

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2022	December 31, 2021 (Reviewed)	June 30, 2022	December 31, 2021 (Audited)
ASSETS					
1.	Cash	20.362.304	26.190.241	20.512.246	26.299.973
2.	Placements with Bank Indonesia	99.932.759	103.217.547	102.782.269	105.149.775
3.	Placements with other banks	25.159.807	19.549.709	27.642.116	24.300.690
4.	Spot and derivative/forward receivables	616.549	730.083	620.270	730.083
5.	Securities	327.715.992	351.582.152	345.545.186	369.630.845
6.	Securities sold under repurchase agreement (repo)	15.223.847	32.082.028	15.223.847	32.082.028
7.	Securities purchased with agreement to resell (reverse repo)	7.539.471	54.265.120	7.636.405	54.915.498
8.	Acceptances receivables	8.050.942	9.461.677	8.140.408	9.554.238
9.	Loans	1.003.615.576	943.702.693	1.051.040.307	994.416.523
10.	Sharia financing	-	-	8.208.206	7.748.594
11.	Finance lease receivables	-	-	41.873.061	37.706.653
12.	Investments in shares	46.550.583	46.050.734	6.434.212	6.071.727
13.	Other financial assets	13.108.518	9.677.838	18.854.922	14.824.981
14.	Impairment on financial assets -/-				
a.	Securities	(1.503.047)	(1.438.644)	(1.506.472)	(1.453.469)
b.	Loans and sharia financing	(88.419.050)	(80.911.213)	(92.181.944)	(84.833.734)
c.	Others	(393.017)	(518.381)	(397.903)	(524.847)
15.	Intangible assets	-	-	806.416	806.416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	48.931.381	47.245.040	67.007.056	65.038.484
	Accumulated depreciation on premises and equipment -/-	(14.226.904)	(13.336.745)	(17.710.564)	(17.068.297)
17.	Non-productive assets				
a.	Abandoned property	16.666	16.553	16.666	16.553
b.	Foreclosed assets	63.303	63.922	67.756	69.612
c.	Suspense account	-	-	-	-
d.	Inter office assets	544.092	-	544.092	-
18.	Other assets	29.903.628	25.130.681	41.680.159	32.615.408
	TOTAL ASSETS	1.542.793.400	1.572.761.035	1.652.838.717	1.678.097.734
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	239.989.732	219.397.152	240.046.682	220.590.197
2.	Savings deposits	497.472.626	494.575.745	500.371.964	497.676.739
3.	Time deposits	390.786.359	413.875.819	396.563.268	420.476.279
4.	Electronic money	370.952	325.513	370.952	325.513
5.	Liabilities to Bank Indonesia	113.855	96.996	113.855	96.996
6.	Liabilities to other banks	5.848.570	13.125.761	5.773.949	13.329.434
7.	Spot and derivative/forward payable	1.301.316	198.369	1.301.316	199.695
8.	Liabilities on securities sold under repurchase agreements	13.646.501	29.408.508	13.646.501	29.408.508
9.	Acceptances payable	8.050.942	9.461.677	8.140.408	9.554.238
10.	Securities issued	29.862.524	30.131.995	56.832.189	55.306.697
11.	Fund borrowings	28.714.930	30.522.130	66.018.513	68.944.325
12.	Deposit guarantee	15.846	15.791	15.896	15.841
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	47.658.406	45.207.950	77.377.959	70.386.468
	TOTAL LIABILITIES	1.263.832.559	1.286.343.406	1.366.573.452	1.386.310.930

