

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
ASSETS					
1.	Cash	29,709,278	31,515,572	29,783,642	31,603,784
2.	Placements with Bank Indonesia	122,468,713	149,831,968	123,910,402	150,797,288
3.	Placements with other banks	46,657,596	37,080,603	48,422,142	38,637,594
4.	Spot and derivative/forward receivables	1,073,502	905,573	1,087,048	911,683
5.	Securities	310,948,291	339,302,055	341,195,064	364,917,443
6.	Securities sold under repurchase agreement (repo)	25,696,014	20,303,958	25,997,458	20,303,958
7.	Securities purchased with agreement to resell (reverse repo)	16,647,882	33,350,175	16,845,690	33,595,231
8.	Acceptances receivables	10,105,373	10,217,408	10,105,373	10,217,408
9.	Loans	1,215,847,233	1,146,082,506	1,298,318,089	1,212,578,086
10.	Sharia Loans	-	-	49,889,082	45,937,696
11.	Finance receivables	-	-	6,433,608	7,913,465
12.	Investments in shares	50,241,445	49,254,757	8,076,567	7,305,491
13.	Other financial assets	9,088,758	15,180,202	16,090,284	21,665,467
14.	Impairment on financial assets -/-				
a.	Securities	(1,121,215)	(2,389,290)	(1,134,382)	(2,405,426)
b.	Loans	(71,161,833)	(77,009,890)	(80,897,921)	(85,286,580)
c.	Others	(329,978)	(260,590)	(682,894)	(691,142)
15.	Intangible assets	-	-	806,416	806,416
	Accumulated amortisation for intangible assets -/-	-	-	-	-
16.	Premises and equipment	65,168,929	59,583,105	88,479,818	81,463,777
	Accumulated depreciation on premises and equipment -/-	(19,778,550)	(16,550,584)	(26,001,853)	(21,785,658)
17.	Non-productive assets				
a.	Abandoned property	17,311	17,356	17,311	17,356
b.	Foreclosed assets	53,246	56,502	102,880	59,347
c.	Suspense account	-	-	-	-
d.	Inter office assets	13,565	-	13,565	-
18.	Other assets	29,049,501	38,777,345	36,126,058	46,444,346
	TOTAL ASSETS	1,840,395,061	1,835,248,731	1,992,983,447	1,965,007,030
LIABILITIES AND EQUITY					
	LIABILITIES				
1.	Demand deposits	375,906,469	346,654,593	374,554,340	346,124,372
2.	Savings deposits	542,666,796	526,514,556	544,426,947	527,945,550
3.	Time deposits	441,561,126	479,513,851	446,468,817	484,258,839
4.	Electronic money	563,982	518,049	563,982	518,049
5.	Liabilities to Bank Indonesia	46,391	69,254	46,391	69,254
6.	Liabilities to other banks	14,434,237	12,066,959	14,679,482	11,958,319
7.	Spot and derivative/forward payable	1,585,120	918,194	1,585,120	925,210
8.	Liabilities on securities sold under repurchase agreements (repo)	24,753,034	19,079,458	25,043,717	19,079,458
9.	Acceptances payable	10,105,373	10,217,408	10,105,373	10,217,408
10.	Securities issued	17,060,073	30,239,610	32,502,499	49,637,581
11.	Fund borrowings	50,025,571	42,131,148	128,355,994	99,331,907
12.	Deposit guarantee	13,126	12,713	13,174	12,713
13.	Inter office liabilities	-	-	-	-
14.	Other liabilities	62,300,815	68,575,779	91,448,564	98,456,228
	TOTAL LIABILITIES	1,541,022,113	1,536,511,572	1,669,794,400	1,648,534,888

