

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

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		September 30, 2021	December 31, 2020	September 30, 2021	December 31, 2020
ASET					
1.	Cash	18,901,122	31,020,724	19,161,886	32,161,564
2.	Placements with Bank Indonesia	115,517,990	103,631,630	116,477,230	107,489,060
3.	Placements with other banks	22,575,348	20,571,430	27,186,724	19,715,298
4.	Spot and derivative/forward receivables	1,085,739	1,576,659	1,085,739	1,576,659
5.	Securities	351,019,276	292,596,227	368,504,644	319,503,378
6.	Securities sold under repurchase agreement (repo)	6,575,894	35,685,278	6,575,894	35,685,278
7.	Securities purchased with agreement to resell (reverse repo)	30,180,215	43,770,835	30,855,719	46,818,568
8.	Acceptances receivables	5,801,565	6,773,743	5,890,115	6,817,436
9.	Loans	931,051,034	880,685,363	1,017,005,188	899,468,813
10.	Sharia financing	-	-	7,932,375	37,466,184
11.	Finance lease receivables	-	-	4,265,912	3,406,164
12.	Investments in shares	68,210,920	12,566,424	5,807,436	1,489,800
13.	Other financial assets	11,329,438	8,716,714	16,772,403	11,331,090
14.	Impairment on financial assets -/-	-	-	-	-
	a. Securities	(1,550,800)	(1,666,546)	(1,565,750)	(1,675,131)
	b. Loans and sharia financing	(79,557,890)	(64,129,266)	(83,716,299)	(65,165,002)
	c. Others	(282,338)	(647,948)	(293,857)	(660,123)
15.	Intangible assets	-	-	806,416	820,910
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	47,926,468	44,189,284	65,517,577	46,837,964
	Accumulated depreciation on premises and equipment -/-	(15,075,722)	(13,659,238)	(18,996,058)	(14,652,804)
17.	Non-productive assets	-	-	-	-
	a. Abandoned property	15,296	19,528	15,296	19,528
	b. Foreclosed assets	65,097	58,922	71,328	66,831
	c. Suspense account	-	-	-	-
	d. Inter office assets	8,109	-	8,109	52
18.	Other assets	24,719,192	20,025,244	30,404,254	23,283,111
	TOTAL ASET	1,538,515,953	1,421,785,007	1,619,772,281	1,511,804,628
LIABILITIES AND EQUITY					
LIABILITAS					
1.	Demand deposits	205,456,862	183,002,153	206,443,331	193,077,994
2.	Savings deposits	467,688,101	459,148,270	470,156,468	475,848,207
3.	Time deposits	447,879,426	410,513,447	458,704,956	452,175,948
4.	Electronic money	297,075	325,101	297,075	325,101
5.	Liabilities to Bank Indonesia	98,056	90,318	98,056	90,318
6.	Liabilities to other banks	4,218,971	26,927,323	4,473,746	25,394,600
7.	Spot and derivative/forward payable	281,813	397,088	283,540	407,774
8.	Liabilities on securities sold under repurchase agreements	6,546,882	40,478,672	6,546,882	40,478,672
9.	Acceptances payable	5,801,565	6,773,743	5,890,115	6,817,436
10.	Securities issued	30,378,961	33,600,312	57,409,750	33,639,092
11.	Fund borrowings	27,934,756	34,648,797	62,656,835	37,418,723
12.	Deposit guarantee	15,696	15,509	15,745	16,582
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	44,210,045	31,505,172	66,513,010	46,202,805
	TOTAL LIABILITIES	1,240,808,209	1,227,425,905	1,339,489,509	1,311,893,252

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

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		September 30, 2021	December 31, 2020	September 30, 2021	December 31, 2020
	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)	(8,832,709)	(7,422,050)	(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	98,481,473	3,493,008	68,167,658	3,411,813
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	2,336,790	1,284,641	4,098,327	1,301,699
17.	Other comprehensive				
	a. Gain	20,199,332	22,185,084	28,531,579	22,722,637
	b. Loss -/-	(1,911,219)	(1,500,579)	(2,636,839)	(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	151,097,471	145,289,089
	b. Current year	20,414,591	18,353,303	19,070,031	18,660,393
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATTRIBUTABLE TO OWNERS	297,707,744	194,359,102	277,284,545	197,377,567
20.	Minority interest	-	-	2,998,227	2,533,809
	TOTAL EQUITIES	297,707,744	194,359,102	280,282,772	199,911,376
	TOTAL LIABILITIES AND EQUITIES	1,538,515,953	1,421,785,007	1,619,772,281	1,511,804,628



