

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2025 and 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2025	December 31, 2024	December 31, 2025	31 Desember 2024*
ASSETS					
1.	Cash	31,975,034	29,709,278	32,044,482	29,783,642
2.	Placements with Bank Indonesia	39,576,502	122,468,713	40,254,114	123,910,402
3.	Placements with other banks	53,075,759	46,657,596	55,168,542	48,422,142
4.	Spot and derivative/forward receivables	1,161,614	1,073,502	1,167,029	1,087,048
5.	Securities	357,542,499	310,948,291	391,644,693	341,195,064
6.	Securities sold under repurchase agreement (repo)	29,340,140	25,696,014	29,340,192	25,997,458
7.	Securities purchased with agreement to resell (reverse repo)	24,452	16,647,882	24,452	16,845,690
8.	Acceptances receivables	13,078,567	10,105,373	13,078,567	10,105,373
9.	Loans	1,342,673,712	1,215,847,233	1,460,729,418	1,298,318,089
10.	Sharia Loans	-	-	56,350,282	49,889,082
11.	Finance receivables	-	-	4,406,157	6,433,608
12.	Investments in shares	51,300,972	50,241,445	8,834,868	8,076,567
13.	Other financial assets	12,281,112	9,088,758	19,040,642	16,090,284
14.	Impairment on financial assets -/-				
a.	Securities	(554,918)	(1,121,215)	(555,017)	(1,134,382)
b.	Loans	(72,903,722)	(71,161,833)	(82,893,734)	(80,897,921)
c.	Others	(44,658)	(329,978)	(394,618)	(682,894)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	68,708,433	65,168,929	94,045,303	88,479,818
	Accumulated depreciation on premises and equipment -/-	(23,342,308)	(19,778,550)	(30,751,063)	(26,001,853)
17.	Non-productive assets				
a.	Abandoned property	17,311	17,311	17,311	17,311
b.	Foreclosed assets	50,837	53,246	100,471	102,880
c.	Suspense account	-	-	-	-
d.	Inter office assets	13,317	13,565	13,317	13,565
18.	Other assets	27,561,204	29,049,501	42,899,281	35,329,517
	TOTAL ASSETS	1,931,535,859	1,840,395,061	2,135,371,105	1,992,186,906
LIABILITIES AND EQUITY					
LIABILITIES					
1.	Demand deposits	450,129,463	375,906,469	448,203,670	374,554,340
2.	Savings deposits	584,892,761	542,666,796	587,585,862	544,426,947
3.	Time deposits	425,066,471	441,561,126	431,054,307	446,468,817
4.	Electronic money	614,383	563,982	614,383	563,982
5.	Liabilities to Bank Indonesia	47,462	46,391	47,462	46,391
6.	Liabilities to other banks	17,908,511	14,434,237	17,601,436	14,679,482
7.	Spot and derivative/forward payable	1,101,701	1,585,120	1,101,753	1,585,120
8.	Liabilities on securities sold under repurchase agreements (repo)	27,932,749	24,753,034	27,932,749	25,043,717
9.	Acceptances payable	13,078,567	10,105,373	13,078,567	10,105,373
10.	Securities issued	11,596,380	17,060,073	40,901,648	32,502,499
11.	Fund borrowings	32,599,096	50,025,571	129,657,345	128,355,994
12.	Deposit guarantee	14,074	13,126	14,122	13,174
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	67,058,066	62,300,815	106,636,367	90,526,054
	TOTAL LIABILITIES	1,632,039,684	1,541,022,113	1,804,429,671	1,668,871,890

STATEMENTS OF FINANCIAL POSITION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2025 and 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2025	December 31, 2024	December 31, 2025	31 Desember 2024*
	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 -/-	(4,463,270)	(4,349,007)	(4,463,270)	(4,349,007)
16.	Additional Paid-in Capital				
	a. Agio	76,339,022	76,273,050	75,946,195	75,880,223
	b. Disagio -/-	-	-	-	-
	c. Funds for paid up capital	-	-	-	-
	d. Others	575,039	765,435	2,333,619	2,524,015
17.	Other comprehensive				
	a Gain	20,820,990	19,901,284	22,174,083	20,274,310
	b Loss -/-	(1,686,054)	(2,745,731)	(2,198,097)	(2,911,529)
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	198,632,659	192,188,097	214,715,081	203,167,338
	b. Current year	50,403,926	54,841,468	56,652,384	59,944,649
	c. Dividends paid out -/-	(51,726,772)	(48,102,283)	(51,726,772)	(48,102,283)
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	299,496,175	299,372,948	324,033,858	317,028,351
20.	Minority interest	-	-	6,907,576	6,286,665
	TOTAL EQUITIES	299,496,175	299,372,948	330,941,434	323,315,016
	TOTAL LIABILITIES AND EQUITIES	1,931,535,859	1,840,395,061	2,135,371,105	1,992,186,906

