

**STATEMENTS OF FINANCIAL POSITION**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of September 30, 2022 and December 31, 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2022 (Reviewed)	December 31, 2021 (Audited)	September 30, 2022 (Reviewed)	December 31, 2021 (Audited)
<b>ASSETS</b>					
1.	Cash	21,065,297	26,190,241	21,231,395	26,299,973
2.	Placements with Bank Indonesia	109,375,684	103,217,547	110,452,328	105,149,775
3.	Placements with other banks	28,653,289	19,549,709	31,025,184	24,300,690
4.	Spot and derivative/forward receivables	892,912	730,083	896,375	730,083
5.	Securities	317,297,008	351,582,152	336,567,395	369,630,845
6.	Securities sold under repurchase agreement (repo)	26,077,930	32,082,028	26,077,930	32,082,028
7.	Securities purchased with agreement to resell (reverse repo)	13,169,162	54,265,120	13,520,530	54,915,498
8.	Acceptances receivables	8,493,599	9,461,677	8,616,668	9,554,238
9.	Loans	1,007,118,308	943,702,693	1,054,722,713	994,416,523
10.	Sharia financing	-	-	9,751,566	9,159,501
11.	Finance lease receivables	-	-	47,003,456	39,291,429
12.	Investments in shares	46,700,888	46,050,734	6,603,708	6,071,727
13.	Other financial assets	17,157,297	9,677,838	23,245,207	14,824,981
14.	Impairment on financial assets -/-				
a.	Securities	(1,917,234)	(1,438,644)	(1,922,904)	(1,453,469)
b.	Loans	(87,180,615)	(80,911,213)	(92,789,012)	(86,244,641)
c.	Others	(290,685)	(518,381)	(3,409,446)	(2,109,623)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	52,820,908	47,245,040	71,474,776	65,038,484
	Accumulated depreciation on premises and equipment -/-	(14,363,725)	(13,336,745)	(18,077,560)	(17,068,297)
17.	Non-productive assets				
a.	Abandoned property	14,009	16,553	14,009	16,553
b.	Foreclosed assets	66,286	63,922	71,123	69,612
c.	Suspense account	-	-	-	-
d.	Inter office assets	17,600	-	17,600	-
18.	Other assets	30,592,407	25,130,681	38,704,667	32,615,408
	<b>TOTAL ASSETS</b>	<b>1,575,760,325</b>	<b>1,572,761,035</b>	<b>1,684,604,124</b>	<b>1,678,097,734</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	245,627,925	219,397,152	245,643,656	220,590,197
2.	Savings deposits	497,942,355	494,575,745	500,083,160	497,676,739
3.	Time deposits	389,103,186	413,875,819	394,037,828	420,476,279
4.	Electronic money	393,319	325,513	393,319	325,513
5.	Liabilities to Bank Indonesia	113,096	96,996	113,096	96,996
6.	Liabilities to other banks	6,631,293	13,125,761	6,798,161	13,329,434
7.	Spot and derivative/forward payable	1,825,437	198,369	1,825,437	199,695
8.	Liabilities on securities sold under repurchase agreements (repo)	24,897,064	29,408,508	25,210,079	29,408,508
9.	Acceptances payable	8,493,599	9,461,677	8,616,668	9,554,238
10.	Securities issued	33,537,812	30,131,995	62,354,126	55,306,697
11.	Fund borrowings	28,611,674	30,522,130	64,118,617	68,944,325
12.	Deposit guarantee	11,967	15,791	12,018	15,841
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	46,568,463	45,207,950	75,062,358	70,386,468
	<b>TOTAL LIABILITIES</b>	<b>1,283,757,190</b>	<b>1,286,343,406</b>	<b>1,384,268,523</b>	<b>1,386,310,930</b>

