

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2023	December 31, 2022 (Audited)	September 30, 2023	December 31, 2022 (Audited)
<b>ASSETS</b>					
1.	Cash	23,993,567	27,320,384	24,132,475	27,407,478
2.	Placements with Bank Indonesia	100,353,422	204,173,428	101,362,115	206,099,330
3.	Placements with other banks	28,857,042	34,472,665	30,571,893	36,700,721
4.	Spot and derivative/forward receivables	1,023,338	911,405	1,032,524	911,405
5.	Securities	324,610,175	337,827,485	349,192,292	358,783,819
6.	Securities sold under repurchase agreement (repo)	15,923,111	10,309,955	16,229,393	10,608,374
7.	Securities purchased with agreement to resell (reverse repo)	26,429,903	51,014,678	26,719,301	51,014,678
8.	Acceptances receivables	9,056,055	7,096,719	9,056,055	7,167,600
9.	Loans	1,136,001,212	1,029,802,549	1,184,682,207	1,079,274,819
10.	Sharia Loans	-	-	13,151,937	10,514,329
11.	Finance receivables	-	-	52,880,528	49,287,917
12.	Investments in shares	48,943,362	47,936,173	6,921,985	6,506,903
13.	Other financial assets	16,179,228	17,673,390	23,216,351	24,129,862
14.	Impairment on financial assets -/-				
a.	Securities	(2,895,756)	(1,712,512)	(2,907,052)	(1,721,764)
b.	Loans	(79,796,224)	(84,578,819)	(84,486,306)	(89,610,033)
c.	Others	(403,478)	(155,231)	(3,790,184)	(3,636,231)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	57,797,335	54,097,275	79,211,447	73,951,201
	Accumulated depreciation on premises and equipment -/-	(15,922,771)	(14,582,523)	(20,930,881)	(18,735,154)
17.	Non-productive assets				
a.	Abandoned property	17,380	17,385	17,380	17,385
b.	Foreclosed assets	59,366	62,732	64,203	67,569
c.	Suspense account	-	-	-	-
d.	Inter office assets	21,923	6,717	21,923	6,717
18.	Other assets	35,754,937	29,300,818	44,808,851	36,085,669
	<b>TOTAL ASSETS</b>	<b>1,726,003,127</b>	<b>1,750,994,673</b>	<b>1,851,964,853</b>	<b>1,865,639,010</b>
<b>LIABILITIES AND EQUITY</b>					
<b>LIABILITIES</b>					
1.	Demand deposits	315,441,967	349,491,946	314,709,676	349,755,590
2.	Savings deposits	505,035,508	521,039,799	506,425,583	522,647,920
3.	Time deposits	465,405,547	430,243,873	469,151,155	435,480,503
4.	Electronic money	502,904	456,179	502,904	456,179
5.	Liabilities to Bank Indonesia	107,822	113,491	107,822	113,491
6.	Liabilities to other banks	11,152,211	9,480,779	11,088,742	9,334,547
7.	Spot and derivative/forward payable	2,209,825	783,921	2,209,825	783,921
8.	Liabilities on securities sold under repurchase agreements (repo)	14,921,031	9,724,245	15,211,647	9,997,592
9.	Acceptances payable	9,056,055	7,096,719	9,056,055	7,167,600
10.	Securities issued	24,684,223	36,841,620	44,903,295	63,611,761
11.	Fund borrowings	31,478,872	39,290,379	85,754,181	79,857,593
12.	Deposit guarantee	12,548	12,142	12,596	12,193
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	49,947,962	52,797,626	81,297,548	83,024,803
	<b>TOTAL LIABILITIES</b>	<b>1,429,956,475</b>	<b>1,457,372,719</b>	<b>1,540,431,029</b>	<b>1,562,243,693</b>

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PT BANK RAKYAT INDONESIA (PERSERO) Tbk  
As of September 30, 2023 and December 31, 2022

