

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2024	December 31, 2023 (Audited)	June 30, 2024	December 31, 2023 (Audited)
ASSETS					
1.	Cash	22,756,514	31,515,572	22,865,685	31,603,784
2.	Placements with Bank Indonesia	83,478,702	149,831,968	84,009,716	150,797,288
3.	Placements with other banks	39,083,349	37,080,603	42,175,376	38,637,594
4.	Spot and derivative/forward receivables	757,579	905,573	780,325	911,683
5.	Securities	371,476,357	339,067,362	399,485,957	364,682,750
6.	Securities sold under repurchase agreement (repo)	23,564,998	20,303,958	23,979,196	20,303,958
7.	Securities purchased with agreement to resell (reverse repo)	2,418,016	33,350,175	2,418,016	33,595,231
8.	Acceptances receivables	10,304,573	10,217,408	10,304,573	10,217,408
9.	Loans	1,207,046,873	1,146,082,506	1,264,779,010	1,197,752,706
10.	Sharia Loans	-	-	15,275,682	13,668,220
11.	Finance receivables	-	-	56,724,843	55,008,321
12.	Investments in shares	49,574,095	49,254,757	7,392,864	7,305,491
13.	Other financial assets	22,917,128	15,414,895	30,086,493	21,900,160
14.	Impairment on financial assets -/-				
a.	Securities	(979,399)	(2,389,290)	(982,178)	(2,405,426)
b.	Loans	(77,677,831)	(77,009,890)	(82,050,763)	(81,017,973)
c.	Others	(344,871)	(260,590)	(4,938,705)	(4,959,749)
15.	Intangible assets	-	-	806,415	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	61,402,623	59,583,105	83,879,574	81,463,777
	Accumulated depreciation on premises and equipment -/-	(18,175,186)	(16,550,584)	(24,102,968)	(21,785,658)
17.	Non-productive assets				
a.	Abandoned property	17,429	17,356	17,429	17,356
b.	Foreclosed assets	54,395	56,502	59,232	59,347
c.	Suspense account	-	-	-	-
d.	Inter office assets	-	-	-	-
18.	Other assets	35,083,728	38,777,345	44,405,693	46,444,346
	TOTAL ASSETS	1,832,759,072	1,835,248,731	1,977,371,465	1,965,007,030
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	358,693,980	346,654,593	356,854,620	346,124,372
2.	Savings deposits	519,469,304	526,514,556	521,040,540	527,945,550
3.	Time deposits	506,262,240	479,513,851	511,766,683	484,258,839
4.	Electronic money	536,962	518,049	536,962	518,049
5.	Liabilities to Bank Indonesia	70,210	69,254	70,210	69,254
6.	Liabilities to other banks	8,857,505	12,066,959	8,921,965	11,958,319
7.	Spot and derivative/forward payable	2,133,391	918,194	2,133,391	925,210
8.	Liabilities on securities sold under repurchase agreements (repo)	23,225,557	19,079,458	23,625,490	19,079,458
9.	Acceptances payable	10,304,573	10,217,408	10,304,573	10,217,408
10.	Securities issued	25,101,106	30,239,610	39,925,002	49,637,581
11.	Fund borrowings	40,112,319	42,131,148	114,078,689	99,331,907
12.	Deposit guarantee	12,879	12,713	12,925	12,713
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	45,984,405	68,575,779	76,369,873	98,456,228
	TOTAL LIABILITIES	1,540,764,431	1,536,511,572	1,665,640,923	1,648,534,888

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2024	December 31, 2023 (Audited)	June 30, 2024	December 31, 2023 (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 -/-	(3,727,464)	(3,614,321)	(3,727,464)	(3,614,321)
16.	Additional Paid-in Capital				
	a. Agio	76,271,620	76,245,954	75,878,793	75,853,127
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	471,569	342,251	2,230,147	2,100,831
17.	Other comprehensive				
	a. Gain	19,909,462	19,969,293	20,284,033	20,344,735
	b. Loss -/-	(4,201,952)	(4,665,950)	(4,324,201)	(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	28,247,325	53,153,258	29,701,853	60,099,863
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	291,994,641	298,737,159	305,896,682	311,363,556
20.	Minority interest	-	-	5,833,860	5,108,586
	TOTAL EQUITIES	291,994,641	298,737,159	311,730,542	316,472,142
	TOTAL LIABILITIES AND EQUITIES	1,832,759,072	1,835,248,731	1,977,371,465	1,965,007,030