*After reclassification and restatement

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended December 31, 2025 and 2024**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024*
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Insurance Services Income and Expenses					
1.	Interest income	163,606,049	162,229,379	207,783,368	199,266,252
2.	Interest expenses	50,024,689	50,579,001	57,284,939	56,607,595
	Net Interest Income (Expenses)	113,581,360	111,650,378	150,498,429	142,658,657
3.	Insurance Services Income	-	-	7,662,733	7,346,611
4.	Insurance Services Expense	-	-	6,364,550	6,179,801
	Net Insurance Services Income (Expenses)	-	-	1,298,183	1,166,810
	Net Interest, and Net Insurance Services	113,581,360	111,650,378	151,796,612	143,825,467
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	4,472,306	2,385,395	5,564,076	2,656,653
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	3,423,950	2,000,524	3,372,396	2,209,474
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(2,473,098)	(1,116,304)	(2,462,543)	(1,087,245)
5.	Gain (Loss) from investment in shares under equity method	1,221,109	1,098,237	1,189,226	818,475
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	3,155,538	2,574,899	2,866	3,635
8.	Commissions/provisions/fees and administrative	20,662,868	20,407,827	21,447,045	20,390,833
9.	Other income	23,294,927	26,160,195	86,161,576	46,948,564
10.	Impairment for financial assets	41,079,008	33,139,323	46,099,589	38,147,920
11.	Losses related to operational risk	215,752	173,325	352,243	57,788
12.	Salaries and employee benefits	27,899,510	26,842,452	42,113,566	38,616,534
13.	Promotion expenses	2,478,354	3,041,104	2,886,912	3,335,293
14.	Other expenses	33,023,560	31,798,283	102,352,300	57,389,214
	Other Operating Income (Expenses)	(50,938,584)	(41,483,714)	(78,529,968)	(65,606,360)
	PROFIT (LOSS) FROM OPERATIONS	62,642,776	70,166,664	73,266,644	78,219,107
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	15,584	79,111	2,453	87,922
2.	Other non operating income (expenses)	(457,070)	(1,135,484)	(476,278)	(1,054,835)
	PROFIT FROM NON OPERATING	(441,486)	(1,056,373)	(473,825)	(966,913)
	PROFIT CURRENT YEAR BEFORE TAX	62,201,290	69,110,291	72,792,819	77,252,194
	Income tax expenses				
	a. Estimated current tax -/-	7,326,160	12,353,974	11,137,520	14,449,406
	b. Deferred tax income (expenses)	(4,471,204)	(1,914,849)	(4,522,934)	(2,496,442)
	PROFIT (LOSS) CURRENT YEAR	50,403,926	54,841,468	57,132,365	60,306,346
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
	a. Premises and equipment revaluation increment	9,153	(2,458)	543,712	9,670
	b. Remeasurement from actuarial benefit program	(1,809,880)	2,137,733	(2,105,170)	2,001,031
	c. Others	343,877	(406,169)	408,841	(376,095)
2.	Reclassified to profit (loss)				
	a. Gain (loss) from adjustments arising resulting from translation of financial statement	432,128	47,531	431,691	49,112
	b. Gain (Loss) from changes of financial assets on available for sale	3,688,304	81,580	4,826,637	(145,799)
	c. Others	(684,199)	(6,007)	(1,196,705)	26,553
	OTHER COMPREHENSIVE INCOME CURRENT YEAR AFTER INCOME TAX - NET	1,979,383	1,852,210	2,909,006	1,564,472
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	52,383,309	56,693,678	60,041,371	61,870,818
	Profit (loss) current year attributable to :				
	- Parent company	50,403,926	54,841,468	56,652,384	59,944,649
	- Non controlling interest	-	-	479,981	361,697
	TOTAL PROFIT (LOSS) CURRENT YEAR	50,403,926	54,841,468	57,132,365	60,306,346
	Total comprehensive profit (loss) current year attributable to:				
	- Parent company	52,383,309	56,693,678	59,265,589	61,620,303
	- Non controlling interest	-	-	775,782	250,515
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT YEAR	52,383,309	56,693,678	60,041,371	61,870,818
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	335	364	376	398

