

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2020 and December 31, 2019

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		30 September 2020	31 Desember 2019	30 September 2020	31 Desember 2019
Statements of Financial Position					
ASET					
1.	Cash	18,704,678	29,931,216	19,113,500	30,219,214
2.	Placements with Bank Indonesia	116,114,738	166,528,550	124,037,950	171,862,317
3.	Placements with other banks	16,088,580	26,513,481	16,801,621	26,633,767
4.	Spot and derivative/forward receivables	267,336	193,091	278,279	210,396
5.	Securities	296,970,017	157,887,906	320,197,896	181,630,596
6.	Securities sold under repurchase agreement (repo)	6,735,035	50,030,136	6,735,035	50,030,136
7.	Securities purchased with agreement to resell (reverse repo)	13,056,833	20,313,264	13,651,430	22,582,244
8.	Acceptances receivables	7,734,721	9,344,682	7,815,806	9,346,063
9.	Loans	877,560,684	859,570,852	896,230,136	877,443,750
10.	Sharia financing	-	-	37,908,012	25,021,168
11.	Finance lease receivables	-	-	3,443,750	4,104,096
12.	Investments in shares	12,364,181	12,369,341	1,102,900	745,354
13.	Other financial assets	7,225,677	3,646,742	9,464,291	1,968,487
14.	Impairment on financial assets -/-				
	a. Securities	(3,130,573)	(132,241)	(3,150,109)	(132,999)
	b. Loans and sharia financing	(57,051,766)	(37,537,934)	(58,235,996)	(38,363,840)
	c. Others	(216,657)	-	(224,474)	(50)
15.	Intangible assets	-	-	820,910	727,880
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	44,484,595	41,942,453	47,036,413	44,075,680
	Accumulated depreciation on premises and equipment -/-	(13,634,114)	(11,876,990)	(14,570,977)	(12,643,051)
17.	Non-productive assets				
	a. Abandoned property	19,558	20,425	19,558	20,425
	b. Foreclosed assets	61,000	61,402	63,994	65,104
	c. Suspense account	-	-	-	-
	d. Inter office assets	-	-	62	-
18.	Other assets	16,201,037	14,271,484	19,308,236	21,212,103
	TOTAL ASET	1,359,555,560	1,343,077,860	1,447,848,223	1,416,758,840
LIABILITIES AND EQUITY					
LIABILITAS					
1.	Demand deposits	215,173,088	167,842,557	229,183,514	174,927,804
2.	Savings deposits	424,002,382	404,360,261	438,913,756	414,332,525
3.	Time deposits	423,526,609	397,547,188	463,830,282	431,936,330
4.	Electronic money	322,874	298,318	322,874	298,318
5.	Liabilities to Bank Indonesia	67,418	58,667	67,418	58,667
6.	Liabilities to other banks	10,483,328	18,018,416	8,805,006	18,116,654
7.	Spot and derivative/forward payable	705,187	167,858	705,271	184,605
8.	Liabilities on securities sold under repurchase agreements	6,074,316	49,902,938	6,074,316	49,902,938
9.	Acceptances payable	7,734,721	9,344,682	7,815,806	9,346,063
10.	Securities issued	35,140,966	38,316,131	35,180,023	38,620,837
11.	Fund borrowings	20,728,051	29,645,439	23,103,744	32,371,190
12.	Deposit guarantee	15,495	15,141	17,076	17,561
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	25,961,963	23,894,802	39,161,096	37,861,012
	TOTAL LIABILITIES	1,169,936,398	1,139,412,398	1,253,180,182	1,207,974,504

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2020 and December 31, 2019

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		30 September 2020	31 Desember 2019	30 September 2020	31 Desember 2019
Statements of Financial Position					
	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 -/-	(1,649,076)	(2,106,014)	(1,649,076)	(2,106,014)
16.	Additional Paid-in Capital				
	a. Agio	3,493,008	2,981,523	3,493,008	2,981,523
	b. Disagio -/-	-	-	(81,195)	(80,529)
	c. Funds for paid up capital	-	-	-	-
	d. Others	958,977	21,796	986,634	44,205
17.	Other comprehensive				
	a. Gain	20,576,606	17,789,348	20,825,190	18,004,496
	b. Loss -/-	-	(14,868)	40,161	(14,970)
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	143,002,744	141,775,016	145,257,131	143,890,921
	b. Current year	14,046,927	34,028,685	14,153,691	34,413,825
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	189,619,162	203,665,462	192,215,520	206,323,433
20.	Minority interest	-	-	2,452,521	2,460,903
	TOTAL EQUITIES	189,619,162	203,665,462	194,668,041	208,784,336
	TOTAL LIABILITIES AND EQUITIES	1,359,555,560	1,343,077,860	1,447,848,223	1,416,758,840