STATEMENTS OF FINANCIAL POSITION  
PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of September 30, 2022 and December 31, 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2022 (Reviewed)	December 31, 2021 (Audited)	September 30, 2022 (Reviewed)	December 31, 2021 (Audited)
	<b>EQUITY</b>				
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 -/-	(1,252,562)	(45,997)	(1,252,562)	(45,997)
16.	Additional Paid-in Capital				
	a. Agio	76,322,752	76,324,093	76,241,557	76,242,898
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	226,563	226,563	1,985,202	1,988,101
17.	Other comprehensive				
	a. Gain	19,918,986	19,266,484	19,403,050	19,069,591
	b. Loss -/-	(6,037,167)	(1,400,069)	(5,136,322)	(1,106,608)
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	155,039,317	149,230,459	155,579,760	150,919,771
	b. Current year	37,184,611	32,215,461	39,156,233	31,066,592
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	292,003,135	286,417,629	296,577,553	288,734,983
20.	Minority interest	-	-	3,758,048	3,051,821
	<b>TOTAL EQUITIES</b>	<b>292,003,135</b>	<b>286,417,629</b>	<b>300,335,601</b>	<b>291,786,804</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,575,760,325</b>	<b>1,572,761,035</b>	<b>1,684,604,124</b>	<b>1,678,097,734</b>

**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE  
PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
For the Period Ended September 30, 2022 and 2021**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2022 (Reviewed)	September 30, 2021	September 30, 2022 (Reviewed)	September 30, 2021
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses</b>					
1.	Interest income	94,783,570	88,019,001	115,251,527	105,543,292
2.	Interest expenses	15,383,992	18,339,150	18,744,235	22,585,122
	<b>Net Interest Income (Expenses)</b>	<b>79,399,578</b>	<b>69,679,851</b>	<b>96,507,292</b>	<b>82,958,170</b>
3.	Premium Income	-	-	6,443,929	4,959,338
4.	Expense Claims	-	-	5,613,523	4,217,824
	<b>Net Premium Income (Claim Expenses)</b>	<b>-</b>	<b>-</b>	<b>830,406</b>	<b>741,514</b>
	<b>Net Interest and Net Premium Income (Claim Expenses)</b>	<b>79,399,578</b>	<b>69,679,851</b>	<b>97,337,698</b>	<b>83,699,684</b>
<b>B. Other Operating Income and Expenses</b>					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	1,433,343	(640,005)	1,484,479	(453,258)
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,154,126	2,571,395	1,249,944	2,907,069
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(345,821)	1,825,143	(341,850)	1,826,837
5.	Gain (Loss) from investment in shares under equity method	575,795	312,891	662,531	354,029
6.	Gain (Loss) from foreign currencies translation	-	-	8,240	4,080
7.	Dividend income	1,521,125	40,879	5,362	5,041
8.	Comissions/provisions/fees and administrative	13,643,683	12,263,413	13,869,646	13,046,597
9.	Other income	8,744,366	7,617,751	15,722,155	12,882,973
10.	Impairment for financial assets	21,401,113	25,233,635	24,626,916	28,514,198
11.	Losses related to operational risk	248,891	426,778	210,676	426,778
12.	Salaries and employee benefits	20,948,742	21,967,055	27,749,996	28,127,380
13.	Promotion expenses	1,437,332	1,164,694	1,568,294	1,257,311
14.	Other expenses	16,497,977	18,254,773	26,968,260	27,465,015
	<b>Other Operating Income (Expenses)</b>	<b>(33,807,438)</b>	<b>(43,055,468)</b>	<b>(48,463,635)</b>	<b>(55,217,314)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>45,592,140</b>	<b>26,624,383</b>	<b>48,874,063</b>	<b>28,482,370</b>
<b>NON OPERATING INCOME AND EXPENSES</b>					
1.	Gain (Loss) from sale of premises and equipment	163,413	41,403	166,686	42,632
2.	Other non operating income (expenses)	175,411	(113,870)	197,736	2,247
	<b>PROFIT FROM NON OPERATING</b>	<b>338,824</b>	<b>(72,467)</b>	<b>364,422</b>	<b>44,879</b>
	<b>PROFIT CURRENT PERIOD BEFORE TAX</b>	<b>45,930,964</b>	<b>26,551,916</b>	<b>49,238,485</b>	<b>28,527,249</b>
	Income tax expenses				
a.	Estimated current tax -/-	9,339,649	9,372,108	10,988,502	10,657,439
b.	Deferred tax income (expenses)	593,296	3,234,783	1,061,462	3,600,912
	<b>INCOME BEFORE NET MINORITY INTEREST IN NET EARNING/(LOSSES) OF SUBSIDIARIES AND PRO FORMA NET LOSS ARISING FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL</b>	<b>37,184,611</b>	<b>20,414,591</b>	<b>39,311,445</b>	<b>21,470,722</b>
	NET INCOME FROM PRO FORMA FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	-	-	-	(2,400,691)
	<b>PROFIT (LOSS) CURRENT PERIOD</b>	<b>37,184,611</b>	<b>20,414,591</b>	<b>39,311,445</b>	<b>19,070,031</b>
	<b>PROFIT (LOSS) MINORITY INTEREST</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>OTHER COMPREHENSIVE INCOME</b>					
1.	<b>Unreclassified to profit (loss)</b>				
a.	Premises and equipment revaluation increment	3,054,903	-	3,373,815	(92,566)
b.	Remeasurement from actuarial benefit program	555,495	(470,003)	859,082	14,155
c.	Others	(105,544)	79,900	(172,301)	(26,616)
2.	<b>Reclassified to profit (loss)</b>				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	41,369	(20,537)	41,258	(19,725)
b.	Gain (Loss) from changes of financial assets on available for sale	(9,263,929)	(2,396,390)	(9,644,316)	(2,593,619)
c.	Others	1,733,110	410,638	1,774,837	424,048
	<b>OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET</b>	<b>(3,984,596)</b>	<b>(2,396,392)</b>	<b>(3,767,625)</b>	<b>(2,294,323)</b>
	<b>COMPREHENSIVE INCOME BEFORE NET MINORITY INTEREST IN NET EARNING/(LOSSES) OF SUBSIDIARIES AND PRO FORMA NET LOSS ARISING FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL</b>	<b>33,200,015</b>	<b>18,018,199</b>	<b>35,543,820</b>	<b>19,176,399</b>
	COMPREHENSIVE INCOME FROM PRO FORMA FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	-	-	-	(2,400,691)
	<b>TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD</b>	<b>33,200,015</b>	<b>18,018,199</b>	<b>35,543,820</b>	<b>16,775,708</b>