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(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2022	December 31, 2021 (Reviewed)	June 30, 2022	December 31, 2021 (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 -/-	(633.311)	(45.997)	(633.311)	(45.997)
16.	Additional Paid-in Capital				
	a. Agio	76.324.093	76.324.093	76.242.898	76.242.898
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	226.563	226.563	2.123.163	1.988.101
17.	Other comprehensive				
	a. Gain	17.080.406	19.266.484	16.860.472	19.069.591
	b. Loss -/-	(3.502.595)	(1.400.069)	(3.046.699)	(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	155.647.545	150.919.771
	b. Current year	23.825.733	32.215.461	24.786.205	31.066.592
	c. Dividends paid out -/-	-	-	-	-
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	278.960.841	286.417.629	282.580.908	288.734.983
20.	Minority interest	-	-	3.684.357	3.051.821
	TOTAL EQUITIES	278.960.841	286.417.629	286.265.265	291.786.804
	TOTAL LIABILITIES AND EQUITIES	1.542.793.400	1.572.761.035	1.652.838.717	1.678.097.734

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2022	June 30, 2021 (Reviewed)	June 30, 2022	June 30, 2021 (Restated)
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	63.621.175	58.555.674	76.860.963	69.950.534
2.	Interest expenses	9.914.516	12.203.794	12.247.440	14.989.645
	Net Interest Income (Expenses)	53.706.659	46.351.880	64.613.523	54.960.889
3.	Premium Income	-	-	4.629.263	3.104.437
4.	Expense Claims	-	-	3.774.492	2.520.944
	Net Premium Income (Claim Expenses)	-	-	854.771	583.493
	Net Interest and Net Premium Income (Claim Expenses)	53.706.659	46.351.880	65.468.294	55.544.382
B. Other Operating Income and Expenses					
1.	Gain (loss) from increase (decrease) in fair value of financial assets	608.167	(113.230)	664.367	(51.984)
2.	Gain (loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	852.491	1.760.047	895.360	1.917.833
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	36.239	1.021.361	39.545	1.022.955
5.	Gain (Loss) from investment in shares under equity method	287.849	221.502	341.154	244.194
6.	Gain (Loss) from foreign currencies translation	-	-	979	5.996
7.	Dividend income	1.538.835	45.079	44	8.298
8.	Comissions/provisions/fees and administrative	8.798.151	8.165.082	9.366.552	8.688.174
9.	Other income	5.410.976	5.201.969	9.520.673	8.816.705
10.	Impairment for financial assets	16.132.718	18.586.656	17.493.328	19.373.612
11.	Losses related to operational risk	211.457	88.759	150.742	88.759
12.	Salaries and employee benefits	14.457.894	13.880.283	19.024.850	18.024.487
13.	Promotion expenses	926.334	778.572	983.795	823.399
14.	Other expenses	10.253.265	13.049.523	17.489.928	19.426.633
	Other Operating Income (Expenses)	(24.448.960)	(30.081.983)	(34.313.969)	(37.084.719)
	PROFIT (LOSS) FROM OPERATIONS	29.257.699	16.269.897	31.154.325	18.459.663
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	74.769	23.615	78.356	24.695
2.	Other non operating income (expenses)	(32.694)	(35.406)	(8.402)	50.926
	PROFIT FROM NON OPERATING	42.075	(11.791)	69.954	75.621
	PROFIT CURRENT PERIOD BEFORE TAX	29.299.774	16.258.106	31.224.279	18.535.284
	Income tax expenses				
a.	Estimated current tax -/-	6.203.823	6.214.739	7.116.102	7.016.740
b.	Deffered tax income (expenses)	729.782	2.404.323	768.094	2.644.213
	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	23.825.733	12.447.690	24.876.271	14.162.757
	NET INCOME FROM PRO FORMA FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	-	-	-	(1.622.921)
	PROFIT (LOSS) CURRENT PERIOD	23.825.733	12.447.690	24.876.271	12.539.836
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	-	-	265.414	452.909
b.	Remeasurement from actuarial benefit program	1.851.691	(242.267)	1.915.558	39.211
c.	Others	(351.821)	41.185	(365.871)	(20.741)
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	8.850	(17.570)	10.437	(16.443)
b.	Gain (Loss) from changes of financial assets on available for sale	(7.124.905)	(2.548.823)	(7.408.788)	(2.761.897)
c.	Others	1.327.581	435.394	1.353.861	458.120
	OTHER COMPREHENSIVE INCOME CURRENT PERIOD AFTER INCOME TAX - NET	(4.288.604)	(2.332.081)	(4.229.389)	(1.848.841)
	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	19.537.129	10.115.609	20.646.882	12.313.916
	COMPREHENSIVE INCOME FROM PRO FORMA FROM ACQUISITION TRANSACTION WITH AN ENTITY UNDER COMMON CONTROL	-	-	-	(2.362.292)
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT PERIOD	19.537.129	10.115.609	20.646.882	9.951.624