**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended September 30, 2020 and 2019**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2020	September 30, 2019	September 30, 2020	September 30, 2019
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	80,824,816	86,327,777	85,858,494	90,779,641
2.	Interest expenses	27,615,875	28,001,816	29,809,187	30,200,731
	Net Interest Income and Sharia Income (Expenses)	53,208,941	58,325,961	56,049,307	60,578,910
3.	Premium Income	-	-	4,548,261	3,495,853
4.	Expense Claims	-	-	3,509,242	3,205,246
	Net Premium Income (Claim Expenses)	-	-	1,039,019	290,607
	Net Interest and Sharia Income & (Expenses), and Net Premium Income (Claim Expense)	53,208,941	58,325,961	57,088,326	60,869,517
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	3,033,683	(338,410)	3,126,045	(452,808)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,659,175	1,010,335	1,778,450	1,354,619
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(2,180,146)	572,439	(2,171,164)	571,218
5.	Gain (Loss) from investment in shares under equity method	369	8,002	369	8,002
6.	Gain (Loss) from foreign currencies translation	-	-	(3,172)	-
7.	Dividend income	32,522	152,628	1,034	1,560
8.	Comissions/provisions/fees and administrative	11,318,514	9,739,554	11,307,448	9,739,170
9.	Other income	7,187,101	7,333,032	7,434,352	7,603,369
10.	Impairment for financial assets	17,357,152	14,480,184	18,583,571	15,108,525
11.	Losses related to operational risk	290,825	665,241	301,911	665,241
12.	Salaries and employee benefits	20,160,518	16,832,849	21,205,718	17,791,545
13.	Promotion expenses	1,267,838	1,255,601	1,293,143	1,290,732
14.	Other expenses	15,034,729	12,526,581	16,741,372	13,751,662
	Other Operating Income (Expenses)	(33,059,844)	(27,282,876)	(36,652,353)	(29,782,575)
	PROFIT (LOSS) FROM OPERATIONS	20,149,097	31,043,085	20,435,973	31,086,942
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	15,526	2,706	16,383	3,367
2.	Other non operating income (expenses)	(14,378)	(27,403)	(41,967)	(33,784)
	PROFIT FROM NON OPERATING	1,148	(24,697)	(25,584)	(30,417)
	PROFIT CURRENT PERIOD BEFORE TAX	20,150,245	31,018,388	20,410,389	31,056,525
	Income tax expenses				
a.	Estimated current tax -/-	4,529,988	6,418,051	4,728,912	6,518,830
b.	Deferred tax income (expenses)	(1,573,330)	173,628	(1,527,786)	265,729
	PROFIT (LOSS) CURRENT PERIOD	14,046,927	24,773,965	14,153,691	24,803,424
	PROFIT (LOSS) MINORITY INTEREST				
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	-	2,978,026	-	3,202,089
b.	Remeasurement from actuarial benefit program	(797,537)	(202,472)	(773,210)	(216,854)
c.	Others	156,764	50,618	151,004	54,214
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	161,011	(33,020)	161,302	(33,410)
b.	Gain (Loss) from changes of financial assets on available for sale	3,579,379	3,126,407	3,641,924	3,270,744
c.	Others	(408,877)	(781,602)	(408,797)	(817,686)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET	2,690,740	5,137,957	2,772,223	5,459,097
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	16,737,667	29,911,922	16,925,914	30,262,521
	Profit (loss) current period attributable to :				
	- Parent company	14,046,927	24,773,965	14,116,093	24,780,555
	- Non controlling interest			37,598	22,869
	TOTAL PROFIT (LOSS) CURRENT PERIOD	14,046,927	24,773,965	14,153,691	24,803,424
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	16,737,667	29,911,922	16,880,533	30,194,117
	- Non controlling interest			45,381	68,404
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	16,737,667	29,911,922	16,925,914	30,262,521
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE				
	DIVIDEND				
	EARNING PER SHARE (In Rupiah)	115	203	115	203

