

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2024	December 31, 2023 (Audited)	September 30, 2024	December 31, 2023 (Audited)
ASSETS					
1.	Cash	22,655,572	31,515,572	22,762,982	31,603,784
2.	Placements with Bank Indonesia	105,504,993	149,831,968	106,489,329	150,797,288
3.	Placements with other banks	68,009,696	37,080,603	70,787,858	38,637,594
4.	Spot and derivative/forward receivables	4,944,845	905,573	4,945,804	911,683
5.	Securities	286,039,556	339,067,362	314,516,900	364,682,750
6.	Securities sold under repurchase agreement (repo)	19,641,678	20,303,958	19,954,302	20,303,958
7.	Securities purchased with agreement to resell (reverse repo)	10,112,129	33,350,175	10,112,129	33,595,231
8.	Acceptances receivables	10,312,646	10,217,408	10,312,646	10,217,408
9.	Loans	1,216,402,988	1,146,082,506	1,281,674,103	1,197,752,706
10.	Sharia Loans	-	-	15,932,884	13,668,220
11.	Finance receivables	-	-	55,749,481	55,008,321
12.	Investments in shares	49,899,823	49,254,757	7,715,382	7,305,491
13.	Other financial assets	15,233,386	15,414,895	22,942,169	21,900,160
14.	Impairment on financial assets -/-				
a.	Securities	(1,256,201)	(2,389,290)	(1,258,717)	(2,405,426)
b.	Loans	(75,116,712)	(77,009,890)	(80,055,436)	(81,017,973)
c.	Others	(327,762)	(260,590)	(5,006,487)	(4,959,749)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	62,645,165	59,583,105	85,256,359	81,463,777
	Accumulated depreciation on premises and equipment -/-	(19,002,468)	(16,550,584)	(24,903,267)	(21,785,658)
17.	Non-productive assets				
a.	Abandoned property	17,311	17,356	17,311	17,356
b.	Foreclosed assets	54,225	56,502	59,062	59,347
c.	Suspense account	-	-	-	-
d.	Inter office assets	6,049	-	6,049	-
18.	Other assets	33,088,320	38,777,345	43,099,156	46,444,346
	TOTAL ASSETS	1,808,865,239	1,835,248,731	1,961,916,415	1,965,007,030
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	351,043,687	346,654,593	349,489,800	346,124,372
2.	Savings deposits	523,197,056	526,514,556	524,741,455	527,945,550
3.	Time deposits	483,285,737	479,513,851	488,187,561	484,258,839
4.	Electronic money	543,008	518,049	543,008	518,049
5.	Liabilities to Bank Indonesia	46,384	69,254	46,384	69,254
6.	Liabilities to other banks	6,619,757	12,066,959	7,014,937	11,958,319
7.	Spot and derivative/forward payable	1,117,770	918,194	1,120,707	925,210
8.	Liabilities on securities sold under repurchase agreements (repo)	18,465,706	19,079,458	18,768,783	19,079,458
9.	Acceptances payable	10,312,646	10,217,408	10,312,646	10,217,408
10.	Securities issued	22,581,357	30,239,610	38,343,216	49,637,581
11.	Fund borrowings	36,951,316	42,131,148	114,962,225	99,331,907
12.	Deposit guarantee	13,029	12,713	13,075	12,713
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	47,289,579	68,575,779	78,899,687	98,456,228
	TOTAL LIABILITIES	1,501,467,032	1,536,511,572	1,632,443,484	1,648,534,888