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
	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	765,435	342,251	2,524,015	2,100,831
17.	Other comprehensive				
	a. Gain	19,901,284	19,969,293	20,274,310	20,344,735
	b. Loss -/-	(2,745,731)	(4,665,950)	(2,906,479)	(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	192,188,097	190,200,805	203,017,537	194,083,640
	b. Current year	54,841,468	53,153,258	60,154,887	60,099,863
	c. Dividends paid out -/-	(48,102,283)	(43,494,766)	(48,102,283)	(43,494,766)
	TOTAL EQUITIES ATRIBUTABLE TO OWNERS	299,372,948	298,737,159	317,093,838	311,363,556
20.	Minority interest	-	-	6,095,209	5,108,586
	TOTAL EQUITIES	299,372,948	298,737,159	323,189,047	316,472,142
	TOTAL LIABILITIES AND EQUITIES	1,840,395,061	1,835,248,731	1,992,983,447	1,965,007,030

**STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended December 31, 2024 and 2023**

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest Expenses, and Premium Income and Claim Expenses					
1.	Interest income	162,229,379	149,136,376	199,266,252	181,214,528
2.	Interest expenses	51,180,468	38,484,029	57,209,062	43,812,507
	Net Interest Income (Expenses)	111,048,911	110,652,347	142,057,190	137,402,021
3.	Premium Income	-	-	8,760,610	9,078,853
4.	Expense Claims	-	-	5,510,130	6,917,461
	Net Premium Income (Claim Expenses)	-	-	3,250,480	2,161,392
	Net Interest and Net Premium Income (Claim Expenses)	111,048,911	110,652,347	145,307,670	139,563,413
B. Other Operating Income and Expenses					
1.	Gain (Loss) from increase (decrease) in fair value of financial assets	2,385,395	165,364	2,656,653	341,696
2.	Gain (Loss) from decrease (increase) in fair value of financial liabilities	-	-	-	-
3.	Gain (Loss) from sale of financial assets	2,000,524	1,792,940	2,209,474	1,898,653
4.	Gain (Loss) from spot and derivative transaction/foward (realised)	(1,116,304)	352,319	(1,087,185)	352,385
5.	Gain (Loss) from investment in shares under equity method	1,098,237	884,087	818,475	1,030,262
6.	Gain (Loss) from foreign currencies translation	-	-	-	-
7.	Dividend income	2,574,899	95,133	3,635	202
8.	Comissions/provisions/fees and administrative	20,407,827	18,073,650	20,475,078	18,519,379
9.	Other income	26,160,195	19,148,995	46,773,670	28,935,934
10.	Impairment for financial assets	36,733,212	26,860,060	41,757,637	29,523,426
11.	Losses related to operational risk	173,325	293,192	57,788	139,721
12.	Salaries and employee benefits	26,842,452	26,519,496	39,183,567	37,850,275
13.	Promotion expenses	2,439,637	2,589,715	2,738,427	2,822,555
14.	Other expenses	28,204,394	27,299,933	54,838,774	43,470,882
	Other Operating Income (Expenses)	(40,882,247)	(43,049,908)	(66,726,393)	(62,728,348)
	PROFIT (LOSS) FROM OPERATIONS	70,166,664	67,602,439	78,581,277	76,835,065
NON OPERATING INCOME AND EXPENSES					
1.	Gain (Loss) from sale of premises and equipment	79,111	117,228	87,922	119,445
2.	Other non operating income (expenses)	(1,135,484)	(647,517)	(1,070,089)	(524,798)
	PROFIT FROM NON OPERATING	(1,056,373)	(530,289)	(982,167)	(405,353)
	PROFIT CURRENT YEAR BEFORE TAX	69,110,291	67,072,150	77,599,110	76,429,712
	Income tax expenses				
a.	Estimated current tax -/-	12,353,974	10,817,648	14,449,406	13,058,727
b.	Deffered tax income (expenses)	(1,914,849)	(3,101,244)	(2,505,896)	(2,945,937)
	PROFIT (LOSS) CURRENT YEAR	54,841,468	53,153,258	60,643,808	60,425,048
	PROFIT (LOSS) MINORITY INTEREST	-	-	-	-
OTHER COMPREHENSIVE INCOME					
1.	Unreclassified to profit (loss)				
a.	Premises and equipment revaluation increment	(2,458)	-	9,670	(82,365)
b.	Remeasurement from actuarial benefit program	2,137,733	(1,555,936)	2,001,031	(1,787,840)
c.	Others	(406,169)	295,628	(376,095)	348,975
2.	Reclassified to profit (loss)				
a.	Gain (loss) from adjustments arising resulting from translation of financial statement	47,531	(124,974)	49,112	(125,790)
b.	Gain (Loss) from changes of financial assets on available for sale	16,031	2,455,756	(232,209)	1,772,962
c.	Others	59,542	(469,741)	36,285	502,669
	OTHER COMPREHENSIVE INCOME CURRENT YEAR AFTER INCOME TAX - NET	1,852,210	600,733	1,487,794	628,611
	TOTAL OTHER COMPREHENSIVE INCOME CURRENT YEAR	56,693,678	53,753,991	62,131,602	61,053,659
	Profit (loss) current year attributable to :				
	- Parent company	54,841,468	53,153,258	60,154,887	60,099,863
	- Non controlling interest	-	-	488,921	325,185
	TOTAL PROFIT (LOSS) CURRENT YEAR	54,841,468	53,153,258	60,643,808	60,425,048
	Total comprehensive profit (loss) current year attributable to:				
	- Parent company	56,693,678	53,753,991	61,788,171	60,708,390
	- Non controlling interest	-	-	343,431	345,269
	TOTAL COMPREHENSIVE PROFIT (LOSS) CURRENT YEAR	56,693,678	53,753,991	62,131,602	61,053,659
	TRANSFER PROFIT (LOSS) TO HEAD OFFICE	-	-	-	-
	DIVIDEND	-	-	-	-
	EARNING PER SHARE (In Rupiah)	364	352	399	398

