

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021
ASSETS					
1.	Cash	27,320,384	26,190,241	27,407,478	26,299,973
2.	Placements with Bank Indonesia	204,173,428	103,217,547	206,099,330	105,149,775
3.	Placements with other banks	34,472,665	19,549,709	36,700,721	24,300,690
4.	Spot and derivative/forward receivables	911,405	730,083	911,405	730,083
5.	Securities	337,827,485	351,582,152	358,783,819	369,630,845
6.	Securities sold under repurchase agreement (repo)	10,309,955	32,082,028	10,608,374	32,082,028
7.	Securities purchased with agreement to resell (reverse repo)	51,014,678	54,265,120	51,014,678	54,915,498
8.	Acceptances receivables	7,096,719	9,461,677	7,167,600	9,554,238
9.	Loans	1,029,802,549	943,702,693	1,079,274,819	994,416,523
10.	Sharia Loans	-	-	10,514,329	9,159,501
11.	Finance receivables	-	-	49,287,917	39,291,429
12.	Investments in shares	47,936,173	46,050,734	6,506,903	6,071,727
13.	Other financial assets	17,673,390	9,677,838	24,129,862	14,824,981
14.	Impairment on financial assets -/-				
a.	Securities	(1,712,512)	(1,438,644)	(1,721,764)	(1,453,469)
b.	Loans	(84,578,819)	(80,911,213)	(89,610,033)	(86,244,641)
c.	Others	(155,231)	(518,381)	(3,636,231)	(2,109,623)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	54,097,275	47,245,040	73,951,201	65,038,484
	Accumulated depreciation on premises and equipment -/-	(14,582,523)	(13,336,745)	(18,735,154)	(17,068,297)
17.	Non-productive assets				
a.	Abandoned property	17,385	16,553	17,385	16,553
b.	Foreclosed assets	62,732	63,922	67,569	69,612
c.	Suspense account	-	-	-	-
d.	Inter office assets	6,717	-	6,717	-
18.	Other assets	29,300,818	25,130,681	36,085,669	32,615,408
	TOTAL ASSETS	1,750,994,673	1,572,761,035	1,865,639,010	1,678,097,734
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	349,491,946	219,397,152	349,755,590	220,590,197
2.	Savings deposits	521,039,799	494,575,745	522,647,920	497,676,739
3.	Time deposits	430,243,873	413,875,819	435,480,503	420,476,279
4.	Electronic money	456,179	325,513	456,179	325,513
5.	Liabilities to Bank Indonesia	113,491	96,996	113,491	96,996
6.	Liabilities to other banks	9,480,779	13,125,761	9,334,547	13,329,434
7.	Spot and derivative/forward payable	783,921	198,369	783,921	199,695
8.	Liabilities on securities sold under repurchase agreements (repo)	9,724,245	29,408,508	9,997,592	29,408,508
9.	Acceptances payable	7,096,719	9,461,677	7,167,600	9,554,238
10.	Securities issued	36,841,620	30,131,995	63,611,761	55,306,697
11.	Fund borrowings	39,290,379	30,522,130	79,857,593	68,944,325
12.	Deposit guarantee	12,142	15,791	12,193	15,841
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	52,797,626	45,207,950	83,024,803	70,386,468
	TOTAL LIABILITIES	1,457,372,719	1,286,343,406	1,562,243,693	1,386,310,930

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021
	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 -/-	(2,202,178)	(45,997)	(2,202,178)	(45,997)
16.	Additional Paid-in Capital				
	a. Agio	76,029,910	76,324,093	75,637,083	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	19,848,571	19,266,484	19,472,883	19,069,591
	b. Loss -/-	(5,145,961)	(1,400,069)	(4,346,863)	(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	146,436,494	149,230,459	146,976,937	150,919,771
	b. Current year	47,827,920	32,215,461	51,170,312	31,066,592
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	293,621,954	286,417,629	299,294,011	288,734,983
20.	Minority interest	-	-	4,101,306	3,051,821
	TOTAL EQUITIES	293,621,954	286,417,629	303,395,317	291,786,804
	TOTAL LIABILITIES AND EQUITIES	1,750,994,673	1,572,761,035	1,865,639,010	1,678,097,734

**STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended December 31, 2022 and 2021**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	123,834,560	119,827,583	151,874,816	143,523,329
2.	Interest expenses	22,829,991	24,008,471	27,277,743	29,428,900
	Net Interest Income (Expenses)	101,004,569	95,819,112	124,597,073	114,094,429
3.	Premium Income	-	-	8,936,995	6,989,783
4.	Expense Claims	-	-	7,359,672	5,946,708
	Net Premium Income (Claim Expenses)	-	-	1,577,323	1,043,075
	Net Interest and Net Premium Income (Claim Expenses)	101,004,569	95,819,112	126,174,396	115,137,504
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	4,297,084	(1,264,531)	4,414,615	(747,996)
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	1,430,867	3,190,019	1,518,191	3,452,785
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(3,254,430)	2,965,997	(3,222,599)	2,967,830
5.	Gain (Loss) from investment in shares under equity method	749,580	523,044	863,646	586,562
6.	Gain (Loss) from foreign currencies translation	-	-	106,899	(24,533)
7.	Dividend income	1,540,279	36,791	6,413	970
8.	Comissions/provisions/fees and administrative	18,469,908	16,548,485	18,794,964	17,062,124
9.	Other income	15,181,549	10,366,230	24,842,276	17,918,765
10.	Impairment for financial assets	24,076,699	30,550,081	27,384,906	35,806,312
11.	Losses related to operational risk	350,843	485,717	312,628	1,016,397
12.	Salaries and employee benefits	29,316,409	29,960,850	39,390,133	38,047,126
13.	Promotion expenses	2,411,421	2,004,938	2,651,600	2,175,022
14.	Other expenses	24,011,291	25,748,404	39,343,155	38,153,461
	Other Operating Income (Expenses)	(41,751,826)	(56,383,955)	(61,758,017)	(73,981,811)
	PROFIT (LOSS) FROM OPERATIONS	59,252,743	39,435,157	64,416,379	41,155,693
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	231,491	56,519	235,852	57,305
2.	Other non operating income (expenses)	(64,924)	(270,969)	(55,530)	(220,933)
	PROFIT FROM NON OPERATING	166,567	(214,450)	180,322	(163,628)
	PROFIT CURRENT PERIOD BEFORE TAX	59,419,310	39,220,707	64,596,701	40,992,065
	Income tax expenses				
a.	Estimated current tax -/-	12,135,836	12,459,926	14,314,524	14,140,502
b.	Deferred tax income (expenses)	544,446	5,454,680	1,126,030	6,304,894
	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	47,827,920	32,215,461	51,408,207	33,156,457
	NET INCOME FROM PRO FORMA FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	-	-	-	(2,400,691)
	PROFIT (LOSS) CURRENT PERIOD	47,827,920	32,215,461	51,408,207	30,755,766
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	2,984,488	-	3,297,304	(92,127)
b.	Remeasurement from actuarial benefit program	731,161	157,626	902,754	487,841
c.	Others	(138,921)	4,896	(176,671)	(67,751)
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	(12,089)	(62,012)	(11,979)	(61,226)
b.	Gain (Loss) from changes of financial assets on available for sale	(8,213,844)	(3,378,316)	(8,359,711)	(3,568,636)
c.	Others	1,485,400	459,716	1,509,279	478,796
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET	(3,163,805)	(2,818,090)	(2,839,024)	(2,823,103)
	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	44,664,115	29,397,371	48,569,183	30,333,354
	COMPREHENSIVE INCOME FROM PRO FORMA FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	-	-	-	(2,776,220)
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	44,664,115	29,397,371	48,569,183	27,557,134

STATEMENTS OF INCOME AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended December 31, 2022 and 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021
	Profit (loss) current period attributable to :				
	- Parent company	47,827,920	32,215,461	51,170,312	31,066,592
	- Non controlling interest			237,895	(310,826)
	TOTAL PROFIT (LOSS) CURRENT PERIOD	47,827,920	32,215,461	51,408,207	30,755,766
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	44,664,115	29,397,371	48,333,349	27,855,902
	- Non controlling interest			235,834	(298,768)
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	44,664,115	29,397,371	48,569,183	27,557,134
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	316	247	338	238

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2022	December 31, 2021	December 31, 2022	December 31, 2021
I	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	15,046,421	17,676,233	15,046,421	17,676,233
3.	Others	-	-	-	-
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	491,741	586,848
b.	Uncommitted	85,798,322	139,655,458	85,798,322	139,655,458
2.	Outstanding irrevocable letters of credit	13,656,363	9,685,749	13,658,668	9,687,797
3.	Outstanding sales position on spot and derivative	69,751,674	81,246,685	69,751,674	81,246,685
4.	Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Lainnya	-	-	-	-
IV.	CONTINGENT PAYABLES				
1.	Guarantees issued	74,853,508	51,846,115	74,854,998	51,852,611
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2022