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2024	December 31, 2023 (Audited)	September 30, 2024	December 31, 2023 (Audited)
	EQUITY				
15.	Share capital				
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(7,422,050)	(7,422,050)	(7,422,050)	(7,422,050)
	c. Treasury stock -/-	(4,349,007)	(3,614,321)	(4,349,007)	(3,614,321)
16.	Additional Paid-in Capital				
	a. Agio	76,273,050	76,245,954	75,880,223	75,853,127
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	618,501	342,251	2,377,079	2,100,831
17.	Other comprehensive				
	a. Gain	19,970,637	19,969,293	20,345,862	20,344,735
	b. Loss -/-	(1,812,249)	(4,665,950)	(1,793,019)	(4,610,188)
18.	Reserve				
	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	-	-	-	-
19.	Retained Earning				
	a. Previous years	164,423,446	146,706,039	175,252,886	150,588,874
	b. Current year	41,673,194	53,153,258	45,064,753	60,099,863
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	307,398,207	298,737,159	323,379,412	311,363,556
20.	Minority interest	-	-	6,093,519	5,108,586
	TOTAL EQUITIES	307,398,207	298,737,159	329,472,931	316,472,142
	TOTAL LIABILITIES AND EQUITIES	1,808,865,239	1,835,248,731	1,961,916,415	1,965,007,030

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2024	September 30, 2023	September 30, 2024	September 30, 2023
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	121,578,715	108,711,557	148,791,961	131,893,100
2.	Interest expenses	38,637,665	26,920,806	43,035,775	30,696,401
	Net Interest Income (Expenses)	82,941,050	81,790,751	105,756,186	101,196,699
3.	Premium Income	-	-	6,174,346	6,734,168
4.	Expense Claims	-	-	4,179,536	4,915,460
	Net Premium Income (Claim Expenses)	-	-	1,994,810	1,818,708
	Net Interest and Net Premium Income (Claim Expenses)	82,941,050	81,790,751	107,750,996	103,015,407
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	1,784,557	(1,322,353)	2,209,561	(1,111,494)
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,507,098	1,274,063	1,607,138	1,418,734
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(791,084)	1,676,064	(765,263)	1,680,706
5.	Gain (Loss) from investment in shares under equity method	756,616	572,693	858,665	673,602
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	2,574,899	95,133	3,621	3,368
8.	Comissions/provisions/fees and administrative	16,727,857	15,136,210	17,157,711	15,559,991
9.	Other income	18,627,092	12,466,262	31,386,904	19,101,076
10.	Impairment for financial assets	28,391,284	21,446,344	32,454,603	23,236,979
11.	Losses related to operational risk	65,224	26,965	65,224	46,809
12.	Salaries and employee benefits	22,238,558	21,180,423	30,900,398	29,494,635
13.	Promotion expenses	1,493,253	1,478,797	1,760,846	1,594,754
14.	Other expenses	19,363,733	18,263,541	36,980,218	29,759,093
	Other Operating Income (Expenses)	(30,365,017)	(32,497,998)	(49,702,952)	(46,806,287)
	PROFIT (LOSS) FROM OPERATIONS	52,576,033	49,292,753	58,048,044	56,209,120
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	47,157	64,854	51,066	66,239
2.	Other non operating income (expenses)	(126,580)	(517,574)	(110,762)	(556,828)
	PROFIT FROM NON OPERATING	(79,423)	(452,720)	(59,696)	(490,589)
	PROFIT CURRENT PERIOD BEFORE TAX	52,496,610	48,840,033	57,988,348	55,718,531
	Income tax expenses				
a.	Estimated current tax -/-	9,361,451	7,998,665	12,110,216	9,881,912
b.	Deffered tax income (expenses)	(1,461,965)	(1,838,511)	(515,757)	(1,623,050)
	PROFIT (LOSS) CURRENT PERIOD	41,673,194	39,002,857	45,362,375	44,213,569
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	(2,458)	-	(3,766)	(82,876)
b.	Remeasurement from actuarial benefit program	1,432,221	(1,763,266)	1,335,423	(2,044,358)
c.	Others	(272,122)	335,021	(250,826)	397,742
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	321,723	(91,657)	322,608	(92,456)
b.	Gain (Loss) from changes of financial assets on available for sale	1,713,463	1,092,742	1,809,494	1,219,908
c.	Others	(337,782)	(205,338)	(358,993)	(201,631)
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD	2,855,045	(632,498)	2,853,940	(803,671)
	AFTER INCOME TAX - NET	2,855,045	(632,498)	2,853,940	(803,671)
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	44,528,239	38,370,359	48,216,315	43,409,898
	Profit (loss) current year atributable to :				
	- Parent company	41,673,194	39,002,857	45,064,753	43,992,607
	- Non controlling interest	-	-	297,622	220,962
	TOTAL PROFIT (LOSS) CURRENT PERIOD	41,673,194	39,002,857	45,362,375	44,213,569
	Total comprehensive profit (loss) current year atributable to:				
	- Parent company	44,528,239	38,370,359	47,883,049	43,252,933
	- Non controlling interest	-	-	333,266	156,965
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	44,528,239	38,370,359	48,216,315	43,409,898
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	276	258	299	292