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

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL		CONSOLIDATED	
		December 31, 2024	December 31, 2023	December 31, 2024	December 31, 2023
I.	COMMITMENT RECEIVABLES				
1.	Unused fund borrowings/financing facilities	-	-	-	-
2.	Outstanding purchase position on spot and derivative	49,309,688	24,948,222	49,309,688	24,948,222
3.	Others	-	-	-	-
II.	COMMITMENT PAYABLES				
1.	Unused loan facilities granted to customer				
a.	Committed	-	-	123,580	147,403
b.	Uncommitted	123,368,994	128,443,014	123,368,994	128,443,014
2.	Outstanding irrevocable letters of credit	11,775,920	11,447,230	11,775,920	11,447,230
3.	Outstanding sales position on spot and derivative	94,874,355	63,924,016	94,874,355	63,924,016
4.	Others	-	-	-	-
III.	CONTINGENT RECEIVABLES				
1.	Guarantees received	-	-	-	-
2.	Others	-	-	-	-
IV.	CONTINGENT PAYABLES				
1.	Guarantees issued	66,855,187	65,892,316	66,855,236	65,892,925
2.	Others	-	-	-	-

STATEMENTS OF SPOT AND DERIVATIVE TRANSACTIONS
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
 As of December 31, 2024

(in million rupiah)

NO.	TRANSACTION	INDIVIDUAL				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A. Exchange Rate Related						
1	Spot	5,201,469	5,201,469	-	9,626	10,223
2	Forward	67,270,972	67,270,972	-	408,102	589,736
3	Option					
	a. Written	1,661,692	1,661,692	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	80,351,503	80,351,503	-	409,454	656,917
6	Others	-	-	-	-	-
B. Interest Rate Related						
1	Spot	-	-	-	-	-
2	Forward	-	-	-	-	-
3	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	12,184,628	12,184,628	-	244,837	247,276
6	Others	-	-	-	-	-
C. Others						
		1,769,657	1,769,657	-	1,483	80,968
TOTAL		168,439,921	168,439,921	-	1,073,502	1,585,120

STATEMENTS OF ASSETS' QUALITY AND OTHER INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2024 and 2023

(in million rupiah)