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended June 30, 2024 and 2023**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2024	June 30 2023 (Reviewed)	June 30, 2024	June 30 2023 (Reviewed)
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	81,025,252	70,444,809	98,647,310	85,590,785
2.	Interest expenses	25,936,514	17,403,518	28,718,477	20,050,483
	Net Interest Income (Expenses)	55,088,738	53,041,291	69,928,833	65,540,302
3.	Premium Income	-	-	3,976,610	4,660,908
4.	Expense Claims	-	-	2,518,317	3,773,606
	Net Premium Income (Claim Expenses)	-	-	1,458,293	887,302
	Net Interest and Net Premium Income (Claim Expenses)	55,088,738	53,041,291	71,387,126	66,427,604
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	2,304,356	(1,451,497)	2,259,189	(1,281,072)
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	855,138	865,548	931,222	932,767
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(1,720,145)	1,840,586	(1,689,324)	1,824,004
5.	Gain (Loss) from investment in shares under equity method	450,888	439,265	493,828	499,125
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	2,576,878	95,133	12	13
8.	Comissions/provisions/fees and administrative	10,972,026	10,011,562	11,260,130	10,222,819
9.	Other income	10,923,846	8,216,132	18,093,373	12,836,363
10.	Impairment for financial assets	19,260,706	12,786,081	21,346,301	14,017,597
11.	Losses related to operational risk	61,809	15,022	63,889	19,066
12.	Salaries and employee benefits	14,987,911	13,532,427	20,632,739	18,861,253
13.	Promotion expenses	948,457	857,581	1,062,793	921,200
14.	Other expenses	10,598,132	12,974,635	21,082,169	20,401,720
	Other Operating Income (Expenses)	(19,494,028)	(20,149,017)	(32,839,461)	(29,186,817)
	PROFIT (LOSS) FROM OPERATIONS	35,594,710	32,892,274	38,547,665	37,240,787
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	13,948	23,734	17,514	24,974
2.	Other non operating income (expenses)	(127,423)	(81,005)	(115,647)	(65,630)
	PROFIT FROM NON OPERATING	(113,475)	(57,271)	(98,133)	(40,656)
	PROFIT CURRENT PERIOD BEFORE TAX	35,481,235	32,835,003	38,449,532	37,200,131
	Income tax expenses				
a.	Estimated current tax -/-	5,413,468	4,585,857	7,133,716	5,493,442
b.	Deferred tax income (expenses)	(1,820,442)	(1,983,626)	(1,419,705)	(2,145,328)
	PROFIT (LOSS) CURRENT PERIOD	28,247,325	26,265,520	29,896,111	29,561,361
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	(2,458)	-	(3,766)	(82,876)
b.	Remeasurement from actuarial benefit program	1,090,155	(1,491,739)	1,038,500	(1,865,218)
c.	Others	(207,129)	283,431	(195,765)	366,477
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	(26,107)	(112,415)	(23,695)	(113,529)
b.	Gain (Loss) from changes of financial assets on available for sale	(542,461)	2,259,238	(877,966)	2,664,214
c.	Others	92,167	(426,804)	166,035	(410,481)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET	404,167	511,711	103,343	558,587
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	28,651,492	26,777,231	29,999,454	30,119,948
	Profit (loss) current year attributable to :				
	- Parent company	28,247,325	26,265,520	29,701,853	29,421,509
	- Non controlling interest			194,258	139,852
	TOTAL PROFIT (LOSS) CURRENT PERIOD	28,247,325	26,265,520	29,896,111	29,561,361
	Total comprehensive profit (loss) current year attributable to:				
	- Parent company	28,651,492	26,777,231	29,927,138	29,909,911
	- Non controlling interest			72,316	210,037
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	28,651,492	26,777,231	29,999,454	30,119,948
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	187	174	197	195

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2024 and December 31, 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2024	December 31, 2023 (Audited)	June 30, 2024	December 31, 2023 (Audited)
I	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	36,656,037	24,948,222	36,656,037	24,948,222
3.	Others	-	-	-	-
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	105,695	147,403
b.	Uncommitted	90,631,147	128,443,014	90,631,147	128,443,014
2.	Outstanding irrevocable letters of credit	9,731,308	11,447,230	9,731,308	11,447,230
3.	Outstanding sales position on spot and derivative	101,931,439	63,924,016	101,931,439	63,924,016
4.	Others	-	-	-	-
III	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Others	-	-	-	-
IV	CONTINGENT PAYABLES				
1.	Guarantees issued	61,670,357	65,892,316	61,670,774	65,892,925
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of June 30, 2024