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	6,118,911	6,118,911	-	15,368	20,958
2	Forward	27,187,680	27,187,680	-	153,074	134,666
3	Option					
	a. Written	4,925,230	4,925,230	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	47,936,215	47,936,215	-	194,939	118,076
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	15,436,298	15,436,298	-	548,024	510,221
6	Others	-	-	-	-	-
C. Others						
		-	-	-	-	-
TOTAL		101,604,334	101,604,334	-	911,405	783,921

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2022 dan 2021

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL												
		December 31, 2022						December 31, 2021						
		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	1,396,525	-	-	-	-	1,396,525	1,033,393	-	-	-	-	1,033,393	
b.	Foreign currencies	33,076,140	-	-	-	-	33,076,140	18,445,053	-	-	-	-	18,445,053	
2.	Spot and derivative receivables/forward													
a.	Rupiah	876,390	-	-	-	-	876,390	495,961	-	-	-	-	495,961	
b.	Foreign currencies	35,015	-	-	-	-	35,015	234,122	-	-	-	-	234,122	
3.	Securities													
a.	Rupiah	216,621,868	202,628	-	-	-	216,824,496	220,514,630	48,088	-	-	654	220,563,372	
b.	Foreign currencies	120,645,885	357,104	-	-	-	121,002,989	130,779,404	239,376	-	-	-	131,018,780	
4.	Securities sold with agreement to repurchase (Repo)													
a.	Rupiah	2,619,993	-	-	-	-	2,619,993	21,689,728	-	-	-	-	21,689,728	
b.	Foreign currencies	7,689,962	-	-	-	-	7,689,962	10,392,300	-	-	-	-	10,392,300	
5.	Securities purchased with agreement to resell (Reverse Repo)													
a.	Rupiah	51,014,678	-	-	-	-	51,014,678	54,265,120	-	-	-	-	54,265,120	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptances receivables	7,096,719	-	-	-	-	7,096,719	9,043,196	418,481	-	-	-	9,461,677	
7.	Loans													
a.	Micro, Small and Medium loans (UMKM)													
i.	Rupiah	558,334,431	26,504,019	1,762,582	2,805,563	12,686,894	602,093,489	497,942,574	18,708,880	1,635,867	2,459,135	10,267,946	531,014,402	
ii.	Foreign currencies	944,424	-	-	-	22,861	967,285	1,849,048	9,492	-	-	11,522	1,870,062	
b.	Non UMKM													
i.	Rupiah	313,799,370	8,386,357	320,871	1,851,023	6,880,123	331,237,744	310,254,324	9,845,091	281,925	1,777,677	6,962,244	329,121,261	
ii.	Foreign currencies	87,619,565	5,000,496	813,322	333,914	1,534,356	95,301,653	69,491,016	6,328,355	620,770	301,663	4,770,976	81,512,780	
c.	Restructured loans													
i.	Rupiah	101,678,107	18,802,940	1,116,772	3,239,571	10,104,868	134,942,258	158,710,080	17,966,816	1,343,065	3,263,567	9,210,564	190,494,092	
ii.	Foreign currencies	5,613,842	4,899,129	598,376	331,163	1,395,759	12,838,269	4,842,713	4,583,183	619,699	299,952	4,626,966	14,972,513	
8.	Investments in shares	47,936,173	-	-	-	-	47,936,173	46,050,734	-	-	-	-	46,050,734	
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies													
a.	Rupiah	121,383,325	499,983	38,573	45,679	15,187	121,982,747	129,722,200	846,650	64,205	71,881	68,989	130,773,925	
b.	Foreign currencies	52,301,229	22,531	756	642	288	52,325,446	70,372,803	790	374	136	39,294	70,413,397	
III	OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral:													
a.	To Bank Indonesia							-						-
b.	To others							-						-
2.	Repossessed assets							62,732						63,922

STATEMENTS OF CALCULATION OF CAPITAL ADEQUACY RATIO COMMERCIAL BANK
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2022 dan 2021

(in million rupiah)