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2023	December 31, 2022 (Audited)	September 30, 2023	December 31, 2022 (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 -/-	(3,283,265)	(2,202,178)	(3,283,265)	(2,202,178)
16.	Additional Paid-in Capital				
	a. Agio	76,245,954	76,029,910	75,853,127	75,637,083
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	37,888	226,563	1,796,468	1,985,202
17.	Other comprehensive				
	a. Gain	19,997,875	19,848,571	20,369,141	19,472,883
	b. Loss -/-	(5,927,763)	(5,145,961)	(5,982,795)	(4,346,863)
18.	Reserve				
	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	-	-	-	-
19.	Retained Earning				
	a. Previous years	159,372,471	146,436,494	163,255,306	146,976,937
	b. Current year	39,002,857	47,827,920	43,992,607	51,170,312
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	296,046,652	293,621,954	306,601,224	299,294,011
20.	Minority interest	-	-	4,932,600	4,101,306
	<b>TOTAL EQUITIES</b>	<b>296,046,652</b>	<b>293,621,954</b>	<b>311,533,824</b>	<b>303,395,317</b>
	<b>TOTAL LIABILITIES AND EQUITIES</b>	<b>1,726,003,127</b>	<b>1,750,994,673</b>	<b>1,851,964,853</b>	<b>1,865,639,010</b>

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2023	September 30, 2022 (Reviewed)	September 30, 2023	September 30, 2022 (Reviewed)
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses</b>					
1.	Interest income	108,711,557	94,783,570	131,893,100	115,251,527
2.	Interest expenses	26,920,806	15,383,992	30,696,401	18,744,235
	<b>Net Interest Income (Expenses)</b>	<b>81,790,751</b>	<b>79,399,578</b>	<b>101,196,699</b>	<b>96,507,292</b>
3.	Premium Income	-	-	6,734,168	6,443,929
4.	Expense Claims	-	-	4,915,460	5,613,523
	<b>Net Premium Income (Claim Expenses)</b>	<b>-</b>	<b>-</b>	<b>1,818,708</b>	<b>830,406</b>
	<b>Net Interest and Net Premium Income (Claim Expenses)</b>	<b>81,790,751</b>	<b>79,399,578</b>	<b>103,015,407</b>	<b>97,337,698</b>
<b>B. Other Operating Income and Expenses</b>					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	(1,322,353)	1,433,343	(1,111,494)	1,484,479
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,274,063	1,154,126	1,418,734	1,249,944
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	1,676,064	(345,821)	1,675,515	(341,850)
5.	Gain (Loss) from investment in shares under equity method	572,693	575,795	673,602	662,531
6.	Gain (Loss) from foreign currencies translation	-	-	5,191	8,240
7.	Dividend income	95,133	1,521,125	3,368	5,362
8.	Comissions/provisions/fees and administrative	15,136,210	13,643,683	15,559,991	13,869,646
9.	Other income	12,466,262	8,744,366	19,101,076	15,722,155
10.	Impairment for financial assets	21,446,344	21,401,113	23,236,979	24,626,916
11.	Losses related to operational risk	26,965	248,891	46,809	210,676
12.	Salaries and employee benefits	21,180,423	20,948,742	29,494,635	27,749,996
13.	Promotion expenses	1,478,797	1,437,332	1,594,754	1,568,294
14.	Other expenses	18,263,541	16,497,977	29,759,093	26,968,260
	<b>Other Operating Income (Expenses)</b>	<b>(32,497,998)</b>	<b>(33,807,438)</b>	<b>(46,806,287)</b>	<b>(48,463,635)</b>
	<b>PROFIT (LOSS) FROM OPERATIONS</b>	<b>49,292,753</b>	<b>45,592,140</b>	<b>56,209,120</b>	<b>48,874,063</b>
<b>NON OPERATING INCOME AND EXPENSES</b>					
1.	Gain (Loss) from sale of premises and equipment	64,854	163,413	66,239	166,686
2.	Other non operating income (expenses)	(517,574)	175,411	(556,828)	197,736
	<b>PROFIT FROM NON OPERATING</b>	<b>(452,720)</b>	<b>338,824</b>	<b>(490,589)</b>	<b>364,422</b>
	<b>PROFIT CURRENT PERIOD BEFORE TAX</b>	<b>48,840,033</b>	<b>45,930,964</b>	<b>55,718,531</b>	<b>49,238,485</b>
	Income tax expenses				
a.	Estimated current tax -/-	7,998,665	9,339,649	9,881,912	10,988,502
b.	Deffered tax income (expenses)	(1,838,511)	593,296	(1,623,050)	1,061,462
	<b>PROFIT (LOSS) CURRENT PERIOD</b>	<b>39,002,857</b>	<b>37,184,611</b>	<b>44,213,569</b>	<b>39,311,445</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	(82,876)	3,373,815
b.	Remeasurement from actuarial benefit program	(1,763,266)	555,495	(2,044,358)	859,082
c.	Others	335,021	(105,544)	397,742	(172,301)
2.	<b>Reclassified to profit (loss)</b>				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	(91,657)	41,369	(92,456)	41,258
b.	Gain (Loss) from changes of financial assets on available for sale	1,092,742	(9,263,929)	1,219,908	(9,644,316)
c.	Others	(205,338)	1,733,110	(201,631)	1,774,837
	<b>OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET</b>	<b>(632,498)</b>	<b>(3,984,596)</b>	<b>(803,671)</b>	<b>(3,767,625)</b>
	<b>TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD</b>	<b>38,370,359</b>	<b>33,200,015</b>	<b>43,409,898</b>	<b>35,543,820</b>
	<b>Profit (loss) current period attributable to :</b>				
	- Parent company	39,002,857	37,184,611	43,992,607	39,156,233
	- Non controlling interest	-	-	220,962	155,212
	<b>TOTAL PROFIT (LOSS) CURRENT PERIOD</b>	<b>39,002,857</b>	<b>37,184,611</b>	<b>44,213,569</b>	<b>39,311,445</b>
	<b>Total comprehensive profit (loss) current period attributable to:</b>				
	- Parent company	38,370,359	33,200,015	43,252,933	35,459,978
	- Non controlling interest	-	-	156,965	83,842
	<b>TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD</b>	<b>38,370,359</b>	<b>33,200,015</b>	<b>43,409,898</b>	<b>35,543,820</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>258</b>	<b>246</b>	<b>292</b>	<b>259</b>