*After reclassification and restatement

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2025 and 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
I.	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	57,618,468	49,309,688	57,618,468	49,309,688
3.	Others	-	-	-	-
II.	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	115,673	123,580
b.	Uncommitted	134,270,344	123,368,994	134,270,344	123,368,994
2.	Outstanding irrevocable letters of credit	13,549,757	11,775,920	13,549,757	11,775,920
3.	Outstanding sales position on spot and derivative	157,153,569	94,874,355	157,153,569	94,874,355
4.	Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Others	1,251,426	-	1,251,426	-
IV.	CONTINGENT PAYABLES				
1.	Guarantees issued	66,915,676	66,855,187	66,915,676	66,855,236
2.	Others	3,031,892	-	3,031,892	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 30, 2025

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	7,337,497	7,337,497	-	16,426	11,862
2	Forward	89,614,885	89,614,885	-	237,629	438,327
3	Option					
	a. Written	2,373,873	2,373,873	-	-	9,798
	b. Purchased	362,464	362,464	-	12,328	-
4	Future	-	-	-	-	-
5	Swap	105,429,350	105,429,350	-	651,230	383,297
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	12,903,878	12,903,878	-	121,203	117,790
6	Others	-	-	-	-	-
C. Others						
		5,959,225	5,959,225	-	122,798	140,627
TOTAL		223,981,172	223,981,172	-	1,161,614	1,101,701

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2025 and 2024

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		December 31, 2025						December 31, 2024					
		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	1,755,653	-	-	-	-	1,755,653	3,402,336	-	-	-	-	3,402,336
b.	Foreign currencies	51,320,106	-	-	-	-	51,320,106	42,855,260	-	-	-	-	42,855,260
2.	Spot and derivative receivables/forward												
a.	Rupiah	408,661	-	-	-	-	408,661	681,859	-	-	-	-	681,859
b.	Foreign currencies	752,953	-	-	-	-	752,953	391,643	-	-	-	-	391,643
3.	Securities												
a.	Rupiah	214,119,982	1,805	-	-	-	214,121,787	195,828,483	24,637	3,067	-	11,021	195,867,208
b.	Foreign currencies	143,420,712	-	-	-	-	143,420,712	115,081,083	-	-	-	-	115,081,083
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	26,718,995	-	-	-	-	26,718,995	20,544,012	-	-	-	-	20,544,012
b.	Foreign currencies	2,621,145	-	-	-	-	2,621,145	5,152,002	-	-	-	-	5,152,002
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	24,452	-	-	-	-	24,452	15,839,261	-	-	-	-	15,839,261
b.	Foreign currencies	-	-	-	-	-	-	808,621	-	-	-	-	808,621
6.	Acceptances receivables	13,078,567	-	-	-	-	13,078,567	10,105,373	-	-	-	-	10,105,373
7.	Loans *)												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	593,042,775	36,870,409	3,953,116	6,611,702	19,776,316	660,254,318	608,717,860	40,787,775	3,880,495	6,229,888	13,745,870	673,361,888
ii.	Foreign currencies	992,331	35,011	-	-	-	1,027,342	586,768	644	-	-	-	587,412
b.	Non UMKM												
i.	Rupiah	498,502,371	12,117,006	2,145,955	3,918,060	6,266,736	522,950,128	378,477,447	12,331,906	767,883	2,451,374	6,008,952	400,037,562
ii.	Foreign currencies	153,382,898	2,784,419	1,741	141,562	1,331,084	157,641,704	133,977,809	3,196,467	82,763	241,243	2,273,405	139,771,687
c.	Restructured loans												
i.	Rupiah	35,282,754	22,996,395	2,452,953	5,708,479	7,897,417	74,337,998	35,412,829	26,023,428	2,170,052	4,344,073	7,840,820	75,791,202
ii.	Foreign currencies	4,667,101	2,587,322	-	138,030	-	7,392,453	4,641,796	2,873,983	80,164	135,588	999,926	8,731,457
8.	Investments in shares	51,300,972	-	-	-	-	51,300,972	50,241,445	-	-	-	-	50,241,445
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	140,224,494	1,216,007	41,434	67,121	59,410	141,608,466	116,221,695	819,769	29,921	39,274	66,279	117,176,938
b.	Foreign currencies	72,934,186	187,051	1,546	2,337	2,191	73,127,311	84,724,057	81,780	1,015	1,590	14,721	84,823,163
III	OTHER INFORMATIONS												
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						50,837						53,246