No.	DESCRIPTION	INDIVIDUAL											
		December 31, 2024					December 31, 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	3,402,336	-	-	-	-	3,402,336	2,486,626	-	-	-	-	2,486,626
b.	Foreign currencies	42,855,260	-	-	-	-	42,855,260	34,143,977	-	-	-	-	34,143,977
2.	Spot and derivative receivables/forward												
a.	Rupiah	681,859	-	-	-	-	681,859	794,380	-	-	-	-	794,380
b.	Foreign currencies	391,643	-	-	-	-	391,643	111,193	-	-	-	-	111,193
3.	Securities												
a.	Rupiah	195,828,483	24,637	3,067	-	11,021	195,867,208	213,770,330	-	-	-	-	213,770,330
b.	Foreign currencies	115,081,083	-	-	-	-	115,081,083	125,297,032	-	-	-	-	125,297,032
4.	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	20,544,012	-	-	-	-	20,544,012	5,931,829	-	-	-	-	5,931,829
b.	Foreign currencies	5,152,002	-	-	-	-	5,152,002	14,372,129	-	-	-	-	14,372,129
5.	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	15,839,261	-	-	-	-	15,839,261	33,350,175	-	-	-	-	33,350,175
b.	Foreign currencies	808,621	-	-	-	-	808,621	-	-	-	-	-	-
6.	Acceptances receivables	10,105,373	-	-	-	-	10,105,373	10,217,408	-	-	-	-	10,217,408
7.	Loans *)												
a.	Micro, Small and Medium loans (UMKM)												
i.	Rupiah	608,717,860	40,787,775	3,880,495	6,229,888	13,745,870	673,361,888	607,935,438	39,407,524	3,918,634	6,078,185	13,108,689	670,448,470
ii.	Foreign currencies	586,768	644	-	-	-	587,412	545,186	-	-	-	3,464	548,650
b.	Non UMKM												
i.	Rupiah	378,477,447	12,331,906	767,883	2,451,374	6,008,952	400,037,562	344,928,282	13,540,756	649,914	1,308,688	7,573,504	368,001,144
ii.	Foreign currencies	133,977,809	3,196,467	82,763	241,243	2,273,405	139,771,687	100,903,883	2,846,303	98,396	206,290	2,827,374	106,882,246
c.	Restructured loans												
i.	Rupiah	35,412,829	26,023,428	2,170,052	4,344,073	7,840,820	75,791,202	47,145,841	27,999,127	2,633,548	4,388,655	9,689,390	91,856,561
ii.	Foreign currencies	4,641,796	2,873,983	80,164	135,588	999,926	8,731,457	4,996,856	2,702,413	-	131,408	2,820,897	10,651,574
8.	Investments in shares	50,241,445	-	-	-	-	50,241,445	49,254,757	-	-	-	-	49,254,757
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
a.	Rupiah	116,221,695	819,769	29,921	39,274	66,279	117,176,938	115,900,897	1,250,166	51,005	30,246	57,440	117,289,754
b.	Foreign currencies	84,724,057	81,780	1,015	1,590	14,721	84,823,163	88,444,604	43,719	769	322	3,392	88,492,806
III OTHER INFORMATIONS													
1.	Value of bank's assets pledge as collateral:												
a.	To Bank Indonesia						-						-
b.	To others						-						-
2.	Repossessed assets						53,246						56,502

*) 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, 2024 and 2023**

(in million rupiah)