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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2022	June 30, 2021 (Reviewed)	June 30, 2022	June 30, 2021 (Restated)
	Profit (loss) current period attributable to :				
	- Parent company	23.825.733	12.447.690	24.786.205	12.472.627
	- Non controlling interest			90.066	67.209
	TOTAL PROFIT (LOSS) CURRENT PERIOD	23.825.733	12.447.690	24.876.271	12.539.836
	Total comprehensive profit (loss) current period attributable to:				
	- Parent company	19.537.129	10.115.609	20.636.995	9.875.575
	- Non controlling interest			9.887	76.049
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT PERIOD	19.537.129	10.115.609	20.646.882	9.951.624
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	157	102	164	102

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		June 30, 2022	December 31, 2021 (Audited)	June 30, 2022	December 31, 2021 (Audited)
I	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	18.009.633	17.676.233	18.009.633	17.676.233
3.	Others	-	-	-	-
II	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	641.768	586.848
b.	Uncommitted	77.393.873	139.655.458	77.393.873	139.655.458
2.	Outstanding irrevocable letters of credit	14.766.015	9.685.749	14.778.925	9.687.797
3.	Outstanding sales position on spot and derivative	69.348.145	81.246.685	69.348.145	81.246.685
4.	Others	-	-	-	-
III	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Lainnya	-	-	-	-
IV	CONTINGENT PAYABLES				
1.	Guarantees issued	43.904.961	51.846.115	43.909.105	51.852.611
2.	Others	-	-	-	-

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

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	12.686.161	12.686.161	-	12.623	12.023
2	Forward	45.593.946	45.593.946	-	49.381	660.681
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	7.467	7.467	-	-	-
4	Future	-	-	-	-	-
5	Swap	24.104.175	24.104.175	-	128.453	208.267
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	12.557.412	12.557.412	-	399.361	374.245
6	Others	-	-	-	-	-
C. Others						
		3.420.050	3.420.050	-	26.731	46.100
TOTAL		98.369.211	98.369.211	-	616.549	1.301.316