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2020 and December 31, 2019

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		30 September 2020	31 Desember 2019	30 September 2020	31 Desember 2019
I	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	10,372,609	7,002,503	10,376,368	7,002,503
3.	Others	-	-	-	-
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	830,245	1,289,564
b.	Uncommitted	122,428,743	130,056,130	122,428,743	130,056,130
2.	Outstanding irrevocable letters of credit	7,158,956	6,434,088	7,188,488	6,459,482
3.	Outstanding sales position on spot and derivative	61,722,574	34,869,211	61,726,520	34,869,211
4.	Others	-	-	602,865	145,544
III	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Lainnya	-	-	-	-
IV	CONTINGENT PAYABLES				
1.	Guarantees issued	41,719,691	44,836,276	42,071,734	45,051,364
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2020

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	701,239	701,239	-	683	666
2	Forward	16,917,942	16,917,942	-	39,949	82,800
3	Option					
	a. Written	585,830	585,830	-	-	-
	b. Purchased	47,616	47,616	-	4,547	-
4	Future	-	-	-	-	-
5	Swap	47,336,531	47,336,531	-	97,772	312,087
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
	Option					
	a. Written	-	-	-	-	-
3	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	10,885,792	10,885,792	-	122,608	187,996
6	Others	-	-	-	-	-
C. Others						
		3,827,625	3,827,625	-	1,777	121,638
TOTAL		80,302,575	80,302,575	-	267,336	705,187

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2020 dan 2019

(in million rupiah)

No.	POS - POS	INDIVIDUAL											
		September 30, 2020					September 30, 2019						
		L	DPK	KL	D	M	Jumlah	L	DPK	KL	D	M	Jumlah
II	THIRD PARTIES												
1.	Placements with other banks												
a.	Rupiah	362,850	-	-	-	-	362,850	1,825,792	-	-	-	-	1,825,792
b.	Foreign currencies	15,502,530	-	-	-	-	15,502,530	29,305,021	-	-	-	-	29,305,021
2.	Spot and derivative receivables/forward												
a.	Rupiah	206,003	-	-	-	-	206,003	109,947	-	-	-	-	109,947
b.	Foreign currencies	61,333	-	-	-	-	61,333	82,392	-	-	-	-	82,392
3.	Securities												
a.	Rupiah	199,054,999	3,867	-	-	15,583	199,074,449	118,913,422	-	-	-	-	118,913,422
b.	Foreign currencies	97,830,357	65,211	-	-	-	97,895,568	47,195,217	-	-	-	-	47,195,217
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	3,905,922	-	-	-	-	3,905,922	17,471,921	-	-	-	-	17,471,921
b.	Foreign currencies	2,829,113	-	-	-	-	2,829,113	1,361,782	-	-	-	-	1,361,782
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	13,056,833	-	-	-	-	13,056,833	11,329,930	-	-	-	-	11,329,930
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	7,731,168	3,553	-	-	-	7,734,721	7,311,905	-	-	-	-	7,311,905
7.	Loans												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	406,586,714	27,667,120	1,556,428	2,007,726	8,013,745	445,831,733	372,010,716	24,424,378	2,004,476	2,216,716	7,182,713	407,838,999
ii.	Foreign currencies	2,269,393	20,208	-	-	15,105	2,304,706	2,157,631	58,339	-	-	-	2,215,970
b.	Non UMKM												
i.	Rupiah	328,656,862	13,237,692	889,449	1,527,534	7,541,842	351,853,379	341,172,823	12,988,867	2,811,767	490,091	4,061,407	361,524,955
ii.	Foreign currencies	67,474,853	4,962,893	1,152	1,400	4,980,644	77,420,942	77,708,190	1,465,955	3,231,712	214,874	2,970,193	85,590,924
c.	Restructured loans												
i.	Rupiah	186,897,518	28,416,856	1,857,598	2,528,019	7,781,219	227,481,210	24,474,581	15,104,250	2,140,307	840,368	4,842,001	47,401,507
ii.	Foreign currencies	1,890,749	4,410,410	-	-	4,591,734	10,892,893	231,380	1,524,294	2,947,606	-	2,665,609	7,368,889
8.	Investments in shares	12,364,181	-	-	-	-	12,364,181	11,864,751	-	-	-	-	11,864,751
9.	Other receivable	-	-	-	-	-	-	275,000	-	-	-	-	275,000
10.	Commitments and contingencies												
a.	Rupiah	100,903,216	1,322,866	39,845	94,136	3,493	102,363,556	113,869,568	1,149,076	13,323	6,860	-	115,038,827
b.	Foreign currencies	67,917,805	1,025,418	145	281	184	68,943,833	71,886,990	141,282	-	-	-	72,028,272
III	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						61,000						52,099