COMPONENTS OF CAPITAL	December 31, 2024		December 31, 2023	
	Individual	Consolidated	Individual	Consolidated
I CORE CAPITAL (TIER 1)	241,043,217	291,317,196	238,956,599	283,949,415
1 CET 1	241,043,217	291,317,196	238,956,599	283,949,415
1.1 Paid-in Capital (net of Treasury Stock)	3,228,943	3,228,943	3,963,629	3,963,629
1.2 Disclosed Reserves	295,315,918	307,812,794	294,373,264	302,027,415
1.2.1 Additional Factor	298,069,130	310,960,158	298,976,507	306,895,492
1.2.1.1 Other comprehensive income	19,846,113	20,123,930	19,848,571	20,118,055
1.2.1.1.1 Excess differences arising from translation of financial statement	-	-	-	-
1.2.1.1.2 Potential gain of the increase in the fair value of financial assets available for sale	-	-	-	-
1.2.1.1.3 Surplus of fixed assets revaluation	19,846,113	20,123,930	19,848,571	20,118,055
1.2.1.2 Other disclosed reserves	278,223,017	290,836,228	279,127,936	286,777,437
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	144,085,814	152,190,081	146,706,039	148,484,390
1.2.1.2.4 Current year profit	54,841,468	59,743,239	53,153,258	59,417,235
1.2.1.2.5 Funds for paid-in capital	-	-	-	-
1.2.1.2.6 Others	-	-	-	-
1.2.2 Deduction Factor	2,753,212	3,147,364	4,603,243	4,868,077
1.2.2.1 Other comprehensive income	2,470,509	2,581,622	2,593,613	2,673,174
1.2.2.1.1 Negative differences arising from translation of financial statement	206,054	204,632	253,585	253,744
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	2,340,028	2,419,430
1.2.2.2 Other disclosed reserves	282,703	565,742	2,009,630	2,194,903
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	62,652	63,859	58,015	61,213
1.2.2.2.7 Others	220,051	501,883	1,951,615	2,133,690
1.3 Non Controlling Interest	-	457,897	-	454,832
1.4 Deduction Factor of CET 1	57,501,644	20,182,438	59,380,294	22,496,461
1.4.1 Deffered tax calculation	9,878,487	12,349,753	12,139,962	15,076,800
1.4.2 Goodwill	-	806,416	-	806,416
1.4.3 Other intangible assets	3,928,575	4,358,626	3,545,750	3,945,602
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, 2024 and 2023**

(in million rupiah)

COMPONENTS OF CAPITAL	December 31, 2024		December 31, 2023						
	Individual	Consolidated	Individual	Consolidated					
II SUPPLEMENTAL CAPITAL (TIER 2)	11,725,187	12,658,290	11,612,168	12,499,593					
1 Capital instrument in the form of stock or other which comply with Tier 2 requirements	358,333	358,333	458,333	458,333					
2 Agio/Disagio	-	-	-	-					
3 General provision on earning assets (max. 1.25% credit risk - weighted assets)	11,366,854	12,299,957	11,153,835	12,041,260					
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	252,768,404	303,975,486	250,568,767	296,449,008					
	December 31, 2024		December 31, 2023			December 31, 2024		December 31, 2023	
	Individual	Consolidated	Individual	Consolidated		Individual	Consolidated	Individual	Consolidated
RISK WEIGHTED ASSETS					KPMM RATIO				
CREDIT RISK - WEIGHTED ASSETS	907,054,632	981,702,825	890,512,335	961,506,352	CET 1 Rasio (%)	23.28%	25.52%	24.06%	26.12%
MARKET RISK - WEIGHTED ASSETS	27,272,654	33,799,657	3,617,404	5,214,599	Tier 1 Rasio (%)	23.28%	25.52%	24.06%	26.12%
OPERATIONAL RISK - WEIGHTED ASSE	100,903,263	125,883,982	99,021,545	120,236,798	Tier 2 Rasio (%)	1.13%	1.11%	1.17%	1.15%
TOTAL RISK WEIGHTED ASSETS	1,035,230,549	1,141,386,464	993,151,284	1,086,957,749	KPMM Rasio (%)	24.41%	26.63%	25.23%	27.27%
CAR BASED ON RISK PROFILE (%)	9.63%	9.64%	9.44%	9.48%	CET 1 for BUFFER (%)	14.78%	16.99%	15.79%	17.79%
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 (%)	8.50%	8.53%	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 (%)	1.13%	1.11%	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 December 31, 2024 and 2023

(in %)