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	7,024,191	7,024,191	-	5,585	5,384
2	Forward	52,492,369	52,492,369	-	111,602	740,633
3	Option					
	a. Written	1,583,689	1,583,689	-	-	37
	b. Purchased	327,500	327,500	-	1,778	-
4	Future	-	-	-	-	-
5	Swap	74,274,996	74,274,996	-	284,016	903,101
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	13,698,413	13,698,413	-	354,598	357,795
6	Others	-	-	-	-	-
C. Others						
		2,409,857	2,409,857	-	-	126,441
TOTAL		151,811,015	151,811,015	-	757,579	2,133,391

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2024 and 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		June 30, 2024					June 30, 2023 (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	839,102	-	-	-	-	839,102	2,906,176	-	-	-	-	2,906,176
b.	Foreign currencies	38,244,247	-	-	-	-	38,244,247	39,624,367	-	-	-	-	39,624,367
2.	Spot and derivative receivables/forward												
a.	Rupiah	711,717	-	-	-	-	711,717	1,045,729	-	-	-	-	1,045,729
b.	Foreign currencies	45,862	-	-	-	-	45,862	63,599	-	-	-	-	63,599
3.	Securities												
a.	Rupiah	212,329,630	-	-	-	-	212,329,630	185,842,664	6,239	-	-	-	185,848,903
b.	Foreign currencies	159,094,213	52,514	-	-	-	159,146,727	113,716,461	-	-	-	-	113,716,461
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	17,311,973	-	-	-	-	17,311,973	19,866,674	-	-	-	-	19,866,674
b.	Foreign currencies	6,253,025	-	-	-	-	6,253,025	6,105,309	-	-	-	-	6,105,309
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	2,418,016	-	-	-	-	2,418,016	22,283,995	-	-	-	-	22,283,995
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	10,304,573	-	-	-	-	10,304,573	7,617,863	-	-	-	-	7,617,863
7.	Loans *)												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	603,780,415	47,441,072	3,599,211	7,297,604	15,049,568	677,167,870	572,424,634	42,296,755	4,987,001	6,494,750	8,572,967	634,776,107
ii.	Foreign currencies	701,263	-	-	-	-	701,263	727,803	-	-	-	3,880	731,683
b.	Non UMKM												
i.	Rupiah	375,651,661	13,771,786	464,971	3,111,395	6,552,653	399,552,466	322,395,474	15,628,853	684,820	1,498,637	7,038,351	347,246,135
ii.	Foreign currencies	123,398,258	3,352,855	105,269	141,576	2,415,092	129,413,050	99,088,165	2,823,567	76,632	129,411	4,319,062	106,436,837
c.	Restructured loans												
i.	Rupiah	37,704,956	28,553,055	1,681,815	5,539,054	8,621,632	82,100,512	64,796,519	31,870,068	3,805,769	4,983,147	8,848,217	114,303,720
ii.	Foreign currencies	5,212,006	2,984,076	-	139,755	1,121,189	9,457,026	5,044,103	2,721,861	-	128,116	4,313,150	12,207,230
8.	Investments in shares	49,574,095	-	-	-	-	49,574,095	48,809,935	-	-	-	-	48,809,935
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	108,978,885	757,541	34,958	52,220	759,156	110,582,760	95,839,070	1,719,663	27,150	49,221	34,563	97,669,667
b.	Foreign currencies	51,414,302	21,460	-	526	13,763	51,450,051	89,110,616	71,181	421	990	2,287	89,185,495
III OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia							-					-
b.	To others							-					-
2.	Repossessed assets							54,395					60,125

*) 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, 2024 and 2023**

(in million rupiah)