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE  
PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
For the Period Ended September 30, 2022 and 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2022 (Reviewed)	September 30, 2021	September 30, 2022 (Reviewed)	September 30, 2021
	<b>Profit (loss) current period attributable to :</b>				
	- Parent company	37,184,611	20,414,591	39,156,233	19,256,250
	- Non controlling interest			155,212	(186,219)
	<b>TOTAL PROFIT (LOSS) CURRENT PERIOD</b>	<b>37,184,611</b>	<b>20,414,591</b>	<b>39,311,445</b>	<b>19,070,031</b>
	<b>Total comprehensive profit (loss) current period attributable to:</b>				
	- Parent company	33,200,015	18,018,199	35,459,978	16,955,026
	- Non controlling interest			83,842	(179,318)
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD</b>	<b>33,200,015</b>	<b>18,018,199</b>	<b>35,543,820</b>	<b>16,775,708</b>
	<b>TRANSFER PROFIT (LOSS) TO HEAD OFFICE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>DIVIDEND</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>EARNING PER SHARE (In Rupiah)</b>	<b>246</b>	<b>164</b>	<b>259</b>	<b>154</b>

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of September 30, 2022 and December 31, 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2022 (Reviewed)	December 31, 2021 (Audited)	September 30, 2022 (Reviewed)	December 31, 2021 (Audited)
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	15,230,168	17,676,233	15,230,168	17,676,233
3.	Others	-	-	-	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	348,654	586,848
b.	Uncommitted	105,740,291	139,655,458	105,740,291	139,655,458
2.	Outstanding irrevocable letters of credit	10,871,425	9,685,749	10,874,100	9,687,797
3.	Outstanding sales position on spot and derivative	85,578,942	81,246,685	85,578,942	81,246,685
4.	Others	-	-	-	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
1.	Guarantees received	-	-	-	-
2.	Lainnya	-	-	-	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
1.	Guarantees issued	38,183,396	51,846,115	38,187,401	51,852,611
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS  
PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of September 30, 2022 (Reviewed)