*) 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 December 31, 2025 and 2024

(in million rupiah)

COMPONENTS OF CAPITAL	December 31, 2025		December 31, 2024	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	246,050,197	301,847,212	241,043,217	291,317,196
1 CET 1	246,050,197	301,847,212	241,043,217	291,317,196
1.1 Paid-in Capital (net of Treasury Stock)	3,114,680	3,114,680	3,228,943	3,228,943
1.2 Disclosed Reserves	295,742,940	314,050,615	295,315,918	307,812,794
1.2.1 Additional Factor	297,492,510	316,308,225	298,069,130	310,960,158
1.2.1.1 Other comprehensive income	20,820,990	21,590,054	19,846,113	20,123,930
1.2.1.1.1 Excess differences arising from translation of financial statement	226,074	227,060	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	739,650	711,635	-	-
1.2.1.1.3 Surplus of fixed assets revaluation	19,855,266	20,651,359	19,846,113	20,123,930
1.2.1.2 Other disclosed reserves	276,671,520	294,718,171	278,223,017	290,836,228
1.2.1.2.1 Agio	76,339,022	75,946,195	76,273,050	75,880,223
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	146,905,887	159,446,518	144,085,814	152,190,081
1.2.1.2.4 Current year profit	50,403,926	56,302,773	54,841,468	59,743,239
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	1,749,570	2,257,610	2,753,212	3,147,364
1.2.2.1 Other comprehensive income	-	-	2,470,509	2,581,622
1.2.2.1.1 Negative differences arising from translation of financial statement	-	-	206,054	204,632
1.2.2.1.2 Potential losses from the decrease in the fair value of financial assets available for sale	-	-	2,264,455	2,376,990
1.2.2.2 Other disclosed reserves	1,749,570	2,257,610	282,703	565,742
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	63,516	66,714	62,652	63,859
1.2.2.2.7 Others	1,686,054	2,190,896	220,051	501,883
1.3 Non Controlling Interest	-	411,154	-	457,897
1.4 Deduction Factor of CET 1	52,807,423	15,729,237	57,501,644	20,182,438
1.4.1 Deffered tax calculation	5,066,962	7,805,103	9,878,487	12,349,753
1.4.2 Goodwill	-	806,416	-	806,416
1.4.3 Other intangible assets	4,045,879	4,450,075	3,928,575	4,358,626
1.4.4 Investments in share	43,694,582	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 December 31, 2025 and 2024**

(in million rupiah)

COMPONENTS OF CAPITAL	December 31, 2025		December 31, 2024						
	Individual	Consolidated	Individual	Consolidated					
II SUPPLEMENTAL CAPITAL (TIER 2)	13,974,723	14,990,207	11,725,187	12,658,290					
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	258,333	258,333	358,333	358,333					
2 Agio/Disagio	-	-	-	-					
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	13,716,390	14,731,874	11,366,854	12,299,957					
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	260,024,920	316,837,419	252,768,404	303,975,486					
	December 31, 2025		December 31, 2024			December 31, 2025		December 31, 2024	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	1,095,627,697	1,176,866,464	907,054,632	981,702,825	CET 1 Ratio (%)	19.93%	22.41%	23.28%	25.52%
MARKET RISK - WEIGHTED ASSETS	22,977,739	31,859,023	27,272,654	33,799,657	Tier 1 Ratio (%)	19.93%	22.41%	23.28%	25.52%
OPERATIONAL RISK - WEIGHTED ASSE	115,666,470	138,261,965	100,903,263	125,883,982	Tier 2 Ratio (%)	1.13%	1.11%	1.13%	1.11%
TOTAL RISK WEIGHTED ASSETS	1,234,271,906	1,346,987,452	1,035,230,549	1,141,386,464	KPMM Ratio (%)	21.06%	23.52%	24.41%	26.63%
CAR BASED ON RISK PROFILE (%)	9.70%	9.70%	9.63%	9.64%	CET 1 for BUFFER (%)	11.36%	13.82%	14.78%	16.99%
CAPITAL ALLOCATION FOR CAR BASED ON RISK PROFILE					PERCENTAGE OF BUFFER MANDATORY FILLED BY BANK(%)	5.000%	5.000%	5.000%	5.000%
From CET 1 (%)	8.57%	8.59%	8.50%	8.53%	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 (%)	1.13%	1.11%	1.13%	1.11%	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, 2025 and 2024