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		September 30, 2024	December 31, 2023 (Audited)	September 30, 2024	December 31, 2023 (Audited)
I	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	28,186,385	24,948,222	28,186,385	24,948,222
3.	Others	-	-	-	-
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	105,349	147,403
b.	Uncommitted	108,539,794	128,443,014	108,539,794	128,443,014
2.	Outstanding irrevocable letters of credit	11,492,445	11,447,230	11,492,445	11,447,230
3.	Outstanding sales position on spot and derivative	111,557,732	63,924,016	111,557,732	63,924,016
4.	Others	-	-	-	-
III	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Others	-	-	-	-
IV	CONTINGENT PAYABLES				
1.	Guarantees issued	56,983,571	65,892,316	56,983,581	65,892,925
2.	Others	-	-	-	-

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

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	4,531,979	4,531,979	-	5,681	4,997
2	Forward	81,067,023	81,067,023	-	3,041,415	292,118
3	Option					
	a. Written	1,540,887	1,540,887	-	-	2,719
	b. Purchased	151,400	151,400	-	12,104	-
4	Future	-	-	-	-	-
5	Swap	53,423,321	53,423,321	-	1,611,633	605,284
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	11,461,651	11,461,651	-	210,962	201,628
6	Others	-	-	-	-	-
C. Others						
		2,095,357	2,095,357	-	63,050	11,024
TOTAL		154,271,618	154,271,618	-	4,944,845	1,117,770

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		September 30, 2024					September 30, 2023						
		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	2,888,756	-	-	-	-	2,888,756	1,544,405	-	-	-	-	1,544,405
b.	Foreign currencies	65,020,940	-	-	-	-	65,020,940	27,012,637	-	-	-	-	27,012,637
2.	Spot and derivative receivables/forward												
a.	Rupiah	4,728,404	-	-	-	-	4,728,404	925,883	-	-	-	-	925,883
b.	Foreign currencies	216,441	-	-	-	-	216,441	97,455	-	-	-	-	97,455
3.	Securities												
a.	Rupiah	186,108,725	13,530	-	-	-	186,122,255	188,916,503	-	-	-	-	188,916,503
b.	Foreign currencies	99,917,301	-	-	-	-	99,917,301	135,693,672	-	-	-	-	135,693,672
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	13,666,826	-	-	-	-	13,666,826	7,550,058	-	-	-	-	7,550,058
b.	Foreign currencies	5,974,852	-	-	-	-	5,974,852	8,373,053	-	-	-	-	8,373,053
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	10,112,129	-	-	-	-	10,112,129	26,429,903	-	-	-	-	26,429,903
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	10,312,646	-	-	-	-	10,312,646	9,056,055	-	-	-	-	9,056,055
7.	Loans *)												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	606,175,532	46,793,490	4,219,260	6,178,213	15,117,649	678,484,144	584,242,890	44,255,933	4,006,238	6,907,408	10,754,232	650,166,701
ii.	Foreign currencies	658,055	-	-	-	-	658,055	569,467	-	-	-	4,000	573,467
b.	Non UMKM												
i.	Rupiah	377,316,497	14,628,233	653,776	2,782,374	5,650,302	401,031,182	343,033,062	15,855,602	1,207,130	2,151,773	6,889,699	369,137,266
ii.	Foreign currencies	130,537,015	3,094,063	2,834	244,692	2,133,689	136,012,293	108,493,829	2,703,408	99,152	317,525	4,319,147	115,933,061
c.	Restructured loans												
i.	Rupiah	37,078,037	29,326,715	2,058,352	4,756,829	7,713,982	80,933,915	52,829,348	32,569,770	3,347,654	5,847,478	8,641,432	103,235,682
ii.	Foreign currencies	4,421,976	2,771,565	-	128,478	935,281	8,257,300	5,209,069	2,699,443	-	240,719	4,311,787	12,461,018
8.	Investments in shares	49,899,823	-	-	-	-	49,899,823	48,943,362	-	-	-	-	48,943,362
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	103,857,781	373,749	36,359	55,851	408,459	104,732,199	105,668,525	484,058	139,313	25,089	605,167	106,922,152
b.	Foreign currencies	72,241,258	24,662	1,221	2,430	14,040	72,283,611	97,503,000	226,935	893	819	17,875	97,749,522
III OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						54,225						59,366