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
<b>A. Exchange Rate Related</b>						
1	Spot	4,354,455	4,354,455	-	6,818	5,279
2	Forward	61,074,166	61,074,166	-	76,198	998,314
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	11,041	11,041	-	-	-
4	Future	-	-	-	-	-
5	Swap	34,269,820	34,269,820	-	254,717	279,013
6	Others	-	-	-	-	-
<b>B. Interest Rate Related</b>						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	15,099,164	15,099,164	-	555,179	517,397
6	Others	-	-	-	-	-
<b>C. Others</b>						
		1,032,330	1,032,330	-	-	25,434
<b>TOTAL</b>		<b>115,840,976</b>	<b>115,840,976</b>	<b>-</b>	<b>892,912</b>	<b>1,825,437</b>



**STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of September 30, 2022 dan 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL												
		September 30, 2022 (Reviewed)						September 30, 2021						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	
<b>II</b>	<b>THIRD PARTIES</b>													
1.	Placements with other banks													
a.	Rupiah	132,353	-	-	-	-	132,353	988,793	-	-	-	-	988,793	
b.	Foreign currencies	28,520,936	-	-	-	-	28,520,936	21,328,930	-	-	-	-	21,328,930	
2.	Spot and derivative receivables/forward													
a.	Rupiah	760,793	-	-	-	-	760,793	828,396	-	-	-	-	828,396	
b.	Foreign currencies	132,119	-	-	-	-	132,119	257,343	-	-	-	-	257,343	
3.	Securities													
a.	Rupiah	196,191,074	411,958	-	-	-	196,603,032	216,407,791	266,497	1,308	-	-	216,675,596	
b.	Foreign currencies	120,514,422	179,554	-	-	-	120,693,976	134,324,669	19,011	-	-	-	134,343,680	
4.	Securities sold with agreement to repurchase (Repo)													
a.	Rupiah	13,401,911	-	-	-	-	13,401,911	2,814,742	-	-	-	-	2,814,742	
b.	Foreign currencies	12,676,019	-	-	-	-	12,676,019	3,761,152	-	-	-	-	3,761,152	
5.	Securities purchased with agreement to resell (Reverse Repo)													
a.	Rupiah	13,169,162	-	-	-	-	13,169,162	30,180,215	-	-	-	-	30,180,215	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptances receivables	8,396,607	96,992	-	-	-	8,493,599	5,772,332	29,233	-	-	-	5,801,565	
7.	Loans													
a.	Micro, Small and Medium loans (UMKM)													
i.	Rupiah	531,572,420	31,611,741	2,582,488	4,806,390	11,892,219	582,465,258	469,307,300	27,033,968	2,119,285	3,843,019	8,721,376	511,024,948	
ii.	Foreign currencies	823,357	63,994	3,533	-	17,937	908,821	1,614,332	-	-	7,441	11,570	1,633,343	
b.	Non UMKM													
i.	Rupiah	311,038,198	12,159,046	390,955	2,213,524	7,361,127	333,162,850	313,830,556	12,340,186	667,002	1,916,606	6,951,528	335,705,878	
ii.	Foreign currencies	80,584,946	7,464,964	133,237	324,613	1,875,162	90,382,922	70,655,251	5,506,281	1,288,380	1,290,142	3,818,543	82,558,597	
c.	Restructured loans													
i.	Rupiah	105,733,679	25,172,124	1,834,672	5,099,927	10,767,195	148,607,597	158,171,774	25,379,422	1,787,820	4,430,119	9,158,375	198,927,510	
ii.	Foreign currencies	5,514,146	7,179,594	3,533	322,428	1,738,410	14,758,111	4,890,387	3,742,801	1,287,453	1,297,033	3,670,989	14,888,663	
8.	Investments in shares	46,700,888	-	-	-	-	46,700,888	68,210,920	-	-	-	-	68,210,920	
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies													
a.	Rupiah	80,770,019	504,878	19,882	1,455	8,081	81,304,315	99,830,532	1,109,270	2,034	4,704	582,533	101,529,073	
b.	Foreign currencies	73,487,646	3,151	-	-	-	73,490,797	62,159,313	408,335	189,988	12,172	1,878	62,771,686	
<b>III</b>	<b>OTHER INFORMATIONS</b>													
1.	Value of bank's assets pledge as collateral:													
a.	To Bank Indonesia							-						-
b.	To others							-						-
2.	Repossessed assets							66,286						65,097

**STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of September 30, 2022 dan 2021

(in million rupiah)

COMPONENTS OF CAPITAL	September 30, 2022		September 30, 2021	
	Individual (Reviewed)	Consolidated (Reviewed)	Individual	Consolidated
<b>I CORE CAPITAL (TIER 1)</b>	<b>233,846,698</b>	<b>270,797,785</b>	<b>221,387,421</b>	<b>253,111,906</b>
<b>1 CET 1</b>	<b>233,846,698</b>	<b>270,797,785</b>	<b>221,387,421</b>	<b>253,111,906</b>
1.1 Paid-in Capital (net of Treasury Stock)	6,325,388	6,325,388	8,297,150	8,297,150
<b>1.2 Disclosed Reserves</b>	<b>285,398,714</b>	<b>286,425,130</b>	<b>288,857,412</b>	<b>267,620,171</b>
1.2.1 Additional Factor	291,488,351	292,488,781	288,985,022	268,373,406
1.2.1.1 Other comprehensive income	19,918,986	20,195,338	20,199,332	28,357,825
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	-	-	3,335,249	3,373,795
1.2.1.1.3 Surplus of fixed assets revaluation	19,918,986	20,195,338	16,864,083	24,984,030
1.2.1.2 Other disclosed reserves	271,569,365	272,293,443	268,785,690	240,015,581
1.2.1.2.1 Agio	76,322,752	76,241,557	96,117,956	68,167,658
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	155,039,317	154,034,725	149,230,458	147,514,774
1.2.1.2.4 Current year profit	37,184,611	38,994,476	20,414,591	21,296,390
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	14,074
1.2.2 Deduction Factor	6,089,637	6,063,651	127,610	753,235
1.2.2.1 Other comprehensive income	5,203,571	5,254,603	75,047	74,474
1.2.2.1.1 Negative differences arising from translation of financial statement	75,153	74,717	75,047	74,474
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	5,128,418	5,179,886	-	-
1.2.2.2 Other disclosed reserves	886,066	809,048	52,563	678,761
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	52,470	53,677	52,563	59,147
1.2.2.2.7 Others	833,596	755,371	-	619,614
<b>1.3 Non Controlling Interest</b>	-	<b>462,236</b>	-	<b>438,902</b>
<b>1.4 Deduction Factor of CET 1</b>	<b>57,877,404</b>	<b>22,414,969</b>	<b>75,767,141</b>	<b>23,244,317</b>
1.4.1 Deffered tax calculation	15,745,256	18,550,568	11,364,024	13,211,582
1.4.2 Goodwill	-	806,416	-	806,416
1.4.3 Other intangible assets	-	-	-	-
1.4.4 Investments in share	42,132,148	3,057,985	64,403,117	9,226,319
1.4.5 Shortfall of capital on insurance subsidiaries	-	-	-	-
1.4.6 Securitisation exposure	-	-	-	-
1.4.7 Other deduction of CET 1	-	-	-	-
<b>2 Additional Tier 1 (AT 1)</b>	-	-	-	-
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, 2022 dan 2021

(in million rupiah)