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of September 30, 2020 and 2019

(in million rupiah)

No.	DESCRIPTION	September 30, 2020					September 30, 2019				
		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	Umum	Khusus	Stage 1	Stage 2	Stage 3	Umum	Khusus
1.	Placements with other banks	84,050	-	-	160,886	-					
2.	Spot and derivative receivables/forward	-	-	-	2,673	-					
3.	Securities	1,485,781	1,629,208	15,584	520,374	19,037					
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-					
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-					
6.	Acceptances receivables	132,607	-	-	77,312	178					
7.	Loans and financing provided	13,773,899	22,808,703	20,469,164	8,051,377	24,981,116					
8.	Investments in shares	-	-	-	4,485	-					
9.	Other receivable	-	-	-	-	-					
10.	Commitments and contingencies	831,666	1,350,914	135,675	481,607	174,298					

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2020 and 2019

(in million rupiah)

COMPONENTS OF CAPITAL

	September 30, 2020		September 30, 2019	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	170,425,538	184,500,572	177,740,741	187,533,611
1 CET 1	170,425,538	184,500,572	177,740,741	187,533,611
1.1 Paid-in Capital (net of Treasury Stock)	6,881,732	6,881,732	6,424,794	6,424,794
1.2 Disclosed Reserves	182,176,339	183,480,337	187,394,556	188,365,166
1.2.1 Additional Factor	182,220,642	183,540,887	187,433,904	188,601,130
1.2.1.1 Other comprehensive income	21,018,795	21,146,960	17,244,234	17,223,159
1.2.1.1.1 Excess differences arising from translation of financial statement	146,143	146,143	16,200	16,200
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	4,008,569	4,022,264	425,316	404,241
1.2.1.1.3 Surplus of fixed assets revaluation	16,864,083	16,978,553	16,802,718	16,802,718
1.2.1.2 Other disclosed reserves	161,201,847	162,393,927	170,189,670	171,377,971
1.2.1.2.1 Agio	1,129,491	1,129,491	618,005	618,005
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	143,002,744	143,960,563	141,775,015	142,947,025
1.2.1.2.4 Current year profit	14,046,927	14,272,434	24,773,965	24,790,256
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	8,754	-	-
1.2.2 Deduction Factor	44,303	60,550	39,348	235,964
1.2.2.1 Other comprehensive income	-	-	-	24,197
1.2.2.1.1 Negative differences arising from translation of financial statement	-	-	-	-
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-	-	-	24,197
1.2.2.2 Other disclosed reserves	44,303	60,550	39,348	211,767
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	-	-	-	156,172
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	44,303	48,206	39,348	43,251
1.2.2.2.7 Others	-	12,344	-	12,344
1.3 Non Controlling Interest	-	2,000,278	-	1,968,889
1.4 Deduction Factor of CET 1	18,632,533	7,861,775	16,078,609	9,225,238
1.4.1 Deferred tax calculation	6,269,998	6,589,680	4,215,504	4,461,606
1.4.2 Goodwill	-	820,911	-	820,386
1.4.3 Other intangible assets	-	4,369	-	6,234
1.4.4 Investments in share	12,362,535	446,815	11,863,105	3,937,012
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 September 30, 2020 and 2019

(in million rupiah)

COMPONENTS OF CAPITAL

	September 30, 2020		September 30, 2019	
	Individual	Consolidated	Individual	Consolidated
II SUPPLEMENTAL CAPITAL (TIER 2)	8,932,435	10,269,946	8,941,795	10,271,574
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	275,000	1,075,000	375,000	1,375,000
2 Agio/Disagio	-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	8,657,435	9,230,253	8,566,795	8,932,794
4 Deduction supplemental capital	-	35,307	-	36,220
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	35,307	-	36,220
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
TOTAL CORE AND SUPPLEMENTAL CAPITAL	179,357,973	194,770,518	186,682,536	197,805,185