*) 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, 2024 and 2023**

(in million rupiah)

COMPONENTS OF CAPITAL	September 30, 2024		September 30, 2023	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	249,333,762	296,280,725	235,188,160	280,082,364
1 CET 1	249,333,762	296,280,725	235,188,160	280,082,364
1.1 Paid-in Capital (net of Treasury Stock)	3,228,943	3,228,943	4,294,685	4,294,685
1.2 Disclosed Reserves	303,496,151	313,999,998	291,656,239	299,180,614
1.2.1 Additional Factor	305,306,625	316,141,901	297,492,538	303,672,558
1.2.1.1 Other comprehensive income	19,914,251	20,186,198	19,848,571	20,118,055
1.2.1.1.1 Excess differences arising from translation of financial statement	68,138	68,864	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	-	-	-	-
1.2.1.1.3 Surplus of fixed assets revaluation	19,846,113	20,117,334	19,848,571	20,118,055
1.2.1.2 Other disclosed reserves	285,392,374	295,955,703	277,643,967	283,554,503
1.2.1.2.1 Agio	76,273,050	75,880,223	76,245,954	75,853,127
1.2.1.2.2 General reserves	3,022,685	3,022,685	3,022,685	3,022,685
1.2.1.2.3 Previous year profit	164,423,445	172,547,747	159,372,471	161,385,398
1.2.1.2.4 Current year profit	41,673,194	44,505,048	39,002,857	43,293,293
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	1,810,474	2,141,903	5,836,299	4,491,944
1.2.2.1 Other comprehensive income	964,347	1,045,860	3,658,907	3,736,623
1.2.2.1.1 Negative differences arising from translation of financial statement	-	-	220,268	220,409
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	964,347	1,045,860	3,438,639	3,516,214
1.2.2.2 Other disclosed reserves	846,127	1,096,043	2,177,392	755,321
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	54,611	55,818	57,840	59,047
1.2.2.2.7 Others	791,516	1,040,225	2,119,552	696,274
1.3 Non Controlling Interest	-	459,615	-	452,328
1.4 Deduction Factor of CET 1	57,391,332	21,407,831	60,762,764	23,845,263
1.4.1 Deffered tax calculation	10,068,093	13,932,512	13,706,491	16,765,807
1.4.2 Goodwill	-	806,416	-	806,416
1.4.3 Other intangible assets	3,608,657	4,001,260	3,361,691	3,605,397
1.4.4 Investments in share	43,714,582	2,667,643	43,694,582	2,667,643
1.4.5 Shortfall of capital on insurance subsidiaries	-	-	-	-
1.4.6 Securitisation exposure	-	-	-	-
1.4.7 Other deduction of CET 1	-	-	-	-
2 Additional Tier 1 (AT 1)	-	-	-	-
2.1 Instrument which comply with AT 1 requirements	-	-	-	-
2.2 Agio/Disagio	-	-	-	-
2.3 Deduction Factor of AT 1	-	-	-	-
2.3.1 Placements of fund in instrument AT 1 and/or Tier 2 to other bank	-	-	-	-
2.3.2 Cross ownership in anyother entity acquired by the transition due to law, grants or grants will	-	-	-	-

**STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of September 30, 2024 and 2023**

(in million rupiah)

COMPONENTS OF CAPITAL					September 30, 2024		September 30, 2023		
					Individual	Consolidated	Individual	Consolidated	
II SUPPLEMENTAL CAPITAL (TIER 2)					11,906,171	12,916,320	11,407,918	12,195,832	
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements					383,333	383,333	483,333	483,333	
2 Agio/Disagio					-	-	-	-	
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)					11,522,838	12,532,987	10,924,585	11,712,499	
4 Deduction supplemental capital					-	-	-	-	
4.1 Sinking Fund					-	-	-	-	
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank					-	-	-	-	
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will					-	-	-	-	
TOTAL CAPITAL					261,239,933	309,197,045	246,596,078	292,278,196	
	September 30, 2024		September 30, 2023			September 30, 2024		September 30, 2023	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	919,780,718	1,000,592,651	872,127,271	935,160,356	CET 1 Rasio (%)	23.83%	25.65%	24.06%	26.33%
MARKET RISK - WEIGHTED ASSETS	25,752,016	28,781,704	6,360,525	8,184,057	Tier 1 Rasio (%)	23.83%	25.65%	24.06%	26.33%
OPERATIONAL RISK - WEIGHTED ASSE	100,903,263	125,883,982	99,021,545	120,236,798	Tier 2 Rasio (%)	1.14%	1.12%	1.17%	1.15%
TOTAL RISK WEIGHTED ASSETS	1,046,435,997	1,155,258,337	977,509,341	1,063,581,211	KPMM Rasio (%)	24.96%	26.76%	25.23%	27.48%
CAR BASED ON RISK PROFILE (%)	9.63%	9.64%	9.44%	9.48%	CET 1 for BUFFER (%)	15.34%	17.13%	15.79%	18.00%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)				
From CET 1 (%)	8.49%	8.52%	8.27%	8.33%	Capital conservation buffer (%)	2.500%	2.500%	2.500%	2.500%
From AT 1 (%)	0.00%	0.00%	0.00%	0.00%	Countercyclical Buffer (%)	0.000%	0.000%	0.000%	0.000%
From Tier 2 (%)	1.14%	1.12%	1.17%	1.15%	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, 2024 and 2023

(in %)

Ratio	September 30, 2024	September 30, 2023
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	24.96	25.23
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.04	2.09
3. Non performing earning assets to total earning assets	2.04	2.09
4. Allowance for impairment on financial assets to earning assets	4.80	5.61
5. Gross NPL	3.04	3.23
6. Net NPL	0.84	0.73
7. Return on Asset (ROA) ¹⁾	3.81	3.87
8. Return on Asset (ROA) ²⁾	3.03	3.09
9. Return on Equity (ROE) ³⁾	23.55	22.74
10. Return on Equity (ROE) ⁴⁾	18.86	18.06
11. Net Interest Margin (NIM)	6.45	6.97
12. Operating Expenses to Operating Income	67.85	64.77
13. Cost to Income Ratio (CIR)	37.58	37.63
14. Loan to Deposit Ratio (LDR)	89.60	88.34
Compliance		
1. a. Percentage violation of Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
b. Percentage of excess of the Legal Lending Limit		
i. Related parties	0.00	0.00
ii. Third parties	0.00	0.00
2. Reserve requirement		
a. Primary reserve requirement Rupiah		
- Daily	0.00	0.00
- Average	5.04	6.77
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	1.87	1.62