COMPONENTS OF CAPITAL	September 30, 2022		September 30, 2021	
	Individual (Reviewed)	Consolidated (Reviewed)	Individual	Consolidated
<b>ii SUPPLEMENTAL CAPITAL (TIER 2)</b>	<b>10,141,692</b>	<b>10,779,606</b>	<b>9,550,035</b>	<b>10,207,539</b>
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	75,000	75,000	175,000	175,000
2 Agio/Disagio	-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	10,066,692	10,737,849	9,375,035	10,066,859
4 Deduction supplemental capital	-	33,243	-	34,320
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	33,243	-	34,320
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
<b>TOTAL CAPITAL</b>	<b>243,988,390</b>	<b>281,577,391</b>	<b>230,937,456</b>	<b>263,319,445</b>

  

	September 30, 2022		September 30, 2021			September 30, 2022		September 30, 2021	
	Individual (Reviewed)	Consolidated (Reviewed)	Individual	Consolidated		Individual (Reviewed)	Consolidated (Reviewed)	Individual	Consolidated
<b>RISK WEIGHTED ASSETS</b>					<b>KPMM RATIO</b>				
CREDIT RISK - WEIGHTED ASSETS	804,313,920	858,006,457	748,650,367	803,996,285	CET 1 Rasio (%)	23.00%	25.14%	23.36%	24.97%
MARKET RISK - WEIGHTED ASSETS	2,335,744	4,180,508	7,737,428	10,554,179	Tier 1 Rasio (%)	23.00%	25.14%	23.36%	24.97%
OPERATIONAL RISK - WEIGHTED ASSE	209,879,369	214,875,481	191,178,694	199,281,257	Tier 2 Rasio (%)	1.00%	1.00%	1.01%	1.01%
<b>TOTAL RISK WEIGHTED ASSETS</b>	<b>1,016,529,033</b>	<b>1,077,062,446</b>	<b>947,566,489</b>	<b>1,013,831,721</b>	KPMM Rasio (%)	24.00%	26.14%	24.37%	25.98%
CAR BASED ON RISK PROFILE (%)	9.51%	9.52%	9.60%	9.60%	CET 1 for BUFFER (%)	14.49%	16.62%	14.77%	16.38%
<b>CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE</b>					<b>PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)</b>	<b>5.000%</b>	<b>5.000%</b>	<b>2.500%</b>	<b>2.500%</b>
From CET 1 (%)	8.51%	8.52%	8.59%	8.59%	Capital conservation buffer (%)	2.500%	2.500%	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 (%)	1.00%	1.00%	1.01%	1.01%	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 September 30, 2022 dan 2021

(in %)

Ratio	September 30, 2022 (Reviewed)	September 30, 2021
<b>Performance Ratios</b>		
1. Capital Adequacy Ratio (CAR)	24.00	24.37
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	1.98	1.99
3. Non performing earning assets to total earning assets	1.97	1.99
4. Allowance for impairment on financial assets to earning assets	6.51	6.19
5. Gross NPL	3.14	3.29
6. Net NPL	0.87	0.86
7. Return on Asset (ROA)	3.97	2.52
8. Return on Equity (ROE)	22.00	15.28
9. Net Interest Margin (NIM)	7.23	6.86
10. Operating Expenses to Operating Income	62.59	76.37
11. Cost to Income Ratio (CIR)	38.99	42.07
12. Loan to Deposit Ratio (LDR)	88.92	83.05
<b>Compliance</b>		
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	0.50
- Average	7.55	3.60
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	0.34	1.92

**STATEMENTS OF CASH FLOW**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For Period Ended September 30, 2022 and 2021