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2023	December 31, 2022 (Audited)	September 30, 2023	December 31, 2022 (Audited)
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	38,996,687	15,046,421	38,996,687	15,046,421
3.	Others	-	-	-	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	130,464	491,741
b.	Uncommitted	119,262,709	85,798,322	119,262,709	85,798,322
2.	Outstanding irrevocable letters of credit	14,094,002	13,656,363	14,094,002	13,658,668
3.	Outstanding sales position on spot and derivative	92,720,449	69,751,674	92,720,449	69,751,674
4.	Others	-	-	-	-
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
1.	Guarantees received	-	-	-	-
2.	Lainnya	-	-	-	-
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
1.	Guarantees issued	71,314,963	74,853,508	71,315,247	74,854,998
2.	Others	-	-	-	-

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

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
<b>A. Exchange Rate Related</b>						
1	Spot	4,769,508	4,769,508	-	7,848	7,686
2	Forward	47,788,662	47,788,662	-	44,087	903,215
3	Option					
	a. Written	1,598,060	1,598,060	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	73,373,570	73,373,570	-	462,338	702,906
6	Others	-	-	-	-	-
<b>B. Interest Rate Related</b>						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	11,197,559	11,197,559	-	509,065	523,875
6	Others	-	-	-	-	-
<b>C. Others</b>						
		2,089,907	2,089,907	-	-	72,143
<b>TOTAL</b>		<b>140,817,266</b>	<b>140,817,266</b>	<b>-</b>	<b>1,023,338</b>	<b>2,209,825</b>