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL												
		June 30, 2022						June 30, 2021 (Reviewed)						
		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	474.857	-	-	-	-	474.857	714.764	-	-	-	-	714.764	
b.	Foreign currencies	24.684.950	-	-	-	-	24.684.950	28.500.636	-	-	-	-	28.500.636	
2.	Spot and derivative receivables/forward													
a.	Rupiah	506.994	-	-	-	-	506.994	386.433	-	-	-	-	386.433	
b.	Foreign currencies	109.555	-	-	-	-	109.555	233.503	-	-	-	-	233.503	
3.	Securities													
a.	Rupiah	213.828.125	-	-	98.776	-	213.926.901	179.010.446	79.482	-	-	654	179.090.582	
b.	Foreign currencies	113.774.779	-	-	14.312	-	113.789.091	119.235.968	-	-	-	19.617	119.255.585	
4.	Securities sold with agreement to repurchase (Repo)													
a.	Rupiah	3.355.806	-	-	-	-	3.355.806	10.120.725	-	-	-	-	10.120.725	
b.	Foreign currencies	11.868.041	-	-	-	-	11.868.041	3.476.194	-	-	-	-	3.476.194	
5.	Securities purchased with agreement to resell (Reverse Repo)													
a.	Rupiah	7.539.471	-	-	-	-	7.539.471	16.062.171	-	-	-	-	16.062.171	
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	
6.	Acceptances receivables	7.888.654	-	-	162.288	-	8.050.942	5.665.454	-	-	-	-	5.665.454	
7.	Loans													
a.	Micro, Small and Medium loans (UMKM)													
i.	Rupiah	517.884.523	32.778.126	2.841.090	5.015.186	11.475.113	569.994.038	450.876.242	28.212.134	2.074.283	3.735.996	7.797.756	492.696.411	
ii.	Foreign currencies	1.091.930	5.641	-	9.927	8.171	1.115.669	1.703.834	7.531	-	-	12.627	1.723.992	
b.	Non UMKM													
i.	Rupiah	317.483.969	14.345.607	408.461	2.007.517	6.327.260	340.572.814	312.357.701	14.010.267	395.914	1.186.383	7.949.909	335.900.174	
ii.	Foreign currencies	80.646.086	5.858.450	1.636	317.948	4.934.492	91.758.612	69.564.336	5.369.551	1.303.737	1.306.899	4.052.936	81.597.459	
c.	Restructured loans													
i.	Rupiah	115.933.871	29.493.932	2.132.017	5.130.906	8.821.760	161.512.486	167.286.510	27.538.516	1.750.878	3.817.015	9.221.584	209.614.503	
ii.	Foreign currencies	6.319.310	5.421.969	-	326.817	4.791.305	16.859.401	4.171.323	3.702.091	1.302.169	1.306.347	3.725.954	14.207.884	
8.	Investments in shares	46.550.583	-	-	-	-	46.550.583	13.353.135	-	-	-	-	13.353.135	
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-	
10.	Commitments and contingencies													
a.	Rupiah	80.596.783	1.105.026	1.887	4.384	576.286	82.284.366	87.388.801	889.912	775	-	1.332	88.280.820	
b.	Foreign currencies	53.534.083	232.159	(28)	402	13.867	53.780.483	64.155.851	798.555	-	-	2.832	64.957.238	
III	OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral:													
a.	To Bank Indonesia							-						-
b.	To others							-						-
2.	Repossessed assets							63.303						59.873

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

(in million rupiah)

COMPONENTS OF CAPITAL	June 30, 2022		June 30, 2021	
	Individual	Consolidated	Individual (Reviewed)	Consolidated (Restated)
I CORE CAPITAL (TIER 1)	221.100.854	256.618.818	173.158.887	179.672.273
1 CET 1	221.100.854	256.618.818	173.158.887	179.672.273
1.1 Paid-in Capital (net of Treasury Stock)	6.944.639	6.944.639	6.886.491	6.886.491
1.2 Disclosed Reserves *)	271.519.766	270.751.425	186.348.600	188.323.084
1.2.1 Additional Factor	275.075.911	275.148.867	186.471.302	189.345.559
1.2.1.1 Other comprehensive income	16.864.083	17.172.630	20.071.655	20.150.152
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	-	-	3.207.572	3.230.823
1.2.1.1.3 Surplus of fixed assets revaluation	16.864.083	17.172.630	16.864.083	16.919.329
1.2.1.2 Other disclosed reserves	258.211.828	257.976.237	166.399.647	169.195.407
1.2.1.2.1 Agio	76.324.093	76.242.898	1.698.813	3.981.135
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	154.108.019	149.230.459	148.026.200
1.2.1.2.4 Current year profit	23.825.733	24.557.852	12.447.690	14.120.732
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	44.783	-	44.655
1.2.2 Deduction Factor	3.556.145	4.397.442	122.702	1.022.475
1.2.2.1 Other comprehensive income	3.502.595	3.535.278	72.080	71.191
1.2.2.1.1 Negative differences arising from translation of financial statement	107.672	105.539	72.080	71.191
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	3.394.923	3.429.739	-	-
1.2.2.2 Other disclosed reserves	53.550	862.164	50.622	951.284
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	53.550	59.616	50.622	58.053
1.2.2.2.7 Others	-	802.548	-	893.231
1.3 Non Controlling Interest	-	459.442	-	677.869
1.4 Deduction Factor of CET 1 *)	57.363.551	21.536.688	20.076.204	16.215.171
1.4.1 Deferred tax calculation	15.229.935	17.670.818	10.486.011	12.281.059
1.4.2 Goodwill	-	806.416	-	806.416
1.4.3 Other intangible assets	-	-	-	-
1.4.4 Investments in share	42.133.616	3.059.454	9.590.193	3.127.696
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 June 30, 2022 dan 2021