	September 30, 2020		September 30, 2019			September 30, 2020		September 30, 2019	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	691,953,508	737,778,935	684,594,307	720,196,416	CET 1 Rasio (%)	19.37%	19.82%	20.59%	20.75%
MARKET RISK - WEIGHTED ASSETS	5,423,569	5,686,465	12,612,290	12,823,934	Tier 1 Rasio (%)	19.37%	19.82%	20.59%	20.75%
OPERATIONAL RISK - WEIGHTED ASSETS	182,571,933	187,566,487	166,214,312	170,666,840	Tier 2 Rasio (%)	1.01%	1.10%	1.03%	1.14%
TOTAL RISK WEIGHTED ASSETS	879,949,010	931,031,887	863,420,909	903,687,190	KPMM Rasio (%)	20.38%	20.92%	21.62%	21.89%
CAR BASED ON RISK PROFILE (%)	9.48%	9.50%	9.60%	9.61%	CET 1 for BUFFER (%)	10.90%	11.42%	12.02%	12.28%
CAPITAL ALLOCATION FOR CAR BASED					PERCENTAGE OF BUFFER MANDATORY FILLED BY	2.500%	2.500%	5.000%	5.000%
From CET 1 (%)	8.47%	8.40%	8.57%	8.47%	Capital conservation buffer (%) *)	0.000%	0.000%	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 (%)	1.01%	1.10%	1.03%	1.14%	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 September 30, 2020 and 2019

(in %)

Rasio	September 30, 2020	September 30, 2019
Rasio Kinerja		
1. Kewajiban Penyediaan Modal Minimum (KPMM)	20.38	21.62
2. Aset produktif bermasalah dan aset non- produktif bermasalah terhadap total aset produktif dan aset non-produktif	1.91	1.96
3. Aset produktif bermasalah terhadap total aset produktif	1.90	2.28
4. Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	5.10	3.66
5. <i>NPL gross</i>	3.02	2.96
6. <i>NPL net</i>	0.78	1.13
7. <i>Return on Asset (ROA)</i>	2.07	3.42
8. <i>Return on Equity (ROE)</i>	11.43	19.16
9. <i>Net Interest Margin (NIM)</i>	5.76	7.02
10. Beban Operasional terhadap Pendapatan Operasional (BOPO)	80.64	70.50
11. <i>Cost to Income Ratio (CIR)</i>	49.82	40.76
12. <i>Loan to Deposit Ratio (LDR)</i>	82.58	93.07
Kepatuhan (Compliance)		
1. a. Persentase pelanggaran BMPK		
i. Pihak terkait	0.00	0.00
ii. Pihak tidak terkait	0.00	0.00
b. Persentase pelampauan BMPK		
i. Pihak terkait	0.00	0.00
ii. Pihak tidak terkait	0.00	0.00
2. GWM		
a. GWM utama rupiah		
- Harian	0.00	6.00
- Rata-rata	3.29	6.03
b. GWM valuta asing (harian)	2.00	8.01
3. Posisi Devisa Neto (PDN) secara keseluruhan	0.98	1.74

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Period Ended September 30, 2020 and 2019

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2020	September 30, 2019
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	81,283,247	87,941,166
Sharia income	3,032,301	2,466,497
Premium Income	4,548,261	3,495,853
Expenses paid		
Interest expense	(29,289,041)	(29,691,909)
Sharia expenses	(1,107,857)	(1,034,804)
Expense claim	(3,509,242)	(3,205,246)
Recoveries of written off loans	5,040,461	4,813,619
Other operating income	16,844,548	17,036,367
Other operating expenses	(39,801,811)	(36,143,814)
Non-operating income - net	(40,979)	(23,259)
Payment of income tax and tax bill	(2,318,260)	(5,661,989)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	34,681,628	39,992,481
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(29,746,501)	76,016
Securities and Government Recapitalization Bonds at fair value through profit or loss	(4,650,783)	(8,809,099)
Export bills	3,907,752	1,727,205
Securities purchased under resale agreements	8,930,814	(3,277,015)
Loans	(27,868,748)	(62,465,098)
Sharia receivables and financing	(13,363,739)	(4,032,091)
Finance Lease Receivables	598,240	(748,771)
Other assets	(1,281,988)	3,649,149
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	1,143,782	(1,208,684)
Deposits:		
Demand deposits	49,390,887	(8,709,492)
Wadiah demand deposits	5,371,465	(268,815)
Savings deposits	19,535,060	(4,081,433)
Wadiah savings deposits	1,287,438	688,288
Time deposits	27,013,087	28,496,994
Deposits from other banks and financial institutions	(11,003,138)	8,164,694
Securities sold under agreements to repurchase	(43,828,622)	(18,441,789)
Other liabilities	798,461	3,227,952
Syirkha Fund Temporer	8,132,954	(1,156,235)
Net cash obtained from (used from) operating activities	29,048,049	(27,175,743)
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	17,390	-
Decrease in shares investment	(362,807)	(202,508)
Dividend receipts	6,643	1,560
Acquisition of fixed assets	(3,181,844)	(2,400,138)
Decrease in available-for-sale and held-to-maturity securities and Government Recapitalization Bonds	-	14,049,198
Increase in marketable securities and Government Recapitalization Bonds classified as fair value through other comprehensive income and amortized cost	(94,535,292)	-
Net cash (used for) obtained from investing activities	(98,055,910)	11,448,112