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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2023					September 30, 2022 (Reviewed)						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
<b>II THIRD PARTIES</b>													
1.	Placements with other banks												
a.	Rupiah	1,544,405	-	-	-	-	1,544,405	132,353	-	-	-	-	132,353
b.	Foreign currencies	27,012,637	-	-	-	-	27,012,637	28,520,936	-	-	-	-	28,520,936
2.	Spot and derivative receivables/forward												
a.	Rupiah	925,883	-	-	-	-	925,883	760,793	-	-	-	-	760,793
b.	Foreign currencies	97,455	-	-	-	-	97,455	132,119	-	-	-	-	132,119
3.	Securities												
a.	Rupiah	188,916,503	-	-	-	-	188,916,503	196,191,074	411,958	-	-	-	196,603,032
b.	Foreign currencies	135,693,672	-	-	-	-	135,693,672	120,514,422	179,554	-	-	-	120,693,976
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	7,550,058	-	-	-	-	7,550,058	13,401,911	-	-	-	-	13,401,911
b.	Foreign currencies	8,373,053	-	-	-	-	8,373,053	12,676,019	-	-	-	-	12,676,019
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	26,429,903	-	-	-	-	26,429,903	13,169,162	-	-	-	-	13,169,162
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	9,056,055	-	-	-	-	9,056,055	8,396,607	96,992	-	-	-	8,493,599
7.	Loans *)												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	584,242,890	44,255,933	4,006,238	6,907,408	10,754,232	650,166,701	531,572,420	31,611,741	2,582,488	4,806,390	11,892,219	582,465,258
ii.	Foreign currencies	569,467	-	-	-	4,000	573,467	823,357	63,994	3,533	-	17,937	908,821
b.	Non UMKM												
i.	Rupiah	343,033,062	15,855,602	1,207,130	2,151,773	6,889,699	369,137,266	311,038,198	12,159,046	390,955	2,213,524	7,361,127	333,162,850
ii.	Foreign currencies	108,493,829	2,703,408	99,152	317,525	4,319,147	115,933,061	80,584,946	7,464,964	133,237	324,613	1,875,162	90,382,922
c.	Restructured loans												
i.	Rupiah	52,829,348	32,569,770	3,347,654	5,847,478	8,641,432	103,235,682	105,733,679	25,172,124	1,834,672	5,099,927	10,767,195	148,607,597
ii.	Foreign currencies	5,209,069	2,699,443	-	240,719	4,311,787	12,461,018	5,514,146	7,179,594	3,533	322,428	1,738,410	14,758,111
8.	Investments in shares	48,943,362	-	-	-	-	48,943,362	46,700,888	-	-	-	-	46,700,888
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	105,668,525	484,058	139,313	25,089	605,167	106,922,152	80,770,019	504,878	19,882	1,455	8,081	81,304,315
b.	Foreign currencies	97,503,000	226,935	893	819	17,875	97,749,522	73,487,646	3,151	-	-	-	73,490,797
<b>III OTHER INFORMATIONS</b>													
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						59,366						66,286

\*) 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 September 30, 2023 and 2022

(in million rupiah)

COMPONENTS OF CAPITAL	September 30, 2023		September 30, 2022	
	Individual	Consolidated	Individual (Reviewed)	Consolidated (Reviewed)
<b>I CORE CAPITAL (TIER 1)</b>	<b>235,188,160</b>	<b>280,082,364</b>	<b>233,846,698</b>	<b>270,797,785</b>
<b>1 CET 1</b>	<b>235,188,160</b>	<b>280,082,364</b>	<b>233,846,698</b>	<b>270,797,785</b>
<b>1.1 Paid-in Capital (net of Treasury Stock)</b>	4,294,685	4,294,685	6,325,388	6,325,388
<b>1.2 Disclosed Reserves</b>	<b>291,656,239</b>	<b>299,180,614</b>	<b>285,398,714</b>	<b>286,425,130</b>
<b>1.2.1 Additional Factor</b>	<b>297,492,538</b>	<b>303,672,558</b>	<b>291,488,351</b>	<b>292,488,781</b>
<b>1.2.1.1 Other comprehensive income</b>	<b>19,848,571</b>	<b>20,118,055</b>	<b>19,918,986</b>	<b>20,195,338</b>
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	-	-	-	-
1.2.1.1.3 Surplus of fixed assets revaluation	19,848,571	20,118,055	19,918,986	20,195,338
<b>1.2.1.2 Other disclosed reserves</b>	<b>277,643,967</b>	<b>283,554,503</b>	<b>271,569,365</b>	<b>272,293,443</b>
1.2.1.2.1 Agio	76,245,954	75,853,127	76,322,752	76,241,557
1.2.1.2.2 General reserves	3,022,685	3,022,685	3,022,685	3,022,685
1.2.1.2.3 Previous year profit	159,372,471	161,385,398	155,039,317	154,034,725
1.2.1.2.4 Current year profit	39,002,857	43,293,293	37,184,611	38,994,476
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
<b>1.2.2 Deduction Factor</b>	<b>5,836,299</b>	<b>4,491,944</b>	<b>6,089,637</b>	<b>6,063,651</b>
<b>1.2.2.1 Other comprehensive income</b>	<b>3,658,907</b>	<b>3,736,623</b>	<b>5,203,571</b>	<b>5,254,603</b>
1.2.2.1.1 Negative differences arising from translation of financial statement	220,268	220,409	75,153	74,717
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	3,438,639	3,516,214	5,128,418	5,179,886
<b>1.2.2.2 Other disclosed reserves</b>	<b>2,177,392</b>	<b>755,321</b>	<b>886,066</b>	<b>809,048</b>
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	57,840	59,047	52,470	53,677
1.2.2.2.7 Others	2,119,552	696,274	833,596	755,371
<b>1.3 Non Controlling Interest</b>	-	<b>452,328</b>	-	<b>462,236</b>
<b>1.4 Deduction Factor of CET 1</b>	<b>60,762,764</b>	<b>23,845,263</b>	<b>57,877,404</b>	<b>22,414,969</b>
1.4.1 Deffered tax calculation	13,706,491	16,765,807	15,745,256	18,550,568
1.4.2 Goodwill	-	806,416	-	806,416
1.4.3 Other intangible assets	3,361,691	3,605,397	-	-
1.4.4 Investments in share	43,694,582	2,667,643	42,132,148	3,057,985
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, 2023 and 2022**