- 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, 2024 and 2023

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2024	September 30, 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Income received		
Interest and investment income	137,470,500	125,014,627
Sharia income	10,807,356	9,330,008
Premium Income	6,174,346	6,614,602
Revenue from gold sold	11,580,379	5,755,027
Expenses paid		
Interest expense	(43,070,341)	(29,861,348)
Sharia expenses	(568,024)	(1,397,434)
Expense claim	(3,811,670)	(4,596,224)
Cost of revenue from gold sold	(11,123,202)	(5,529,393)
Recoveries of written-off assets	17,828,107	10,911,824
Other operating income	22,894,180	21,250,339
Other operating expenses	(60,655,668)	(57,901,093)
Non-operating (expense) income - net	(114,718)	(611,062)
Payment of corporate income tax	(11,169,112)	(11,221,570)
Cash Flows Before Changes in Operating Assets and Liabilities	76,242,133	67,758,303
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	348,705	601,941
Securities measured at fair value through profit or loss	(2,002,037)	(655,975)
Export bills and other receivables	14,435,322	(19,136,486)
Securities purchased under agreement to resell	23,483,102	24,295,377
Loans	(114,519,217)	(130,438,057)
Sharia Loans	(2,446,461)	(2,751,377)
Finance Receivables	(741,160)	(3,592,611)
Other assets	13,019,650	2,316,341
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	(12,799,389)	(8,351,499)
Deposits:		
Demand deposits	3,365,428	(35,045,914)
Savings deposits	(3,204,095)	(16,222,337)
Time deposits	3,928,722	33,670,652
Deposits from other banks and other financial institutions	(4,943,382)	1,754,195
Securities sold under agreements to repurchase	(310,675)	5,214,055
Other liabilities	(3,510,991)	6,258,320
Net Cash (Used in) Operating Activities	(9,654,345)	(74,325,072)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipments	57,708	128,394
Sale (Purchase) Investment in associated entities	1,867	55,059
Dividend income	133,370	68,242
Acquisition of premises and equipments	(5,600,126)	(6,794,585)
Decrease in marketable securities classified as fair value through other comprehensive income and amortized cost	41,522,639	26,304,871
Net Cash Provided by Investing Activities	36,115,458	19,761,981

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

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	September 30, 2024	September 30, 2023
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds of fund borrowings	34,026,385	20,603,779
Payment of fund borrowings	(18,515,220)	(14,765,369)
Treasury stock	(874,445)	(1,081,087)
Distribution of income for dividends	(48,102,283)	(43,494,766)
Proceeds of subordinated loans	-	500,000
Payments of subordinated loans	-	(500,000)
Proceeds from marketable securities issued	9,507,360	8,079,000
Payments of marketable securities matured	(21,284,935)	(26,877,850)
Net Cash (Used in) Financing Activities	(45,243,138)	(57,536,293)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(18,782,025)	(112,099,384)
EFFECT OF EXCHANGE RATE CHANGES ON FOREIGN CURRENCIES	(19,545)	39,685
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	218,677,734	268,192,168
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	199,876,164	156,132,469
Cash and cash equivalents at the end of period consist of:		
Cash	22,762,982	24,132,475
Current accounts with Bank Indonesia	68,475,029	92,082,962
Current accounts with other banks	52,438,456	20,444,250
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	54,080,097	17,986,222
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	2,119,600	1,486,560
Total Cash and Cash Equivalents	199,876,164	156,132,469

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

(In million rupiah)

No.	DESCRIPTION	September 30, 2024					September 30, 2023					
		Allowance for Impairment			Minimum Required Allowance for Asset Quality Assessment		Allowance for Impairment			Minimum Required Allowance for Asset Quality Assessment		
		Stage 1	Stage 2	Stage 3	General	Specific	Stage 1	Stage 2	Stage 3	General	Specific	
1.	Placements with other banks	32,970	-	-	680,097	-	39,604	-	-	-	288,570	-
2.	Spot and derivative receivables/forward	-	-	-	49,448	-	-	-	-	-	10,233	-
3.	Securities	1,228,860	27,341	-	644,196	677	1,682,562	1,213,194	-	-	943,658	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	196,417	-	-	-	-	-	159,231	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	293,257	1,535	-	103,126	-	351,880	11,994	-	-	90,561	-
7.	Loans	19,815,184	28,207,736	27,093,792	11,149,044	31,461,449	18,287,449	33,059,602	28,449,173	-	10,365,300	30,593,056
8.	Investments in shares	-	-	-	62,052	-	-	-	-	-	52,488	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,127,491	2,031,103	-	684,760	477,197	1,524,733	4,679,898	-	-	854,090	692,577