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 For the Period Ended September 30, 2020 and 2019

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2020	September 30, 2019
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (payment) of fund borrowings	(9,331,061)	(11,018,179)
Appropriation for dividends	(20,623,565)	(16,175,565)
Acceptance of loans and subordinated securities	-	(8,454)
Acceptance of securities issued	1,998,840	7,008,499
Payments of securities issued	(5,035,000)	(3,649,000)
Net cash used for financing activities	(32,990,786)	(23,842,699)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(101,998,647)	(39,570,330)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINA	549,471	108,878
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	236,906,429	215,757,148
CASH AND CASH EQUIVALENTS AT END OF PERIOD	135,457,253	176,295,696
Cash and cash equivalents at end of year consist of:		
Cash	19,113,500	21,346,403
Current accounts with Bank Indonesia	50,981,091	65,475,833
Current accounts with other banks	9,623,648	13,747,803
Placements with other banks - maturing within three months or less since the acquisition date	47,404,869	62,552,121
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	8,334,145	13,173,536
Total Cash and Cash Equivalents	135,457,253	176,295,696

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Kartika Wirjoatmodjo - Vice President Commissioner/ (Concurrently Independent Commissioner) : Ari Kuncoro - Independent Commissioner : Zulfahar Usman - Independent Commissioner : Dwi Ria Latifa *) - Independent Commissioner : Rofikoh Rokhim - Independent Commissioner : Hendrikus Ivo - Independent Commissioner : R. Widyo Pramono - Commissioner : Nicolaus Teguh Budi Harjanto - Commissioner : Hadiyanto - Commissioner : Rabin Indrajad Hattari	Ultimate shareholder : <i>Ultimate shareholder :</i> - Negara Republik Indonesia : 56,75% Non ultimate shareholder through capital market (≥ 5%) : - Tidak ada Non ultimate shareholder not through capital market (≥ 5%) : - Tidak ada
DIREKSI - President Director : Sunarso - Vice President Director : Catur Budi Harto - Director : Priyastomo - Director : Supari - Director : Handayani - Director : Ahmad Solichin Lutfiyanto - Director : Haru Koesmahargyo - Director : Indra Utoyo - Director : Agus Noorsanto - Director : Herdy Rosadi Harman - Director : Agus Sudiarto - Compliance Director : Wisto Prihadi *)	Jakarta, 11 November 2020 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk <div style="display: flex; justify-content: space-around;"> Sunarso Direktur Utama Haru Koesmahargyo Direktur </div>

*) Effective after approval by the Financial Services Authority of Indonesia on Fit & Proper Test and comply with the applicable legislation.

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 September 30, 2020 and for the nine 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 audited 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 Audit Standard, determined by the Indonesian Institute of Certified Public Accountants, with a fair audit opinion in all material respects, the interim consolidated financial position of PT Bank Rakyat Indonesia (Persero) Tbk and its subsidiaries as of 30 September 2020, and the interim consolidated financial performance and cash flows for the nine months period ended on that date, in accordance with Financial Accounting Standards in Indonesia, as stated in their report dated November 10, 2020 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 September 30, 2020, December 31, 2019 and September 30, 2019 are respective Rp14.255,00, Rp13.882,50 dan Rp14.127,50.
- 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 year.