(in million rupiah)

COMPONENTS OF CAPITAL					September 30, 2023		September 30, 2022		
					Individual	Consolidated	Individual (Reviewed)	Consolidated (Reviewed)	
<b>II SUPPLEMENTAL CAPITAL (TIER 2)</b>					<b>11,407,918</b>	<b>12,195,832</b>	<b>10,141,692</b>	<b>10,779,606</b>	
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements					483,333	483,333	75,000	75,000	
2 Agio/Disagio					-	-	-	-	
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)					10,924,585	11,712,499	10,066,692	10,737,849	
4 Deduction supplemental capital					-	-	-	33,243	
4.1 Sinking Fund					-	-	-	-	
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank					-	-	-	33,243	
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will					-	-	-	-	
<b>TOTAL CAPITAL</b>					<b>246,596,078</b>	<b>292,278,196</b>	<b>243,988,390</b>	<b>281,577,391</b>	
	September 30, 2023		September 30, 2022			September 30, 2023		September 30, 2022	
	Individual	Consolidated	Individual (Reviewed)	Consolidated (Reviewed)		Individual	Consolidated	Individual (Reviewed)	Consolidated (Reviewed)
<b>RISK WEIGHTED ASSETS</b>					<b>KPMM RATIO</b>				
CREDIT RISK - WEIGHTED ASSETS	872,127,271	935,160,356	804,313,920	858,006,457	CET 1 Rasio (%)	24.06%	26.33%	23.00%	25.14%
MARKET RISK - WEIGHTED ASSETS	6,360,525	8,184,057	2,335,744	4,180,508	Tier 1 Rasio (%)	24.06%	26.33%	23.00%	25.14%
OPERATIONAL RISK - WEIGHTED ASSE	99,021,545	120,236,798	209,879,369	214,875,481	Tier 2 Rasio (%)	1.17%	1.15%	1.00%	1.00%
<b>TOTAL RISK WEIGHTED ASSETS</b>	<b>977,509,341</b>	<b>1,063,581,211</b>	<b>1,016,529,033</b>	<b>1,077,062,446</b>	<b>KPMM Rasio (%)</b>	<b>25.23%</b>	<b>27.48%</b>	<b>24.00%</b>	<b>26.14%</b>
CAR BASED ON RISK PROFILE (%)	9.44%	9.48%	9.51%	9.52%	CET 1 for BUFFER (%)	15.79%	18.00%	14.49%	16.62%
<b>CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE</b>					<b>PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)</b>				
From CET 1 (%)	8.27%	8.33%	8.51%	8.52%	Capital conservation buffer (%)	2.500%	2.500%	2.500%	2.500%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	1.17%	1.15%	1.00%	1.00%	Capital Surcharge for Systemic Bank (%)	2.500%	2.500%	2.500%	2.500%

