial benefit program	(1,491,739)	1,851,691	(1,865,218)	1,915,558
c.	Others	283,431	(351,821)	366,477	(365,871)
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	(112,415)	8,850	(113,529)	10,437
b.	Gain (Loss) from changes of financial assets on available for sale	2,259,238	(7,124,905)	2,664,214	(7,408,788)
c.	Others	(426,804)	1,327,581	(410,481)	1,353,861
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD	511,711	(4,288,604)	558,587	(4,229,389)
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	26,777,231	19,537,129	30,119,948	20,646,882
	Profit (loss) current period attributable to :				
	- Parent company	26,265,520	23,825,733	29,421,509	24,786,205
	- Non controlling interest	-	-	139,852	90,066
	TOTAL PROFIT (LOSS) CURRENT PERIOD	26,265,520	23,825,733	29,561,361	24,876,271
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	26,777,231	19,537,129	29,909,911	20,636,995
	- Non controlling interest	-	-	210,037	9,887
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	26,777,231	19,537,129	30,119,948	20,646,882
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	174	157	195	164

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2023 and December 31, 2022

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2023 (Reviewed)	December 31, 2022 (Audited)	June 30, 2023 (Reviewed)	December 31, 2022 (Audited)
I	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	22,609,086	15,046,421	22,609,086	15,046,421
3.	Others	-	-	-	-
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	128,788	491,741
b.	Uncommitted	108,749,201	85,798,322	108,749,201	85,798,322
2.	Outstanding irrevocable letters of credit	12,910,272	13,656,363	12,910,272	13,658,668
3.	Outstanding sales position on spot and derivative	89,255,780	69,751,674	89,255,780	69,751,674
4.	Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Lainnya	-	-	-	-
IV.	CONTINGENT PAYABLES				
1.	Guarantees issued	65,195,689	74,853,508	65,195,912	74,854,998
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2023 (Reviewed)

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	2,326,143	2,326,143	-	2,437	1,919
2	Forward	57,725,240	57,725,240	-	398,681	166,453
3	Option					
	a. Written	3,440,469	3,440,469	-	-	-
	b. Purchased	44,978	44,978	-	-	-
4	Future	-	-	-	-	-
5	Swap	48,137,663	48,137,663	-	244,638	151,277
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	12,293,250	12,293,250	-	463,363	472,415
6	Others	-	-	-	-	-
C. Others						
		1,658,347	1,658,347	-	209	33,687
TOTAL		125,626,090	125,626,090	-	1,109,328	825,751

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2023 and 2022

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		June 30, 2023 (Reviewed)					June 30, 2022						
		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	2,906,176	-	-	-	-	2,906,176	474,857	-	-	-	-	474,857
b.	Foreign currencies	39,624,367	-	-	-	-	39,624,367	24,684,950	-	-	-	-	24,684,950
2.	Spot and derivative receivables/forward												
a.	Rupiah	1,045,729	-	-	-	-	1,045,729	506,994	-	-	-	-	506,994
b.	Foreign currencies	63,599	-	-	-	-	63,599	109,555	-	-	-	-	109,555
3.	Securities												
a.	Rupiah	185,842,664	6,239	-	-	-	185,848,903	213,828,125	-	-	98,776	-	213,926,901
b.	Foreign currencies	113,716,461	-	-	-	-	113,716,461	113,774,779	-	-	14,312	-	113,789,091
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	19,866,674	-	-	-	-	19,866,674	3,355,806	-	-	-	-	3,355,806
b.	Foreign currencies	6,105,309	-	-	-	-	6,105,309	11,868,041	-	-	-	-	11,868,041
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	22,283,995	-	-	-	-	22,283,995	7,539,471	-	-	-	-	7,539,471
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	7,617,863	-	-	-	-	7,617,863	7,888,654	-	-	162,288	-	8,050,942
7.	Loans *)												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	572,424,634	42,296,755	4,987,001	6,494,750	8,572,967	634,776,107	517,884,523	32,778,126	2,841,090	5,015,186	11,475,113	569,994,038
ii.	Foreign currencies	727,803	-	-	-	3,880	731,683	1,091,930	5,641	-	9,927	8,171	1,115,669
b.	Non UMKM												
i.	Rupiah	322,395,474	15,628,853	684,820	1,498,637	7,038,351	347,246,135	317,483,969	14,345,607	408,461	2,007,517	6,327,260	340,572,814
ii.	Foreign currencies	99,088,165	2,823,567	76,632	129,411	4,319,062	106,436,837	80,646,086	5,858,450	1,636	317,948	4,934,492	91,758,612
c.	Restructured loans												
i.	Rupiah	64,796,519	31,870,068	3,805,769	4,983,147	8,848,217	114,303,720	115,933,871	29,493,932	2,132,017	5,130,906	8,821,760	161,512,486
ii.	Foreign currencies	5,044,103	2,721,861	-	128,116	4,313,150	12,207,230	6,319,310	5,421,969	-	326,817	4,791,305	16,859,401
8.	Investments in shares	48,809,935	-	-	-	-	48,809,935	46,550,583	-	-	-	-	46,550,583
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	95,839,070	1,719,663	27,150	49,221	34,563	97,669,667	80,596,783	1,105,026	1,859	4,384	576,286	82,284,338
b.	Foreign currencies	89,110,616	71,181	421	990	2,287	89,185,495	53,534,083	232,159	-	402	13,867	53,780,511
III OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						60,125						63,303