COMPONENTS OF CAPITAL	December 31, 2022		December 31, 2021	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	234,727,964	273,812,348	231,982,043	266,166,171
1 CET 1	234,727,964	273,812,348	231,982,043	266,166,171
1.1 Paid-in Capital (net of Treasury Stock)	5,375,772	5,375,772	7,531,953	7,531,953
1.2 Disclosed Reserves	287,962,093	289,767,495	279,892,966	277,939,708
1.2.1 Additional Factor	293,165,580	295,000,973	280,059,183	278,973,571
1.2.1.1 Other comprehensive income	19,848,571	20,119,266	19,266,484	19,261,122
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	-	-	2,402,401	2,433,024
1.2.1.1.3 Surplus of fixed assets revaluation	19,848,571	20,119,266	16,864,083	16,828,098
1.2.1.2 Other disclosed reserves	273,317,009	274,881,707	260,792,699	259,712,449
1.2.1.2.1 Agio	76,029,910	75,637,084	76,324,093	76,242,898
1.2.1.2.2 General reserves	3,022,685	3,022,687	3,022,685	3,022,685
1.2.1.2.3 Previous year profit	146,436,494	145,427,870	149,230,460	149,749,163
1.2.1.2.4 Current year profit	47,827,920	50,794,066	32,215,461	30,688,191
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	9,512
1.2.2 Deduction Factor	5,203,487	5,233,478	166,217	1,033,863
1.2.2.1 Other comprehensive income	4,454,654	4,460,801	116,522	115,975
1.2.2.1.1 Negative differences arising from translation of financial statement	128,611	127,954	116,522	115,975
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	4,326,043	4,332,847	-	-
1.2.2.2 Other disclosed reserves	748,833	772,677	49,695	917,888
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	57,526	58,733	49,695	55,739
1.2.2.2.7 Others	691,307	713,944	-	862,149
1.3 Non Controlling Interest	-	451,220	-	450,504
1.4 Deduction Factor of CET 1	58,609,901	21,782,139	55,442,876	19,755,994
1.4.1 Deferred tax calculation	15,415,319	18,308,080	13,524,394	15,893,258
1.4.2 Goodwill	-	806,416	-	806,416
1.4.3 Other intangible assets	-	-	-	-
1.4.4 Investments in share	43,194,582	2,667,643	41,918,482	3,056,320
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 December 31, 2022 dan 2021

(in million rupiah)

COMPONENTS OF CAPITAL	December 31, 2022		December 31, 2021	
	Individual	Consolidated	Individual	Consolidated
ii SUPPLEMENTAL CAPITAL (TIER 2)	10,564,211	11,269,263	9,678,720	10,219,887
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	50,000	50,000	150,000	150,000
2 Agio/Disagio	-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	10,514,211	11,219,263	9,528,720	10,186,673
4 Deduction supplemental capital	-	-	-	116,786
4.1 Sinking Fund	-	-	-	82,730
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	-	-	34,056
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
TOTAL CAPITAL	245,292,175	285,081,611	241,660,763	276,386,058

	December 31, 2022		December 31, 2021			December 31, 2022		December 31, 2021	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	839,721,640	896,125,781	761,302,147	813,938,417	CET 1 Rasio (%)	22.30%	24.53%	24.27%	26.16%
MARKET RISK - WEIGHTED ASSETS	3,118,189	5,165,797	3,275,350	4,299,790	Tier 1 Rasio (%)	22.30%	24.53%	24.27%	26.16%
OPERATIONAL RISK - WEIGHTED ASSE	209,879,369	214,959,103	191,178,694	199,281,257	Tier 2 Rasio (%)	1.00%	1.01%	1.01%	1.00%
TOTAL RISK WEIGHTED ASSETS	1,052,719,198	1,116,250,681	955,756,191	1,017,519,464	KPMM Rasio (%)	23.30%	25.54%	25.28%	27.16%
CAR BASED ON RISK PROFILE (%)	9.46%	9.47%	9.60%	9.60%	CET 1 for BUFFER (%)	13.84%	16.07%	15.68%	17.56%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)	5.000%	5.000%	2.500%	2.500%
From CET 1 (%)	8.46%	8.46%	8.59%	8.60%	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%	1.01%	1.01%	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 December 31, 2022 dan 2021

(in %)

Ratio	December 31, 2022	December 31, 2021
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	23.30	25.28
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	1.72	1.77
3. Non performing earning assets to total earning assets	1.72	1.77
4. Allowance for impairment on financial assets to earning assets	6.11	6.16
5. Gross NPL	2.82	3.08
6. Net NPL	0.73	0.70
7. Return on Asset (ROA)	3.76	2.72
8. Return on Equity (ROE)	20.93	16.87
9. Net Interest Margin (NIM)	6.80	6.89
10. Operating Expenses to Operating Income	64.20	74.30
11. Cost to Income Ratio (CIR)	41.95	43.26
12. Loan to Deposit Ratio (LDR)	79.17	83.67
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	0.50
- Average	12.11	3.97
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	0.85	0.81