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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2021	September 30, 2020	September 30, 2021	September 30, 2020
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	88,019,001	80,824,816	91,007,590	85,858,494
2.	Interest expenses	18,339,150	27,615,875	19,317,102	29,809,187
	Net Interest Income and Sharia Income (Expenses)	69,679,851	53,208,941	71,690,488	56,049,307
3.	Premium Income	-	-	4,959,338	4,548,261
4.	Expense Claims	-	-	4,217,824	3,509,242
	Net Premium Income (Claim Expenses)	-	-	741,514	1,039,019
	Net Interest and Sharia Income & (Expenses), and Net Premium Income (Claim Expense)	69,679,851	53,208,941	72,432,002	57,088,326
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	(640,005)	3,033,683	(523,827)	3,126,045
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	2,571,395	1,659,175	2,907,069	1,778,450
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	1,825,143	(2,180,146)	1,826,837	(2,171,164)
5.	Gain (Loss) from investment in shares under equity method	312,891	369	312,493	369
6.	Gain (Loss) from foreign currencies translation	-	-	4,080	(3,172)
7.	Dividend income	40,879	32,522	5,041	1,034
8.	Comissions/provisions/fees and administrative	12,263,413	11,318,514	12,279,022	11,307,448
9.	Other income	7,617,751	7,187,101	8,276,156	7,434,352
10.	Impairment for financial assets	25,233,635	17,357,152	27,598,747	18,583,571
11.	Losses related to operational risk	426,778	290,825	426,778	301,911
12.	Salaries and employee benefits	21,967,055	20,160,518	22,762,705	21,205,718
13.	Promotion expenses	1,164,694	1,267,838	1,181,511	1,293,143
14.	Other expenses	18,254,773	15,034,729	20,184,202	16,741,372
	Other Operating Income (Expenses)	(43,055,468)	(33,059,844)	(47,067,072)	(36,652,353)
	PROFIT (LOSS) FROM OPERATIONS	26,624,383	20,149,097	25,364,930	20,435,973
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	41,403	15,526	42,539	16,383
2.	Other non operating income (expenses)	(113,870)	(14,378)	(98,444)	(41,967)
	PROFIT FROM NON OPERATING	(72,467)	1,148	(55,905)	(25,584)
	PROFIT CURRENT PERIOD BEFORE TAX	26,551,916	20,150,245	25,309,025	20,410,389
	Income tax expenses				
a.	Estimated current tax -/-	9,372,108	4,529,988	9,576,511	4,728,912
b.	Deferred tax income (expenses)	3,234,783	(1,573,330)	3,337,517	(1,527,786)
	PROFIT (LOSS) CURRENT PERIOD	20,414,591	14,046,927	19,070,031	14,153,691
	PROFIT (LOSS) MINORITY INTEREST				
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	-	-	(92,566)	-
b.	Remeasurement from actuarial benefit program	(470,003)	(797,537)	14,155	(773,210)
c.	Others	79,900	156,764	(26,616)	151,004
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	(20,537)	161,011	(19,725)	161,302
b.	Gain (Loss) from changes of financial assets on available for sale	(2,396,390)	3,579,379	(2,593,619)	3,641,924
c.	Others	410,638	(408,877)	424,048	(408,797)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET	(2,396,392)	2,690,740	(2,294,323)	2,772,223
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	18,018,199	16,737,667	16,775,708	16,925,914
	Profit (loss) current period attributable to :				
	- Parent company	20,414,591	14,046,927	19,256,250	14,116,093
	- Non controlling interest			(186,219)	37,598
	TOTAL PROFIT (LOSS) CURRENT PERIOD	20,414,591	14,046,927	19,070,031	14,153,691
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	18,018,199	16,737,667	16,955,026	16,880,533
	- Non controlling interest			(179,318)	45,381
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	18,018,199	16,737,667	16,775,708	16,925,914
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	164	115	154	115

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

(in million rupiah)