(in million rupiah)

COMPONENTS OF CAPITAL	June 30, 2022		June 30, 2021	
	Individual	Consolidated	Individual (Reviewed)	Consolidated (Restated)
ii SUPPLEMENTAL CAPITAL (TIER 2)	10.046.943	10.684.490	9.368.541	10.009.606
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	100.000	100.000	200.000	200.000
2 Agio/Disagio	-	-	-	-
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	9.946.943	10.618.011	9.168.541	9.844.181
4 Deduction supplemental capital *)	-	33.521	-	34.575
4.1 Sinking Fund	-	-	-	-
4.2 Placement of funds in instrumen AT 1 and/or Tier 2 to other bank	-	33.521	-	34.575
4.3 Cross-ownership in another entity acquired by the transition due to law, grants, or grants will	-	-	-	-
TOTAL CAPITAL	231.147.797	267.303.308	182.527.428	189.681.879

	June 30, 2022		June 30, 2021			June 30, 2022		June 30, 2021	
	Individual	Consolidated	Individual (Reviewed)	Consolidated (Restated)		Individual	Consolidated	Individual (Reviewed)	Consolidated (Restated)
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	794.228.609	847.914.032	732.803.735	785.965.759	CET 1 Rasio (%)	21,97%	24,05%	18,62%	18,12%
MARKET RISK - WEIGHTED ASSETS	2.309.917	4.058.967	5.746.555	6.355.778	Tier 1 Rasio (%)	21,97%	24,05%	18,62%	18,12%
OPERATIONAL RISK - WEIGHTED ASSETS	209.879.369	214.875.481	191.178.694	199.281.257	Tier 2 Rasio (%)	1,00%	1,00%	1,01%	1,01%
TOTAL RISK WEIGHTED ASSETS	1.006.417.895	1.066.848.480	929.728.984	991.602.794	KPMM Rasio (%)	22,97%	25,06%	19,63%	19,13%
CAR BASED ON RISK PROFILE (%)	9,51%	9,52%	9,56%	9,57%	CET 1 for BUFFER (%)	13,46%	15,53%	10,07%	9,56%
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 (%)	8,51%	8,52%	8,55%	8,56%	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%

*) Presentation of details may not be displayed if the value is nil

CALCULATION OF FINANCIAL RATIOS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of June 30, 2022 dan 2021

(in %)

Ratio	June 30, 2022	June 30, 2021 (Reviewed)
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	22,97	19,63
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2,18	2,07
3. Non performing earning assets to total earning assets	2,18	2,07
4. Allowance for impairment on financial assets to earning assets	6,74	6,66
5. Gross <i>NPL</i>	3,32	3,27
6. Net <i>NPL</i>	0,86	0,93
7. Return on Asset (ROA)	3,82	2,38
8. Return on Equity (ROE)	21,43	14,53
9. Net Interest Margin (NIM)	7,35	7,02
10. Operating Expenses to Operating Income	63,98	78,30
11. Cost to Income Ratio (CIR)	37,11	39,78
12. Loan to Deposit Ratio (LDR)	88,95	84,52
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	5,21	3,06
b. Reserve requirement Foreign currencies (daily)	2,00	2,00
3. Net Open Position - Overall	0,48	2,16

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended June 30, 2022 and 2021