*) 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 June 30, 2023 and 2022**

(in million rupiah)

COMPONENTS OF CAPITAL	June 30, 2023		June 30, 2022	
	Individual (Reviewed)	Consolidated (Reviewed)	Individual	Consolidated
I CORE CAPITAL (TIER 1)	224,079,870	266,050,064	221,100,854	256,618,818
1 CET 1	224,079,870	266,050,064	221,100,854	256,618,818
1.1 Paid-in Capital (net of Treasury Stock)	4,558,817	4,558,817	6,944,639	6,944,639
1.2 Disclosed Reserves	280,056,540	284,252,687	271,519,766	270,751,425
1.2.1 Additional Factor	284,749,423	289,289,913	275,075,911	275,148,867
1.2.1.1 Other comprehensive income	19,848,571	20,118,055	16,864,083	17,172,630
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	-	-	-	-
1.2.1.1.3 Surplus of fixed assets revaluation	19,848,571	20,118,055	16,864,083	17,172,630
1.2.1.2 Other disclosed reserves	264,900,852	269,171,858	258,211,828	257,976,237
1.2.1.2.1 Agio	76,240,176	75,847,349	76,324,093	76,242,898
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	159,372,471	161,178,039	155,039,317	154,108,019
1.2.1.2.4 Current year profit	26,265,520	29,123,785	23,825,733	24,557,852
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	44,783
1.2.2 Deduction Factor	4,692,883	5,037,226	3,556,145	4,397,442
1.2.2.1 Other comprehensive income	2,734,635	2,802,699	3,502,595	3,535,278
1.2.2.1.1 Negative differences arising from translation of financial statement	241,026	241,483	107,672	105,539
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	2,493,609	2,561,216	3,394,923	3,429,739
1.2.2.2 Other disclosed reserves	1,958,248	2,234,527	53,550	862,164
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	58,633	59,840	53,550	59,616
1.2.2.2.7 Others	1,899,615	2,174,687	-	802,548
1.3 Non Controlling Interest	-	453,436	-	459,442
1.4 Deduction Factor of CET 1	60,535,487	23,214,876	57,363,551	21,536,688
1.4.1 Deffered tax calculation	13,288,320	15,940,845	15,229,935	17,670,818
1.4.2 Goodwill	-	806,416	-	806,416
1.4.3 Other intangible assets	3,552,585	3,799,972	-	-
1.4.4 Investments in share	43,694,582	2,667,643	42,133,616	3,059,454
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, 2023 and 2022**

(in million rupiah)