No.	POS - POS	INDIVIDUAL		CONSOLIDATED	
		September 30, 2021	December 31, 2020	September 30, 2021	December 31, 2020
I COMMITMENT RECEIVABLES					
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	16,569,037	6,906,159	16,569,037	6,906,159
3.	Others	-	-	-	-
II COMMITMENT PAYABLES					
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	-	942,689
b.	Uncommitted	105,673,630	123,615,550	105,673,630	123,615,550
2.	Outstanding irrevocable letters of credit	12,710,731	8,945,409	12,718,063	8,974,190
3.	Outstanding sales position on spot and derivative	79,624,948	59,142,047	79,624,948	59,142,047
4.	Others	-	-	-	618,452
III. CONTINGENT RECEIVABLES					
1.	Guarantees received	-	-	-	-
2.	Lainnya	630,458	-	630,458	-
IV. CONTINGENT PAYABLES					
1.	Guarantees issued	45,916,398	44,257,041	45,936,020	44,684,496
2.	Others	-	-	-	-

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

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	2,179,817	2,179,817	-	1,382	2,216
2	Forward	46,931,343	46,931,343	-	383,473	82,750
3	Option					
	a. Written	1,129,025	1,129,025	-	-	-
	b. Purchased	140,295	140,295	-	84	-
4	Future	-	-	-	-	-
5	Swap	-	-	-	390,627	31,564
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	13,368,907	13,368,907	-	140,276	151,350
6	Others	-	-	-	-	-
C. Others						
		7,818,220	7,818,220	-	169,897	13,933
TOTAL		71,567,607	71,567,607	-	1,085,739	281,813

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

(in million rupiah)

		INDIVIDUAL											
		September 30, 2021					September 30, 2020						
		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	988,793	-	-	-	-	988,793	362,850	-	-	-	-	362,850
b.	Foreign currencies	21,328,930	-	-	-	-	21,328,930	15,502,530	-	-	-	-	15,502,530
2.	Spot and derivative receivables/forward												
a.	Rupiah	828,396	-	-	-	-	828,396	206,003	-	-	-	-	206,003
b.	Foreign currencies	257,343	-	-	-	-	257,343	61,333	-	-	-	-	61,333
3.	Securities												
a.	Rupiah	216,407,791	266,497	1,308	-	-	216,675,596	199,054,999	3,867	-	-	15,583	199,074,449
b.	Foreign currencies	134,324,669	19,011	-	-	-	134,343,680	97,830,357	65,211	-	-	-	97,895,568
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	2,814,742	-	-	-	-	2,814,742	3,905,922	-	-	-	-	3,905,922
b.	Foreign currencies	3,761,152	-	-	-	-	3,761,152	2,829,113	-	-	-	-	2,829,113
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	30,180,215	-	-	-	-	30,180,215	13,056,833	-	-	-	-	13,056,833
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	5,772,332	29,233	-	-	-	5,801,565	7,731,168	3,553	-	-	-	7,734,721
7.	Loans												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	469,307,300	27,033,968	2,119,285	3,843,019	8,721,376	511,024,948	406,586,714	27,667,120	1,556,428	2,007,726	8,013,745	445,831,733
ii.	Foreign currencies	1,614,332	-	-	7,441	11,570	1,633,343	2,269,393	20,208	-	-	15,105	2,304,706
b.	Non UMKM												
i.	Rupiah	313,830,556	12,340,186	667,002	1,916,606	6,951,528	335,705,878	328,656,862	13,237,692	889,449	1,527,534	7,541,842	351,853,379
ii.	Foreign currencies	70,655,251	5,506,281	1,288,380	1,290,142	3,818,543	82,558,597	67,474,853	4,962,893	1,152	1,400	4,980,644	77,420,942
c.	Restructured loans												
i.	Rupiah	158,171,774	25,379,422	1,787,820	4,430,119	9,158,375	198,927,510	186,897,518	28,416,856	1,857,598	2,528,019	7,781,219	227,481,210
ii.	Foreign currencies	4,890,387	3,742,801	1,287,453	1,297,033	3,670,989	14,888,663	1,890,749	4,410,410	-	-	4,591,734	10,892,893
8.	Investments in shares	68,210,920	-	-	-	-	68,210,920	12,364,181	-	-	-	-	12,364,181
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	99,830,532	1,109,270	2,034	4,704	582,533	101,529,073	100,903,216	1,322,866	39,845	94,136	3,493	102,363,556
b.	Foreign currencies	62,159,313	408,335	189,988	12,172	1,878	62,771,686	67,917,805	1,025,418	145	281	184	68,943,833
III OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral:						-						-
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						65,097						61,205

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

(In million rupiah)