Ratio	December 31, 2024	December 31, 2023
Performance Ratios		
1. Capital Adequacy Ratio (CAR)	24.41	25.23
2. Non performing earning assets and non performing non earning assets to total earning assets and non earning assets	1.91	1.95
3. Non performing earning assets to total earning assets	1.91	1.95
4. Allowance for impairment on financial assets to earning assets	4.48	5.24
5. Gross NPL	2.94	3.12
6. Net NPL	0.75	0.76
7. Return on Asset (ROA) ¹⁾	3.76	3.93
8. Return on Asset (ROA) ²⁾	2.99	3.12
9. Return on Equity (ROE) ³⁾	22.91	22.94
10. Return on Equity (ROE) ⁴⁾	18.40	18.25
11. Net Interest Margin (NIM)	6.47	6.84
12. Operating Expenses to Operating Income	67.64	64.35
13. Cost to Income Ratio (CIR)	36.97	37.74
14. Loan to Deposit Ratio (LDR)	89.39	84.73
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	5.39	8.05
b. Reserve requirement Foreign currencies (daily)	2.00	2.00
3. Net Open Position - Overall	2.42	0.62

- 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 Year Ended December 31, 2024 and 2023

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2024	December 31, 2023
CASH FLOWS FROM OPERATING ACTIVITIES		
Income received		
Interest and investment income	191,363,148	171,287,312
Sharia income	13,891,084	12,922,019
Premium Income	8,760,610	8,996,516
Revenue from gold sold	18,192,082	7,982,888
Expenses paid		
Interest expense	(56,282,443)	(42,461,798)
Sharia expenses	(993,686)	(1,161,971)
Expense claim	(5,547,858)	(6,549,595)
Cost of revenue from gold sold	(17,488,885)	(7,663,244)
Recoveries of written-off assets	25,363,951	16,833,578
Other operating income	27,775,215	27,049,409
Other operating expenses	(84,973,178)	(75,776,851)
Non-operating (expense) income - net	(1,108,735)	(568,000)
Payment of corporate income tax	(13,742,335)	(14,279,292)
Cash Flows Before Changes in Operating Assets and Liabilities	105,208,970	96,610,971
Changes in operating assets and liabilities:		
Decrease (Increase) in operating assets:		
Placements with Bank Indonesia and other financial institutions	1,273,810	(505,646)
Securities measured at fair value through profit or loss	(976,011)	(1,277,298)
Export bills and other receivables	13,473,275	(15,015,682)
Securities purchased under agreement to resell	16,749,541	17,419,447
Loans	(127,686,861)	(151,950,901)
Sharia Loans	(4,133,183)	(8,019,499)
Finance Receivables	1,479,857	(1,213,941)
Other assets	1,562,240	(15,982,596)
Increase (Decrease) in operating liabilities:		
Liabilities due immediately	6,169,854	5,741,228
Deposits:		
Demand deposits	28,429,968	(3,631,218)
Savings deposits	16,481,397	5,297,630
Time deposits	(37,790,022)	48,778,336
Deposits from other banks and other financial institutions	2,721,163	2,623,772
Securities sold under agreements to repurchase	5,964,259	9,081,866
Other liabilities	(4,645,149)	7,072,077
Net Cash Provided by (Used in) Operating Activities	24,283,108	(4,971,454)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from sale of premises and equipments	129,827	168,975
Sale (Purchase) Investment in associated entities	(4,912)	36,137
Dividend income	137,035	75,572
Acquisition of premises and equipments	(10,334,588)	(8,177,296)
Decrease in marketable securities classified as fair value through other comprehensive income and amortized cost	9,884,449	2,907,520
Net Cash (Used In) Activities	(188,189)	(4,989,092)

STATEMENTS OF CASH FLOW
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
For the Year Ended December 31, 2024 and 2023

(in million rupiah)