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For Year Ended December 31, 2022 and 2021

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2022	December 31, 2021
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	130,501,831	136,283,648
Sharia income	10,118,043	6,257,927
Premium Income	8,936,995	6,989,783
Expenses paid		
Interest expense	(25,762,613)	(28,533,680)
Sharia expenses	(1,008,042)	(1,293,103)
Expense claim	(7,359,672)	(5,946,708)
Recoveries of written off loans	12,468,321	9,005,760
Other operating income	35,709,608	34,345,472
Other operating expenses	(78,869,304)	(73,658,162)
Non-operating income - net	(52,531)	(203,971)
Payment of income tax and tax bill	(15,762,408)	(11,164,431)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	68,920,228	72,082,535
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	(195,110)	945,891
Securities measured at fair value through profit or loss	(2,114,619)	9,164,531
Export bills	(9,403,150)	(2,091,221)
Securities purchased under resale agreements	3,900,820	(8,096,930)
Loans	(106,917,972)	(68,377,027)
Sharia Loans	(1,354,828)	39,905,977
Finance Receivables	(9,996,487)	(11,951,573)
Other assets	(2,941,947)	1,422,631
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	6,175,192	3,261,813
Deposits:		
Demand deposits	129,165,393	35,741,846
<i>Wadiah</i> demand deposits	-	(6,258,078)
Savings deposits	24,971,180	37,005,372
<i>Wadiah</i> savings deposits	-	(9,247,604)
Time deposits	15,004,224	(5,923,271)
Deposits from other banks and financial institutions	(3,994,882)	(10,456,563)
Securities sold under agreements to repurchase	(19,410,916)	(11,070,164)
Other liabilities	5,698,879	27,185
<i>Syirkah</i> Fund Temporer	-	(33,496,976)
Net cash obtained from operating activities	97,506,005	32,588,374
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of fixed assets	343,195	51,654
Increase in shares investment	(145,649)	(315,724)
Dividend receipts	144,069	4,349
Acquisition of fixed assets	(10,538,233)	(8,254,116)
(Increase) decrease in marketable securities and Government Recapitalization Bonds classified as fair value through other comprehensive income and amortized cost	37,424,578	(64,581,768)
Net cash obtained from (used for) investing activities	27,227,960	(73,095,605)

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For Year Ended December 31, 2022 and 2021

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2022	December 31, 2021
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (payment) of fund borrowings	11,068,534	(4,229,199)
Repurchased shares	(2,187,544)	-
Increase Stock capital	-	41,059,206
Appropriation for dividends	(26,406,603)	(12,125,589)
Acceptance of securities issued	21,739,525	12,547,672
Payments of securities issued	(14,650,023)	(14,608,236)
Net cash obtained from (used for) financing activities	(10,436,111)	22,643,854
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	114,297,854	(17,863,377)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	(30,287)	(2,190)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	153,924,601	171,790,168
CASH AND CASH EQUIVALENTS AT END OF YEAR	268,192,168	153,924,601
Cash and cash equivalents at end of year consist of:		
Cash	27,407,478	26,299,973
Current accounts with Bank Indonesia	150,935,150	56,426,573
Current accounts with other banks	21,488,434	14,065,097
Placements with other banks - maturing within three months or less since the acquisition date	68,361,106	57,132,958
Total Cash and Cash Equivalents	268,192,168	153,924,601

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2022 dan 2021

(In million rupiah)

No.	DESCRIPTION	December 31, 2022					December 31, 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	18,781	-	-	344,727	-	30,260	-	-	-	195,497	-
2.	Spot and derivative receivables/forward	-	-	-	9,114	-	-	-	-	-	7,301	-
3.	Securities	1,182,375	530,137	-	860,474	27,987	1,186,215	251,775	654	-	453,409	15,027
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	103,100	-	-	-	-	-	320,820	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	122,966	13,484	-	70,967	-	134,055	354,066	-	-	90,432	20,924
7.	Loans	22,269,341	41,233,514	21,075,964	9,609,002	26,048,544	18,587,309	39,676,962	22,646,942	-	8,797,212	26,407,301
8.	Investments in shares	-	-	-	47,416	-	-	-	-	-	45,209	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,627,004	4,816,104	13,498	884,678	70,660	1,515,989	5,360,440	97,050	-	614,301	196,350