(in %)

Ratio	December 31, 2025	December 31, 2024
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	21.06	24.41
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	2.15	1.91
3. Non performing earning assets to total earning assets	2.15	1.91
4. Allowance for impairment on financial assets to earning assets	4.08	4.48
5. Gross NPL	3.29	2.94
6. Net NPL	0.96	0.75
7. Return on Asset (ROA) ¹⁾	3.26	3.76
8. Return on Asset (ROA) ²⁾	2.64	2.99
9. Return on Equity (ROE) ³⁾	20.78	22.91
10. Return on Equity (ROE) ⁴⁾	16.84	18.40
11. Net Interest Margin (NIM)	6.54	6.75
12. Operating Expenses to Operating Income	71.50	67.64
13. Cost to Income Ratio (CIR)	38.92	37.87
14. Loan to Deposit Ratio (LDR)	91.96	89.39
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	5.03	5.39
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	2.51	2.42

- 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 Year Ended December 31, 2025 and 2024

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2025	December 31, 2024*
CASH FLOWS FROM OPERATING ACTIVITIES		
Income received		
Interest and investment income	188,133,607	191,363,148
Sharia income	14,733,244	13,891,084
Revenue from gold sold	61,566,593	18,192,082
Insurance Services Income	6,383,438	8,760,610
Expenses paid		
Interest expense	(56,224,677)	(55,680,976)
Sharia expenses	(1,252,495)	(993,686)
Cost of revenue from gold sold	(59,167,627)	(17,488,885)
Insurance Services Expense	(6,322,597)	(5,547,858)
Recoveries of written-off assets	20,952,308	25,363,951
Other operating income	32,563,546	27,775,215
Other operating expenses	(80,928,270)	(85,574,645)
Non-operating (expense) income - net	(555,267)	(1,108,735)
Payment of corporate income tax	(10,543,662)	(13,742,335)
Cash Flows Before Changes in Operating Assets and Liabilities	109,338,141	105,208,970
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	(544,175)	1,273,810
Securities measured at fair value through profit or loss	(1,594,522)	(976,011)
Export bills and other receivables	(7,595,261)	13,473,275
Securities purchased under agreement to resell	16,821,238	16,749,541
Loans	(203,205,917)	(127,686,861)
Sharia Loans	(10,658,658)	(4,133,183)
Finance Receivables	2,027,451	1,479,857
Other assets	(1,213,587)	1,562,240
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	2,997,084	6,169,854
Deposits:		
Demand deposits	73,649,330	28,429,968
Savings deposits	43,158,915	16,481,397
Time deposits	(15,414,510)	(37,790,022)
Deposits from other banks and other financial institutions	2,921,954	2,721,163
Securities sold under agreements to repurchase	2,889,032	5,964,259
Other liabilities	1,040,508	(4,645,149)
Net Cash Provided by Operating Activities	14,617,023	24,283,108
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipments	100,205	129,827
Sale (Purchase) Investment in associated entities	-	(4,912)
Dividend income	166,422	137,035
Acquisition of premises and equipments	(6,344,276)	(10,334,588)
Decrease in marketable securities classified as fair value through other comprehensive income and amortized cost	(40,012,932)	9,884,449
Net Cash Used In Activities	(46,090,581)	(188,189)

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended December 31, 2025 and 2024

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2025	December 31, 2024*
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds of fund borrowings	37,570,676	42,489,276
Payment of fund borrowings	(36,492,679)	(13,300,712)
Treasury stock	(488,373)	(875,758)
Distribution of income for dividends	(51,881,643)	(48,102,283)
Proceeds from marketable securities issued	28,395,963	10,905,923
Payments of marketable securities matured	(19,724,136)	(28,578,477)
Net Cash Used in Financing Activities	(42,620,192)	(37,462,031)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(74,093,750)	(13,367,112)
EFFECT OF EXCHANGE RATE CHANGES ON FOREIGN CURRENCIES	1,085	17,758
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	205,328,380	218,677,734
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	131,235,715	205,328,380
Cash and cash equivalents at the end of year consist of:		
Cash	32,044,482	29,783,642
Current accounts with Bank Indonesia	31,929,608	88,878,969
Current accounts with other banks	42,444,581	25,582,825
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	19,240,525	56,601,825
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	5,576,519	4,481,119
Total Cash and Cash Equivalents	131,235,715	205,328,380