**CALCULATION OF FINANCIAL RATIOS**  
**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
 As of September 30, 2023 and 2022

(in %)

Ratio	September 30, 2023	September 30, 2022 (Reviewed)
<b>Performance Ratios</b>		
1. Capital Adequacy Ratio (CAR)	25.23	24.00
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.09	1.98
3. Non performing earning assets to total earning assets	2.09	1.97
4. Allowance for impairment on financial assets to earning assets	5.61	6.51
5. Gross NPL	3.23	3.14
6. Net NPL	0.73	0.87
7. Return on Asset (ROA) <sup>1)</sup>	3.87	3.97
8. Return on Asset (ROA) <sup>2)</sup>	3.09	3.21
9. Return on Equity (ROE) <sup>3)</sup>	22.74	22.00
10. Return on Equity (ROE) <sup>4)</sup>	18.06	17.58
11. Net Interest Margin (NIM)	6.97	7.23
12. Operating Expenses to Operating Income	64.77	62.59
13. Cost to Income Ratio (CIR)	37.63	38.99
14. Loan to Deposit Ratio (LDR)	88.34	88.92
<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	0.00
- Average	6.77	7.55
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	1.62	0.34

- 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 September 30, 2023 and 2022

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2023	September 30, 2022 (Reviewed)
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Income received		
Interest and investment income	125,014,627	101,699,107
Sharia income	9,330,008	7,098,449
Premium Income	6,614,602	6,443,929
Revenue from gold sold	5,755,027	5,910,652
Expenses paid		
Interest expense	(29,861,348)	(18,090,745)
Sharia expenses	(1,397,434)	(782,062)
Expense claim	(4,596,224)	(5,613,523)
Cost of revenue from gold sold	(5,529,393)	(5,701,743)
Recoveries of written-off assets	10,911,824	8,696,285
Other operating income	21,252,668	18,973,260
Other operating expenses	(57,901,093)	(51,225,550)
Non-operating (expense) income - net	(611,062)	231,148
Payment of corporate income tax	(11,221,570)	(12,306,549)
<b>Cash Flows Before Changes in Operating Assets and Liabilities</b>	<b>67,760,632</b>	<b>55,332,658</b>
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	601,941	266,481
Securities measured at fair value through profit or loss	(655,975)	1,458,138
Export bills and other receivables	(19,136,486)	(15,544,620)
Securities purchased under agreement to resell	24,295,377	41,394,968
Loans	(130,438,057)	(76,380,310)
Sharia Loans	(2,751,377)	(592,065)
Finance Receivables	(3,592,611)	(7,712,026)
Other assets	2,316,341	(1,329,215)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(8,351,499)	246,811
Deposits:		
Demand deposits	(35,045,914)	25,053,459
Savings deposits	(16,222,337)	2,406,420
Time deposits	33,670,652	(26,438,451)
Deposits from other banks and other financial institutions	1,754,195	(6,531,268)
Securities sold under agreements to repurchase	5,214,055	(4,198,429)
Other liabilities	6,258,320	7,457,996
<b>Net Cash Used for Operating Activities</b>	<b>(74,322,743)</b>	<b>(5,109,453)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Proceeds from sale of premises and equipments	128,394	169,368
Investment in associated entities	55,059	(108,436)
Dividend income	65,913	137,708
Acquisition of premises and equipments	(6,794,585)	(7,742,096)
Decrease in marketable securities classified as fair value through other comprehensive income and amortized cost	26,304,871	45,545,601
<b>Net Cash Provided by Investing Activities</b>	<b>19,759,652</b>	<b>38,002,145</b>