No.	DESCRIPTION	September 30, 2021					September 30, 2020				
		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	76,509	-	-	225,753	-	84,050	-	-	160,886	-
2.	Spot and derivative receivables/forward	-	-	-	10,857	-	-	-	-	2,673	-
3.	Securities	1,360,955	188,537	1,308	619,255	14,472	1,485,781	1,629,208	15,584	520,374	19,037
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	65,759	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	189,070	16,759	-	57,723	1,462	132,607	-	-	77,312	178
7.	Loans and financing provided	23,918,392	32,702,520	22,936,977	8,555,357	25,886,843	13,773,899	22,808,703	20,469,164	8,051,377	24,981,116
8.	Investments in shares	-	-	-	43,108	-	-	-	-	4,485	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,818,627	4,442,435	17,695	586,271	697,533	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, 2021 and 2020

(in million rupiah)

	September 30, 2021		September 30, 2020	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	221,387,421	226,398,179	170,425,538	184,500,572
1 CET 1	221,387,421	226,398,179	170,425,538	184,500,572
1.1 Paid-in Capital (net of Treasury Stock)	8,297,150	8,297,150	6,881,732	6,881,732
1.2 Disclosed Reserves	288,857,412	232,761,612	182,176,339	183,480,337
1.2.1 Additional Factor	288,985,022	232,908,150	182,220,642	183,540,887
1.2.1.1 Other comprehensive income	20,199,332	20,302,723	21,018,795	21,146,960
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	146,143	146,143
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	3,335,249	3,383,669	4,008,569	4,022,264
1.2.1.1.3 Surplus of fixed assets revaluation	16,864,083	16,919,054	16,864,083	16,978,553
1.2.1.2 Other disclosed reserves	268,785,690	212,605,427	161,201,847	162,393,927
1.2.1.2.1 Agio	96,117,956	41,266,166	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	149,230,458	149,712,907	143,002,744	143,960,563
1.2.1.2.4 Current year profit	20,414,591	18,603,669	14,046,927	14,272,434
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	8,754
1.2.2 Deduction Factor	127,610	146,538	44,303	60,550
1.2.2.1 Other comprehensive income	75,047	75,047	-	-
1.2.2.1.1 Negative differences arising from translation of financial statement	75,047	75,047	-	-
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-	-	-	-
1.2.2.2 Other disclosed reserves	52,563	71,491	44,303	60,550
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 adjusment amounts from fair value of financial assets in trading book	-	-	-	-
1.2.2.2.6 Required allowance for non earning assets	52,563	59,147	44,303	48,206
1.2.2.2.7 Others	-	12,344	-	12,344
1.3 Non Controlling Interest	-	369,349	-	2,000,278
1.4 Deduction Factor of CET 1	75,767,141	15,029,932	18,632,533	7,861,775
1.4.1 Deferred tax calculation	11,364,024	11,496,257	6,269,998	6,589,680
1.4.2 Goodwill	-	407,424	-	820,911
1.4.3 Other intangible assets	-	-	-	4,369
1.4.4 Investments in share	64,403,117	3,126,251	12,362,535	446,815
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, 2021 and 2020

(in million rupiah)

	September 30, 2021		September 30, 2020	
	Individual	Consolidated	Individual	Consolidated
II SUPPLEMENTAL CAPITAL (TIER 2)	9,550,035	9,668,758	8,932,435	10,269,946
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	175,000	175,000	275,000	1,075,000
2 Agio/Disagio	-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	9,375,035	9,528,078	8,657,435	9,230,253
4 Deduction supplemental capital	-	34,320	-	35,307
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	34,320	-	35,307
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
TOTAL CORE AND SUPPLEMENTAL CAPITAL	230,937,456	236,066,937	179,357,973	194,770,518

	September 30, 2021		September 30, 2020		KPMM RATIO	September 30, 2021		September 30, 2020	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS									
CREDIT RISK - WEIGHTED ASSETS	748,650,367	760,893,835	691,953,508	737,778,935	CET 1 Rasio (%)	23.36%	23.54%	19.37%	19.82%
MARKET RISK - WEIGHTED ASSETS	7,737,428	8,326,785	5,423,569	5,686,465	Tier 1 Rasio (%)	23.36%	23.54%	19.37%	19.82%
OPERATIONAL RISK - WEIGHTED ASSETS	191,178,694	192,554,240	182,571,933	187,566,487	Tier 2 Rasio (%)	1.01%	1.01%	1.01%	1.10%
TOTAL RISK WEIGHTED ASSETS	947,566,489	961,774,860	879,949,010	931,031,887	KPMM Rasio (%)	24.37%	24.54%	20.38%	20.92%
CAR BASED ON RISK PROFILE (%)	9.60%	9.60%	9.48%	9.50%	CET 1 for BUFFER (%)	14.77%	14.95%	10.90%	11.42%
CAPITAL ALLOCATION FOR CAR BASED					PERCENTAGE OF BUFFER MANDATORY FILLED BY	2.500%	2.500%	2.500%	2.500%
From CET 1 (%)	8.59%	8.59%	8.47%	8.40%	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%	1.01%	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 September 30, 2021 and 2020