COMPONENTS OF CAPITAL					June 30, 2023		June 30, 2022		
					Individual (Reviewed)	Consolidated (Reviewed)	Individual	Consolidated	
II SUPPLEMENTAL CAPITAL (TIER 2)					10,602,647	11,427,453	10,046,943	10,684,490	
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements					-	-	100,000	100,000	
2 Agio/Disagio					-	-	-	-	
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)					10,602,647	11,427,453	9,946,943	10,618,011	
4 Deduction supplemental capital					-	-	-	33,521	
4.1 Sinking Fund					-	-	-	-	
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank					-	-	-	33,521	
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will					-	-	-	-	
TOTAL CAPITAL					234,682,517	277,477,517	231,147,797	267,303,308	
	June 30, 2023		June 30, 2022		KPMM RATIO	June 30, 2023		June 30, 2022	
	Individual (Reviewed)	Consolidated (Reviewed)	Individual	Consolidated		Individual (Reviewed)	Consolidated (Reviewed)	Individual	Consolidated
RISK WEIGHTED ASSETS									
CREDIT RISK - WEIGHTED ASSETS	846,608,682	912,593,149	794,228,609	847,914,032	CET 1 Rasio (%)	23.53%	25.55%	21.97%	24.05%
MARKET RISK - WEIGHTED ASSETS	6,550,285	8,485,694	2,309,917	4,058,967	Tier 1 Rasio (%)	23.53%	25.55%	21.97%	24.05%
OPERATIONAL RISK - WEIGHTED ASSE	99,021,545	120,236,798	209,879,369	214,875,481	Tier 2 Rasio (%)	1.12%	1.10%	1.00%	1.00%
TOTAL RISK WEIGHTED ASSETS	952,180,512	1,041,315,641	1,006,417,895	1,066,848,480	KPMM Rasio (%)	24.65%	26.65%	22.97%	25.06%
CAR BASED ON RISK PROFILE (%)	9.38%	9.40%	9.51%	9.52%	CET 1 for BUFFER (%)	15.27%	17.25%	13.46%	15.53%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)	5.000%	5.000%	5.000%	5.000%
From CET 1 (%)	8.26%	8.30%	8.51%	8.52%	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 (%)	1.12%	1.10%	1.00%	1.00%	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 June 30, 2023 and 2022

(in %)

Ratio	June 30, 2023 (Reviewed)	June 30, 2022
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	24.65	22.97
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	1.97	2.18
3. Non performing earning assets to total earning assets	1.97	2.18
4. Allowance for impairment on financial assets to earning assets	5.78	6.74
5. Gross NPL	3.10	3.32
6. Net NPL	0.76	0.86
7. Return on Asset (ROA) ¹⁾	3.93	3.82
8. Return on Asset (ROA) ²⁾	3.14	3.11
9. Return on Equity (ROE) ³⁾	23.11	21.43
10. Return on Equity (ROE) ⁴⁾	18.40	17.08
11. Net Interest Margin (NIM)	6.81	7.35
12. Operating Expenses to Operating Income	64.21	63.98
13. Cost to Income Ratio (CIR)	38.96	37.11
14. Loan to Deposit Ratio (LDR)	87.83	88.95
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	7.04	5.21
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	2.70	0.48

- 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 June 30, 2023 and 2022

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2023 (Reviewed)	June 30, 2022
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	78,189,032	69,953,146
Sharia income	5,944,967	4,335,095
Premium Income	4,541,342	4,629,263
Revenue from gold sold	3,954,283	3,635,535
Expenses paid		
Interest expense	(19,656,825)	(11,785,653)
Sharia expenses	(578,942)	(533,095)
Expense claim	(3,454,370)	(3,774,492)
Cost of revenue from gold sold	(3,795,494)	(3,497,476)
Recoveries of written off loans	6,697,966	5,078,975
Other operating income	14,985,261	12,792,447
Other operating expenses	(40,076,639)	(37,712,057)
Non-operating income - net	(128,051)	583
Payment of income tax and tax bill	(7,482,282)	(4,735,150)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	39,140,248	38,387,121
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other financial institution	586,030	476,486
Securities measured at fair value through profit or loss	1,340,743	3,002,389
Export bills	82,240	(11,674,695)
Securities purchased under resale agreements	28,191,059	47,279,093
Loans	(75,194,800)	(59,319,588)
Sharia Loans	(1,293,120)	(361,835)
Finance Receivables	(3,619,285)	(4,932,096)
Other assets	3,726,156	(17,579,380)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(7,898,607)	3,095,292
Deposits:		
Demand deposits	(51,445,983)	19,456,485
Savings deposits	(5,533,279)	2,695,224
Time deposits	(5,789,776)	(23,913,011)
Deposits from other banks and financial institutions	3,349,662	(7,555,480)
Securities sold under agreements to repurchase	14,618,983	(15,762,007)
Other liabilities	4,011,378	10,827,023
Net cash used for operating activities	(55,728,351)	(15,878,979)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of fixed assets	91,345	78,076
Shares investment	55,059	(94,109)
Dividend receipts	65,636	44
Acquisition of fixed assets	(3,397,674)	(3,704,778)
(Increase) decrease in marketable securities and Government Recapitalization Bonds classified as fair value through other comprehensive income and amortized cost	23,305,515	43,789,304
Net cash obtained from investing activities	20,119,881	40,068,537