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

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2023	September 30, 2022 (Reviewed)
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Proceeds of fund borrowings	20,603,779	6,266,783
Payment of fund borrowings	(14,765,369)	(10,794,546)
Treasury stock	(1,081,087)	(1,237,928)
Distribution of income for dividends	(43,494,766)	(26,406,603)
Proceeds of subordinated loans	500,000	-
Payments of subordinated loans	(500,000)	-
Proceeds from marketable securities issued	8,079,000	17,172,831
Payments of mature marketable securities issued	(26,877,850)	(11,036,786)
<b>Net Cash Used in Financing Activities</b>	<b>(57,536,293)</b>	<b>(26,036,249)</b>
<b>NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS</b>	<b>(112,099,384)</b>	<b>6,856,443</b>
<b>EFFECT OF EXCHANGE RATE CHANGES ON FOREIGN CURRENCIES</b>	<b>39,685</b>	<b>369,016</b>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD</b>	<b>268,192,168</b>	<b>153,924,601</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD</b>	<b>156,132,469</b>	<b>161,150,060</b>
<b>Cash and cash equivalents at the end of period consist of:</b>		
Cash	24,132,475	21,231,395
Current accounts with Bank Indonesia	92,082,962	86,347,213
Current accounts with other banks	20,444,250	14,785,646
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	17,986,222	38,785,806
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	1,486,560	-
<b>Total Cash and Cash Equivalents</b>	<b>156,132,469</b>	<b>161,150,060</b>

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

(In million rupiah)

No.	DESCRIPTION	September 30, 2023					September 30, 2022 (Reviewed)				
		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	39,604	-	-	288,570	-	35,773	-	-	286,533	-
2.	Spot and derivative receivables/forward	-	-	-	10,233	-	-	-	-	8,929	-
3.	Securities	1,682,562	1,213,194	-	943,658	-	1,392,407	524,827	-	666,033	29,576
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	159,231	-	-	-	-	260,779	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	351,880	11,994	-	90,561	-	174,333	80,579	-	83,966	4,850
7.	Loans	18,287,449	33,059,602	28,449,173	10,365,300	30,593,056	21,722,838	42,505,048	22,952,729	9,242,174	27,850,228
8.	Investments in shares	-	-	-	52,488	-	-	-	-	49,591	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,524,733	4,679,898	-	854,090	692,577	826,092	4,094,354	16,158	490,148	37,191

MANAGEMENT OF THE BANK	SHAREHOLDER
<b>BOARD OF COMMISSIONERS</b>	<b>Ultimate shareholder :</b>
- President Commissioner : Kartika Wirjoatmodjo	<i>Ultimate shareholder :</i>
- Vice President Commissioner/ (Concurrently Independent Commissioner) : Rofikoh Rokhim	- Republic of Indonesia : 53.19%
- Independent Commissioner : Hendrikus Ivo	<b>Non ultimate shareholder through capital market (≥ 5%) :</b>
- Independent Commissioner : Agus Riswanto	- None
- Independent Commissioner : Dwi Ria Latifa	
- Independent Commissioner : Nurmaria Sarosa	<b>Non ultimate shareholder not through capital market (≥ 5%) :</b>
- Independent Commissioner : Heri Sunaryadi	- None
- Independent Commissioner : Paripurna Poerwoko Sugarda	
- Commissioner : Rabin Indrajad Hattari	
- Commissioner : Awan Nurmawan Nuh*	
<b>DIRECTORS</b>	
- 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, October 25, 2023 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Sunarso                      Viviana Dyah Ayu R. K. President Director              Director

\*) Effective after the issuance of approval from Financial Services Authority and in accordance with the prevailing regulations.

**Notes :**

- 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, 2023 and for the nine-month period ended on that date, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, that is unaudited. The consolidated financial position of the Bank and its Subsidiaries as of September 30, 2023, as well as its consolidated financial performance and cash flows for the nine-month period ended on that date taken from the interim consolidated financial statements of the Bank and its Subsidiaries as of September 30, 2023 and for period ended on that date. Since the above consolidated financial information is taken from the consolidated financial statements, it is therefore not a complete presentation of the consolidated financial statements. As corresponding figures, the interim consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("the Bank") and its Subsidiaries ended in September 30, 2022, 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
- 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 14/POJK.04/2022 dated August 18, 2022 regarding Submission of Periodic Financial Statements for Issuers or Public Companies.
  - 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.
  - 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".
- The Foreign currency exchange rate for 1 USD as of September 30, 2023, December 31, 2022 and September 30 2022 are Rp15,455.00, Rp15,567.50 dan Rp15,227.50. respectively.
- The basic earnings per share is calculated by dividing the income for period ended September 30, 2023 attributable to owners of Parent Entity by the weighted average number of the issued and fully paid shares during the period.