*After reclassification and restatement

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2025 and 2024

(In million rupiah)

No.	DESCRIPTION	December 31, 2025					December 31, 2024					
		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	12,432	-	-	530,758	-	8,295	-	-	-	466,576	-
2.	Spot and derivative receivables/forward	-	-	-	11,616	-	-	-	-	-	10,735	-
3.	Securities	553,100	1,805	-	1,094,132	90	1,089,012	32,203	-	-	741,467	12,713
4.	Securities sold with agreement to repurchase (Repo)	13	-	-	293,401	-	-	-	-	-	256,960	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	30,111	2,115	-	130,786	-	321,683	-	-	-	101,054	-
7.	Loans	17,719,605	23,758,526	31,425,591	12,467,206	36,215,262	16,719,035	27,893,878	26,548,920	11,238,486	30,014,990	
8.	Investments in shares	-	-	-	76,064	-	-	-	-	-	65,469	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	663,044	1,282,208	-	795,919	172,930	1,205,597	1,344,793	-	-	779,815	151,150

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS	Ultimate shareholder :
- President Commissioner : Kartika Wirjoatmodjo	<i>Ultimate shareholder :</i>
- Vice President Commissioner/ (Concurrently Independent Commissioner) : Parman Nataatmadja	- Republic of Indonesia : 0.000% (Series A Dwiwarna Share)
- Independent Commissioner : Lukmanul Hakim	
- Independent Commissioner : Edi Susianto	
- Commissioner : Helvi Yuni Moraza	Non ultimate shareholder through capital market (≥ 5%) :
- Commissioner : Awan Nurmawan Nuh	- None
DIRECTORS	Non ultimate shareholder not through capital market (≥ 5%) :
- President Director : Hery Gunardi	- PT Danantara Asset Management (Persero): 53.188%
- Vice President Director : Viviana Dyah Ayu R. K*	
- Director : Mahdi Yusuf*	
- Director : Achmad Royadi*	
- Director : Akhmad Purwakajaya	
- Director : Alexander Diplo Paris Y. S.	
- Director : Farida Thamrin	
- Director : Riko Adyithia	
- Director : Aquarius Rudianto	
- Director : Aris Hartanto*	
- Director : Hakim Putratama	
- Director : Ety Yuniarti*	
- Director : Saladin Dharma Nugraha Effendi	
	Jakarta, February 26, 2026 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Hery Gunardi Farida Thamrin Director Director

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

Notes :

- The above consolidated financial information is taken from the consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk ("the Bank") and its subsidiaries as of December 31, 2025 and for the year then ended, which were prepared by the Bank's management in accordance with Indonesian Financial Accounting Standards, which have been audited by the Public Accounting Firm Purwanto Susanti and Surja ("PSS"), a member firm of Ernst & Young Global Limited, with the partner in charge is Rindra Sulindro, an independent auditor, in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants, with an unmodified audit opinion, as stated in their report dated February 26, 2026 which are not included in this publication. The consolidated financial statements of PT Bank Rakyat Indonesia (Persero) Tbk and its Subsidiaries as of December 31, 2024, and for the year then ended, have been restated due to the impact of the implementation of Statement of Financial Accounting Standards ("SFAS") No. 117 "Insurance Contract", which became effective as of January 1, 2025. 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.
- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - 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 18 2025 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 Minimum Capital Requirement for Commercial Banks is presented in accordance with POJK Number 11/POJK.03/2016 dated January 29, 2016 regarding Minimum Capital Requirements for Commercial Banks as amended by OJK Regulation (POJK) Number 34/POJK.03/2016 dated September 22, 2016 and lastly amended by POJK Number 27, 2022 dated December 26, 2022.
 - 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 December 31, 2025 and December 31, 2024 were Rp16,675.00 dan Rp16,095.00., respectively.
- The basic earnings per share is calculated by dividing the income for the year ended December 31, 2025 attributable to owners of Parent Entity by the weighted average number of the issued and fully paid shares during the year.
- Several accounts in the financial statements as of December 31, 2024 and for the year then ended have been reclassified so that they are in accordance with the presentation of the financial statements as of December 31, 2025 and for the year then ended.