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended June 30, 2023 and 2022

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2023 (Reviewed)	June 30, 2022
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance of fund borrowings	16,271,919	7,172,172
Payment of fund borrowings	(13,606,379)	(9,618,014)
Repurchased shares	(816,955)	(587,314)
Appropriation for dividends	(43,494,766)	(26,406,603)
Acceptance of loans and subordinated securities	(500,000)	-
Acceptance of securities issued	4,563,418	7,007,655
Payments of securities issued	(11,582,600)	(6,135,195)
Net cash used for financing activities	(49,165,363)	(28,567,299)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(84,773,833)	(4,377,741)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	402	46,150
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	268,192,168	153,924,601
CASH AND CASH EQUIVALENTS AT END OF PERIOD	183,418,737	149,593,010
Cash and cash equivalents at end of year consist of:		
Cash	28,403,964	20,512,246
Current accounts with Bank Indonesia	89,051,800	62,652,534
Current accounts with other banks	31,786,074	14,467,920
Placements with other banks - maturing within three months or less since the acquisition date	32,690,339	51,960,310
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	1,486,560	-
Total Cash and Cash Equivalents	183,418,737	149,593,010

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2023 and 2022

(In million rupiah)

No.	DESCRIPTION	June 30, 2023 (Reviewed)					June 30, 2022				
		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	49,253	-	-	425,305	-	34,382	-	-	251,598	-
2.	Spot and derivative receivables/forward	-	-	-	11,093	-	-	-	-	6,165	-
3.	Securities	1,205,342	1,113,374	-	666,915	312	1,230,396	258,554	14,097	759,898	56,544
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	259,720	-	-	-	-	152,238	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	248,960	7,299	-	76,179	-	244,704	113,931	-	78,887	81,144
7.	Loans	17,408,995	37,842,705	24,687,811	9,948,170	27,895,386	20,808,638	41,976,053	25,634,359	9,172,810	29,557,394
8.	Investments in shares	-	-	-	51,154	-	-	-	-	48,088	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,355,442	4,887,406	19,540	767,167	155,633	1,073,071	5,339,591	17,545	586,710	659,684

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 : Agus Riswanto	- None
- Independent Commissioner : Dwi Ria Latifa	
- Independent Commissioner : Nurmaria Sarosa	Non ultimate shareholder not through capital market (≥ 5%) :
- Independent Commissioner : Heri Sunaryadi	- None
- Independent Commissioner : Paripurna Poerwoko Sugarda	
- Commissioner : Rabin Indrajad Hattari	
- Commissioner : Awan Nurmawan Nuh*	
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, August 30, 2023 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.

Notes :

1. 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, 2023 and for the six-month period ended on that date, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, 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, in accordance with Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", established 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 the Bank and its Subsidiaries as of June 30, 2023, as well as its consolidated financial performance and cash flows for the six-month period ended on that date, in accordance with Indonesian Financial Accounting Standards, as stated in their report dated August 30, 2023 which are not included in this publication. Since the above consolidated financial information is taken from the consolidated financial statements, it is therefore not a complete presentation of the consolidated financial statements. As corresponding figures, the interim financial information for the six-month period ended June 30, 2022 was unaudited and not reviewed. Therefore, PSS does not express an opinion, conclusion, or other form of assurance on the Interim Consolidated Financial Information as of June 30, 2022.
2. The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - a. 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.
 - b. 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.
 - c. 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".
3. The Foreign currency exchange rate for 1 USD as of June 30, 2023, December 31, 2022 and June 30 2022 are Rp14,992.50, Rp15,567.50 and Rp14,897.50 respectively.
4. The basic earnings per share is calculated by dividing the income for period ended June 30, 2023 attributable to owners of Parent Entity by the weighted average number of the issued and fully paid shares during the period.