Rasio		September 30, 2021	September 30, 2020
(in %)			
Rasio Kinerja			
1.	Capital Adequacy Ratio (CAR)	24.37	20.38
2.	Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	1.99	1.91
3.	Non performing earning assets to total earning assets	1.99	1.90
4.	Allowance for impairment on financial assets to earning assets	6.19	5.10
5.	Gross <i>NPL</i>	3.29	3.02
6.	Net <i>NPL</i>	0.86	0.78
7.	Return on Asset (ROA)	2.52	2.07
8.	Return on Equity (ROE)	15.28	11.43
9.	Net Interest Margin (NIM)	6.86	5.76
10.	Operating Expenses to Operating Income	76.37	80.64
11.	<i>Cost to Income Ratio (CIR)</i>	42.07	49.82
12.	<i>Loan to Deposit Ratio (LDR)</i>	83.05	82.58
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	0.50	0.00
	- Average	3.60	3.29
	b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3.	Net Open Position - Overall	1.92	0.98

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

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2021	September 30, 2020
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	87,699,688	81,283,247
Sharia income	104,068	3,032,301
Premium Income	4,959,338	4,548,261
Expenses paid		
Interest expense	(19,540,142)	(29,289,041)
Sharia expenses	(19,104)	(1,107,857)
Expense claim	(4,217,824)	(3,509,242)
Recoveries of written off loans	6,523,490	5,040,461
Other operating income	19,114,900	16,844,548
Other operating expenses	(39,568,738)	(39,801,811)
Non-operating income - net	(83,798)	(39,098)
Payment of income tax and tax bill	(6,079,054)	(2,318,260)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	48,892,824	34,683,509
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	2,518,737	(29,746,501)
Securities measured at fair value through profit or loss	3,323,466	(4,650,783)
Export bills	(1,379,917)	3,907,752
Securities purchased under resale agreements	15,962,849	8,930,814
Loans	(29,133,939)	(27,868,748)
Sharia receivables and financing	29,496,639	(13,363,739)
Finance Lease Receivables	(848,198)	598,240
Other assets	(23,658,228)	(1,281,988)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(2,491,238)	1,143,782
Deposits:		
Demand deposits	21,292,102	49,390,887
Wadiah demand deposits	(6,303,202)	5,371,465
Savings deposits	9,702,880	19,535,060
Wadiah savings deposits	(9,247,604)	1,287,438
Time deposits	32,305,406	27,013,087
Deposits from other banks and financial institutions	(19,312,250)	(11,003,138)
Securities sold under agreements to repurchase	(33,931,790)	(43,828,622)
Other liabilities	11,594,015	798,461
Syirkha Fund Temporer	(33,546,976)	8,132,954
Net cash obtained from (used from) operating activities	15,235,576	29,049,930
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	39,471	15,509
Decrease in shares investment	(396,586)	(362,807)
Dividend receipts	4,210	6,643
Acquisition of fixed assets	(4,861,957)	(3,181,844)
Increase in marketable securities and Government Recapitalization Bonds classified as fair value through other comprehensive income and amortized cost	(32,509,635)	(94,535,292)
Net cash (used for) obtained from investing activities	(37,724,497)	(98,057,791)

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

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2021	September 30, 2020
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (payment) of fund borrowings	(6,785,542)	(9,331,061)
Increase Stock capital	41,059,206	-
Appropriation for dividends	(12,125,589)	(20,623,565)
Acceptance of securities issued	-	1,998,840
Payments of securities issued	(4,374,500)	(5,035,000)
Net cash used for financing activities	17,773,575	(32,990,786)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(4,715,346)	(101,998,647)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINA	22,500	549,471
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	167,253,135	236,906,429
CASH AND CASH EQUIVALENTS AT END OF YEAR	162,560,289	135,457,253
Cash and cash equivalents at end of year consist of:		
Cash	19,161,886	19,113,500
Current accounts with Bank Indonesia	49,170,835	50,981,091
Current accounts with other banks	18,617,542	9,623,648
Placements with other banks - maturing within three months or less since the acquisition date	75,610,026	47,404,869
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	-	8,334,145
Total Cash and Cash Equivalents	162,560,289	135,457,253