COMPONENTS OF CAPITAL	June 30, 2024		June 30, 2023	
	Individual	Consolidated	Individual (Reviewed)	Consolidated (Reviewed)
I CORE CAPITAL (TIER 1)	233,938,169	279,458,892	224,079,870	266,050,064
1 CET 1	233,938,169	279,458,892	224,079,870	266,050,064
1.1 Paid-in Capital (net of Treasury Stock)	3,850,486	3,850,486	4,558,817	4,558,817
1.2 Disclosed Reserves	287,616,696	296,427,432	280,056,540	284,252,687
1.2.1 Additional Factor	291,811,188	300,941,030	284,749,423	289,289,913
1.2.1.1 Other comprehensive income	19,846,113	20,117,334	19,848,571	20,118,055
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	19,846,113	20,117,334	19,848,571	20,118,055
1.2.1.2 Other disclosed reserves	271,965,075	280,823,696	264,900,852	269,171,858
1.2.1.2.1 Agio	76,271,620	75,878,794	76,240,176	75,847,349
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	164,423,445	172,547,747	159,372,471	161,178,039
1.2.1.2.4 Current year profit	28,247,325	29,374,470	26,265,520	29,123,785
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	4,194,492	4,513,598	4,692,883	5,037,226
1.2.2.1 Other comprehensive income	3,070,014	3,166,463	2,734,635	2,802,699
1.2.2.1.1 Negative differences arising from translation of financial statement	279,692	277,439	241,026	241,483
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	2,790,322	2,889,024	2,493,609	2,561,216
1.2.2.2 Other disclosed reserves	1,124,478	1,347,135	1,958,248	2,234,527
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	55,889	57,096	58,633	59,840
1.2.2.2.7 Others	1,068,589	1,290,039	1,899,615	2,174,687
1.3 Non Controlling Interest	-	454,929	-	453,436
1.4 Deduction Factor of CET 1	57,529,013	21,273,955	60,535,487	23,214,876
1.4.1 Deffered tax calculation	10,204,556	13,783,074	13,288,320	15,940,845
1.4.2 Goodwill	-	806,415	-	806,416
1.4.3 Other intangible assets	3,629,875	4,016,823	3,552,585	3,799,972
1.4.4 Investments in share	43,694,582	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 June 30, 2024 and 2023**

(in million rupiah)

COMPONENTS OF CAPITAL					June 30, 2024		June 30, 2023		
					Individual	Consolidated	Individual (Reviewed)	Consolidated (Reviewed)	
II SUPPLEMENTAL CAPITAL (TIER 2)					12,043,269	12,963,933	10,602,647	11,427,453	
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements					408,333	408,333	-	-	
2 Agio/Disagio					-	-	-	-	
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)					11,634,936	12,555,600	10,602,647	11,427,453	
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					245,981,438	292,422,825	234,682,517	277,477,517	
	June 30, 2024		June 30, 2023			June 30, 2024		June 30, 2023	
	Individual	Consolidated	Individual (Reviewed)	Consolidated (Reviewed)		Individual	Consolidated	Individual (Reviewed)	Consolidated (Reviewed)
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	928,808,373	1,002,461,479	846,608,682	912,593,149	CET 1 Rasio (%)	22.09%	24.02%	23.53%	25.55%
MARKET RISK - WEIGHTED ASSETS	29,198,772	35,217,801	6,550,285	8,485,694	Tier 1 Rasio (%)	22.09%	24.02%	23.53%	25.55%
OPERATIONAL RISK - WEIGHTED ASSE	100,903,263	125,883,982	99,021,545	120,236,798	Tier 2 Rasio (%)	1.14%	1.11%	1.12%	1.10%
TOTAL RISK WEIGHTED ASSETS	1,058,910,408	1,163,563,262	952,180,512	1,041,315,641	KPMM Rasio (%)	23.23%	25.13%	24.65%	26.65%
CAR BASED ON RISK PROFILE (%)	9.42%	9.43%	9.38%	9.40%	CET 1 for BUFFER (%)	13.81%	15.70%	15.27%	17.25%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)				
From CET 1 (%)	8.28%	8.32%	8.26%	8.30%	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 (%)	1.14%	1.11%	1.12%	1.10%	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, 2024 and 2023

(in %)

Ratio	June 30, 2024	June 30 2023 (Reviewed)
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	23.23	24.65
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.13	1.97
3. Non performing earning assets to total earning assets	2.12	1.97
4. Allowance for impairment on financial assets to earning assets	4.83	5.78
5. Gross NPL	3.21	3.10
6. Net NPL	0.86	0.76
7. Return on Asset (ROA) ¹⁾	3.84	3.93
8. Return on Asset (ROA) ²⁾	3.06	3.14
9. Return on Equity (ROE) ³⁾	24.32	23.11
10. Return on Equity (ROE) ⁴⁾	19.40	18.40
11. Net Interest Margin (NIM)	6.41	6.81
12. Operating Expenses to Operating Income	67.38	64.21
13. Cost to Income Ratio (CIR)	37.47	38.96
14. Loan to Deposit Ratio (LDR)	87.19	87.83
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	5.60	7.04
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	2.47	2.70