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2022 (Reviewed)	September 30, 2021
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Revenue received		
Receipt of interest and investments	107,094,913	100,585,234
Sharia income	1,702,643	1,754,224
Premium Income	6,443,929	4,959,338
Expenses paid		
Interest expense	(18,090,745)	(22,364,001)
Sharia expenses	(782,062)	(362,326)
Expense claim	(5,613,523)	(4,217,824)
Recoveries of written off loans	8,696,285	6,532,384
Other operating income	24,883,912	24,575,344
Other operating expenses	(56,927,293)	(50,626,742)
Non-operating income - net	231,148	16,986
Payment of income tax and tax bill	(12,306,549)	(6,079,054)
<b>Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities</b>	<b>55,332,658</b>	<b>54,773,563</b>
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	266,481	3,830,458
Securities measured at fair value through profit or loss	1,458,138	3,823,228
Export bills	(15,544,620)	(1,379,917)
Securities purchased under resale agreements	41,394,968	15,962,849
Loans	(76,380,310)	(51,617,010)
Sharia Loans	(592,065)	39,646,444
Finance Lease Receivables	(7,712,026)	(8,057,236)
Other assets	(1,329,215)	(7,963,123)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	246,811	(5,670,661)
Deposits:		
Demand deposits	25,053,459	21,594,980
<i>Wadiah</i> demand deposits	-	(6,258,078)
Savings deposits	2,406,420	9,485,101
<i>Wadiah</i> savings deposits	-	(9,247,604)
Time deposits	(26,438,451)	32,305,406
Deposits from other banks and financial institutions	(6,531,268)	(19,312,251)
Securities sold under agreements to repurchase	(4,198,429)	(33,931,790)
Other liabilities	7,457,996	7,856,521
<i>Syirkhah</i> Fund Temporer	-	(33,496,976)
<b>Net cash obtained from (used for) operating activities</b>	<b>(5,109,453)</b>	<b>12,343,904</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of fixed assets	169,368	39,471
Increase in shares investment	(108,436)	(396,586)
Dividend receipts	137,708	4,347
Acquisition of fixed assets	(7,742,096)	(4,861,957)
Increase (decrease) in marketable securities and Government Recapitalization Bonds classified as fair value through other comprehensive income and amortized cost	45,545,601	(33,319,433)
<b>Net cash obtained from (used for) investing activities</b>	<b>38,002,145</b>	<b>(38,534,158)</b>

**STATEMENTS OF CASH FLOW**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
For Period Ended September 30, 2022 and 2021

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2022 (Reviewed)	September 30, 2021
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Acceptance (payment) of fund borrowings	(4,527,763)	(9,996,351)
Repurchased shares	(1,237,928)	-
Increase Stock capital	-	41,059,206
Appropriation for dividends	(26,406,603)	(12,125,589)
Acceptance of securities issued	17,172,831	3,686,830
Payments of securities issued	(11,036,786)	(4,374,500)
<b>Net cash obtained from (used for) financing activities</b>	<b>(26,036,249)</b>	<b>18,249,596</b>
<b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>	<b>6,856,443</b>	<b>(7,940,658)</b>
<b>EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS</b>	<b>369,016</b>	<b>22,500</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>	<b>153,924,601</b>	<b>170,478,447</b>
<b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>	<b>161,150,060</b>	<b>162,560,289</b>
<b>Cash and cash equivalents at end of year consist of:</b>		
Cash	21,231,395	19,161,886
Current accounts with Bank Indonesia	86,347,213	49,170,835
Current accounts with other banks	14,785,646	18,617,542
Placements with other banks - maturing within three months or less since the acquisition date	38,785,806	75,610,026
<b>Total Cash and Cash Equivalents</b>	<b>161,150,060</b>	<b>162,560,289</b>

**ALLOWANCES FOR IMPAIRMENT**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
As of September 30, 2022 dan 2021

(In million rupiah)

No.	DESCRIPTION	September 30, 2022 (Reviewed)					September 30, 2021				
		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	35,773	-	-	286,533	-	76,509	-	-	225,753	-
2.	Spot and derivative receivables/forward	-	-	-	8,929	-	-	-	-	10,857	-
3.	Securities	1,392,407	524,827	-	666,033	29,576	1,360,955	188,537	1,308	619,255	14,472
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	260,779	-	-	-	-	65,759	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	174,333	80,579	-	83,966	4,850	189,070	16,759	-	57,723	1,462
7.	Loans	21,722,838	42,505,048	22,952,729	9,242,174	27,850,228	23,918,392	32,702,520	22,936,977	8,555,357	25,886,843
8.	Investments in shares	-	-	-	49,591	-	-	-	-	43,108	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	826,092	4,094,354	16,158	490,148	37,191	1,818,627	4,442,435	17,695	586,271	697,533