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2022	June 30, 2021 (Restated)
CASH FLOWS FROM OPERATING ACTIVITIES		
Revenue received		
Receipt of interest and investments	69.953.146	66.138.834
Sharia income	4.335.095	1.232.320
Premium Income	4.629.263	3.104.437
Expenses paid		
Interest expense	(11.785.653)	(14.368.477)
Sharia expenses	(533.095)	(602.869)
Expense claim	(3.774.492)	(2.520.944)
Recoveries of written off loans	5.078.975	4.261.249
Other operating income	16.427.982	17.749.376
Other operating expenses	(41.209.533)	(37.587.739)
Non-operating income - net	583	61.999
Payment of income tax and tax bill	(4.735.150)	(3.446.953)
Cash Flow From Operating Activities Before Changes in Operating Assets and Liabilities	38.387.121	34.021.233
Changes in operating assets and liabilities:		
(Increase) decrease in operating assets:		
Placements with Bank Indonesia and other banks	476.486	1.040.152
Securities measured at fair value through profit or loss	3.002.389	7.545.177
Export bills	(11.674.695)	488.773
Securities purchased under resale agreements	47.279.093	29.649.008
Loans	(59.319.588)	(28.960.362)
Sharia receivables and financing	(361.835)	39.301.280
Finance Lease Receivables	(4.932.096)	(7.069.483)
Derivative Receivables	109.813	956.303
Deffered Tax Assets	(1.795.934)	(2.780.710)
Other assets	(15.893.259)	(5.463.808)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	3.095.292	(1.143.952)
Deposits:		
Demand deposits	19.456.485	6.222.087
Wadiah demand deposits	-	(6.258.078)
Savings deposits	2.695.224	1.285.354
Wadiah savings deposits	-	(9.247.604)
Time deposits	(23.913.011)	16.950.385
Deposits from other banks and financial institutions	(7.555.480)	(9.931.240)
Securities sold under agreements to repurchase	(15.762.007)	(28.208.920)
Derivative Payables	1.101.621	226.501
Other liabilities	9.725.402	5.312.343
Syirkah Fund Temporer	-	(33.496.976)
Net cash used for operating activities	(15.878.979)	10.437.463
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of fixed assets	78.076	22.985
Increase in shares investment	(94.109)	(296.587)
Dividend receipts	44	10
Acquisition of fixed assets	(3.704.778)	(2.711.774)
Increase in marketable securities and Government Recapitalization Bonds classified as fair value through other comprehensive income and amortized cost	43.789.304	4.739.892
Net cash obtained from investing activities	40.068.537	1.754.526

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended June 30, 2022 and 2021

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	June 30, 2022	June 30, 2021 (Restated)
CASH FLOWS FROM FINANCING ACTIVITIES		
Acceptance (payment) of fund borrowings	(2.445.842)	(1.046.272)
Repurchased shares	(587.314)	-
Appropriation for dividends	(26.406.603)	(12.125.589)
Acceptance of securities issued	7.007.655	7.735.000
Payments of securities issued	(6.135.195)	(7.828.864)
Net cash used for financing activities	(28.567.299)	(13.265.725)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(4.377.741)	(1.073.736)
EFFECT OF EXCHANGE RATE DIFFERENCES ARISING FROM TRANSLATION OF FOREIGN CURRENCY FINANCIAL STATEMENTS	46.150	100.822
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	153.924.601	170.478.447
CASH AND CASH EQUIVALENTS AT END OF YEAR	149.593.010	169.505.533
Cash and cash equivalents at end of year consist of:		
Cash	20.512.246	18.208.347
Current accounts with Bank Indonesia	62.652.534	38.839.485
Current accounts with other banks	14.467.920	19.020.743
Placements with other banks - maturing within three months or less since the acquisition date	51.960.310	93.436.958
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	-	-
Total Cash and Cash Equivalents	149.593.010	169.505.533

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

(In million rupiah)

No.	DESCRIPTION	June 30, 2022					June 30, 2021 (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	34.382	-	-	251.598	-	98.796	-	-	-	295.779	-
2.	Spot and derivative receivables/forward	-	-	-	6.165	-	-	-	-	-	6.199	-
3.	Securities	1.230.396	258.554	14.097	759.898	56.544	1.636.539	477.346	19.691	416.113	24.245	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	152.238	-	-	-	-	135.969	-	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	244.704	113.931	-	78.887	81.144	163.045	37.140	-	56.655	-	-
7.	Loans and financing provided	20.808.638	41.976.054	25.634.358	9.172.810	29.557.394	23.978.352	32.175.567	20.895.034	8.346.669	25.873.931	-
8.	Investments in shares	-	-	-	48.088	-	-	-	-	42.236	-	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1.073.071	5.339.591	17.545	586.710	659.684	2.019.544	4.413.592	15.629	548.469	88.704	-