DESCRIPTION	CONSOLIDATED	
	December 31, 2024	December 31, 2023
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds of fund borrowings	42,489,276	31,573,410
Payment of fund borrowings	(13,300,712)	(12,212,871)
Treasury stock	(875,758)	(1,382,284)
Distribution of income for dividends	(48,102,283)	(43,494,766)
Proceeds of subordinated loans	-	494,142
Payments of subordinated loans	-	(500,000)
Proceeds from marketable securities issued	10,905,923	14,112,994
Payments of marketable securities matured	(28,578,477)	(28,141,850)
Net Cash (Used in) Financing Activities	(37,462,031)	(39,551,225)
NET DECREASE IN CASH AND CASH EQUIVALENTS	(13,367,112)	(49,511,771)
EFFECT OF EXCHANGE RATE CHANGES ON FOREIGN CURRENCIES	17,758	(2,663)
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	205,328,380	218,677,734
Cash and cash equivalents at the end of period consist of:		
Cash	29,783,642	31,603,784
Current accounts with Bank Indonesia	88,878,969	101,909,121
Current accounts with other banks	25,582,825	22,331,919
Placements with Bank Indonesia and other financial institutions - maturing within three months or less since the acquisition date	56,601,825	62,678,940
Certificates of Bank Indonesia - maturing within three months or less since the acquisition date	4,481,119	153,970
Total Cash and Cash Equivalents	205,328,380	218,677,734

ALLOWANCES FOR IMPAIRMENT
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
As of December 31, 2024 and 2023

(In million rupiah)

No.	DESCRIPTION	December 31, 2024					December 31, 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	8,295	-	-	466,576	-	10,892	-	-	-	370,806	-
2.	Spot and derivative receivables/forward	-	-	-	10,735	-	-	-	-	-	9,056	-
3.	Securities	1,089,012	32,203	-	741,467	12,713	1,181,738	1,206,989	-	-	899,532	-
4.	Securities sold with agreement to repurchase (Repo)	-	-	-	256,960	-	563	-	-	-	203,040	-
5.	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	321,683	-	-	101,054	-	244,117	5,581	-	-	102,174	-
7.	Loans	16,719,035	27,893,878	26,548,920	11,238,486	30,014,990	18,903,911	31,858,723	26,247,256	10,545,148	30,799,383	-
8.	Investments in shares	-	-	-	65,469	-	-	-	-	-	55,602	-
9.	Other receivable	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies	1,205,597	1,344,793	-	779,815	151,150	1,147,677	4,952,870	16,341	762,912	148,577	-

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 : Agus Riswanto	Non ultimate shareholder through capital market (≥ 5%) :
- Independent Commissioner : Dwi Ria Latifa	- None
- Independent Commissioner : Nurmaria Sarosa	
- Independent Commissioner : Heri Sunaryadi	Non ultimate shareholder not through capital market (≥ 5%) :
- Independent Commissioner : Paripurna Poerwoko Sugarda	- None
- Independent Commissioner : Haryo Baskoro Wicaksono	
- Commissioner : Rabin Indrajad Hattari	
- Commissioner : Awan Nurmawan Nuh	
DIRECTORS	
- President Director : Sunarso	
- Vice President Director : Catur Budi Harto	
- Director : Viviana Dyah Ayu R. K.	
- Director : Supari	
- Director : Amam Sukriyanto	
- Director : Handayani	
- Director : Agus Noorsanto	
- Director : Ahmad Solichin Lutfiyanto	
- Director : Agus Sudiarto	
- Director : Agus Winardono	
- Director : Arga Mahanana Nugraha	
- Director : Andrijanto	
	Jakarta, February 12, 2025 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk
	Sunarso Viviana Dyah Ayu R. K. President Director Director

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, 2024 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 Purwantono, Sungkoro & Surja ("PSS"), a member firm of Ernst & Young Global Limited, with the partner in charge is Christophorus Alvin Kossim, 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 12, 2025 which are not included in this publication. 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 37/POJK.03/2019 dated December 19, 2019 regarding Transparency and Publication of Bank Reports and Financial Services Authority Circular Letter Number 9/SEOJK.03/2020 dated June 30, 2020 regarding Transparency and Publication of Conventional Commercial Bank Reports.
 - The 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, 2024 and December 31, 2023 were Rp16,095.00, and Rp15,397.00, respectively.
- The basic earnings per share is calculated by dividing the income for the year ended December 31, 2024 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, 2023 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, 2024 and for the year then ended.