- 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, 2024 and 2023

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2024	June 30 2023 (Reviewed)
CASH FLOWS FROM OPERATING ACTIVITIES		
Income received		
Interest and investment income	86,419,351	78,189,032
Sharia income	6,677,767	5,944,967
Premium Income	3,976,610	4,541,342
Revenue from gold sold	6,338,467	3,954,283
Expenses paid		
Interest expense	(29,125,333)	(19,656,825)
Sharia expenses	(376,155)	(578,942)
Expense claim	(2,150,451)	(3,454,370)
Cost of revenue from gold sold	(6,095,871)	(3,795,494)
Recoveries of written-off assets	10,082,409	6,697,966
Other operating income	14,837,825	14,985,261
Other operating expenses	(37,442,929)	(40,076,639)
Non-operating (expense) income - net	(103,113)	(128,051)
Payment of corporate income tax	(7,186,231)	(7,482,282)
Cash Flows Before Changes in Operating Assets and Liabilities	45,852,346	39,140,248
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	341,411	586,030
Securities measured at fair value through profit or loss	(12,511,817)	1,340,743
Export bills and other receivables	(22,497,866)	82,240
Securities purchased under agreement to resell	31,177,215	28,191,059
Loans	(86,429,689)	(75,194,800)
Sharia Loans	(1,789,259)	(1,293,120)
Finance Receivables	(1,716,522)	(3,619,285)
Other assets	14,561,599	3,726,156
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(12,097,550)	(7,898,607)
Deposits:		
Demand deposits	10,730,248	(51,445,983)
Savings deposits	(6,905,010)	(5,533,279)
Time deposits	27,507,844	(5,789,776)
Deposits from other banks and other financial institutions	(3,036,354)	3,349,662
Securities sold under agreements to repurchase	4,546,032	14,618,983
Other liabilities	(8,973,002)	4,011,378
Net Cash (Used in) Operating Activities	(21,240,374)	(55,728,351)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipments	7,590	91,345
Sale (Purchase) Investment in associated entities	-	55,059
Dividend income	131,611	65,636
Acquisition of premises and equipments	(3,692,144)	(3,397,674)
Decrease in marketable securities classified as fair value through other comprehensive income and amortized cost	1,573,402	23,305,515
Net Cash (Used in) Provided by Investing Activities	(1,979,541)	20,119,881

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended June 30, 2024 and 2023

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2024	June 30 2023 (Reviewed)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds of fund borrowings	24,049,097	16,271,919
Payment of fund borrowings	(9,346,117)	(13,606,379)
Treasury stock	(113,143)	(816,955)
Distribution of income for dividends	(48,102,283)	(43,494,766)
Payments of subordinated loans	-	(500,000)
Proceeds from marketable securities issued	5,034,005	4,563,418
Payments of marketable securities matured	(14,389,954)	(11,582,600)
Net Cash (Used in) Financing Activities	(42,868,395)	(49,165,363)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(66,088,310)	(84,773,833)
EFFECT OF EXCHANGE RATE CHANGES ON FOREIGN CURRENCIES	4,331	402
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	152,593,755	183,418,737
Cash and cash equivalents at the end of period consist of:		
Cash	22,865,685	28,403,964
Current accounts with Bank Indonesia	79,136,277	89,051,800
Current accounts with other banks	23,844,159	31,786,074
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	21,016,384	32,690,339
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	5,731,250	1,486,560
Total Cash and Cash Equivalents	152,593,755	183,418,737

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of June 30, 2024 and 2023

(In million rupiah)

No.	DESCRIPTION	June 30, 2024					June 30, 2023 (Reviewed)					
		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	10,266	-	-	390,833	-	49,253	-	-	-	425,305	-
2.	Spot and derivative receivables/forward	-	-	-	7,576	-	-	-	-	-	11,093	-
3.	Securities	946,774	32,458	-	1,074,092	2,626	1,205,342	1,113,374	-	-	666,915	312
4.	Securities sold with agreement to repurchase (Repo)	167	-	-	235,650	-	-	-	-	-	259,720	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	331,722	2,883	-	103,046	-	248,960	7,299	-	-	76,179	-
7.	Loans	19,711,312	28,822,513	29,144,006	11,037,438	33,146,304	17,408,995	37,842,705	24,687,811	-	9,948,170	27,895,386
8.	Investments in shares	-	-	-	58,795	-	-	-	-	-	51,154	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,173,144	2,093,101	-	714,017	843,488	1,355,442	4,887,406	19,540	-	767,167	155,633

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	
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, July 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.

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, 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 June 30, 2023, 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.
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, 2024, December 31, 2023 and June 30 2023 are Rp16,375.00, Rp15,397.00 and Rp14,992.50
4. The basic earnings per share is calculated by dividing the income for period ended June 30, 2024 attributable to owners of Parent Entity by the weighted average number of the issued and fully paid shares during the period.