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	Ultimate shareholder :
- 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	Non ultimate shareholder through capital market (≥ 5%) :
- Independent Commissioner : Agus Riswanto*)	- None
- Independent Commissioner : Dwi Ria Latifa	
- Independent Commissioner : Nurmaria Sarosa*)	Non ultimate shareholder not through capital market (≥ 5%) :
- Independent Commissioner : Heri Sunaryadi	- None
- Independent Commissioner : Paripurna Poerwoko Sugarda*)	
- Commissioner : Hadiyanto	
- Commissioner : Rabin Indrajad Hattari	
DIRECTORS	
- President Director : Sunarso	
- Vice President Director : Catur Budi Harto	
- Director : Amam Sukriyanto	
- Director : Supari	
- Director : Handayani	
- Director : Andrijanto	
- Director : Viviana Dyah Ayu R. K.	
- Director : Arga Mahanana Nugraha	
- Director : Agus Noorsanto	
- Director : Agus Winardono	
- Director : Agus Sudiarto	
- Compliance Director : Ahmad Solichin Lutfiyanto	
	Jakarta, July 27, 2022 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Sunarso President Director
	Viviana Dyah Ayu R. K. 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 June 30, 2022 and for the six months period ended on that date, which were prepared by the Bank's management in accordance with Financial Accounting Standards in Indonesia, that is unaudited. While the consolidated financial information as of the dates on December 31, 2021 for the year ended on that date mostly acquired from the Consolidated Financial Statements that had been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja ("PSS"), a member firm of Ernst & Young Global Limited, with the partner in charge is Christophorus Alvin Kossim, based on the Audit Standard, determined by the Indonesian Institute of Certified Public Accountants, with a fair audit opinion in all material respects, in accordance with Financial Accounting Standards in Indonesia, as stated in their report dated February 3, 2022, which are not included in this publication. Because the above consolidated financial information is taken from the consolidated financial statements, therefore not a complete presentation of the consolidated financial statements.
- 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 37/POJK.03/2019 dated 19 December 2019 concerning Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter Number 9/SEOJK.03/2020 dated 30 June 2020 concerning Transparency and Publication of Conventional Commercial Bank Reports.
 - The Regulation No. X.K.2, Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-346/BL/2011 July 5, 2011 on "The Obligation of Periodic Financial Reporting of the Issuer or Public Company".
 - The Regulation No. VIII.G.7 Chairman of the Capital Market Supervisory Agency (Bapepam) No. KEP-347/BL/2012 dated June 25, 2012 on "Presentation and Disclosure of Financial Statements for Public Companies".
- On September 13, 2021, the Bank has acquired the shares of PT Pegadaian ("Pegadaian") for 99.99% of the total shares issued by Pegadaian from the issued and fully paid capital in Pegadaian and PT Permodalan Nasional Madani ("PNM"), amounting to 99.99% of the issued and fully paid capital in PNM. Transactions between entities under common control are recorded in accordance with PSAK No. 38 "Business Combinations of Entities Under Common Control" wherein the elements of the financial statements of PNM and Pegadaian, for the comparative period of the presentation of BRI's consolidated financial statements, namely for the period ended March 31, 2021, are restated as if the merger had occurred since January 1, 2021, PNM and Pegadaian have joined under common control.
- The Foreign currency exchange rate for 1 USD as of June 30, 2022, June 30, 2021 and December 31, 2021 are respective Rp14,897.50, Rp14,500.00 and Rp14.252.50.
- The net income per share is calculated by dividing the net income attributable to owners of Parent Entity by the weighted average number of the issued shares and fully paid during the period.