

Nomor Surat	B. 147-DIR/AMK/01/2020
Nama Emiten	PT Bank Rakyat Indonesia (Persero) Tbk
Kode Emiten	BBRI
Perihal	Penyampaian Laporan Keuangan Tahunan

Perseroan dengan ini menyampaikan laporan keuangan untuk Tahun Bulan yang berakhir pada 31/12/2019 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

No	Nama	Kegiatan Usaha	Lokasi	Tahun Komersil	Status Operasi	Jumlah Aset	Satuan	Mata Uang	Persentase (%)
1	PT Bank BRISyariah	Perbankan	Jakarta	2008	Aktif	43.165.484	JUTAAN	IDR	73.0
2	PT Bank Rakyat Indonesia Agroniaga Tbk.	Perbankan	Jakarta	1990	Aktif	27.145.044	JUTAAN	IDR	87.1
3	BRI Remittance Co.Limited (Ltd) Hong Kong	Remittance	Hongkong	2005	Aktif	7.070	JUTAAN	IDR	100.0
4	PT. Asuransi Jiwa Bringin Sejahtera	Asuransi	Jakarta	1987	Aktif	11.101.981	JUTAAN	IDR	91.0
5	PT BRI Multi finance	Multi Finance	Jakarta	2016	Aktif	4.616.468	JUTAAN	IDR	99.0
6	PT BRI Ventura Investama	Modal Ventura	Jakarta	2018	Aktif	1.514.486	JUTAAN	IDR	97.61
7	PT Danareksa Sekuritas	Penjamin Emisi Efek & Perantara Perdagangan Efek	Jakarta	2018	Aktif	1.082.544	JUTAAN	IDR	67.0
8	PT Asuransi Bringin Sejahtera Artamakmur (BRINS)	Asuransi Umum	Jakarta	2019	Aktif	2.581.543	JUTAAN	IDR	90.0

Dokumen ini merupakan dokumen resmi PT Bank Rakyat Indonesia (Persero) Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. PT Bank Rakyat Indonesia (Persero) Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

## [1000000] General information

Informasi umum		General information
31 December 2019		
Nama entitas	PT Bank Rakyat Indonesia (Persero) Tbk	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	BBRI	Entity code
Nomor identifikasi entitas	AA426	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Sektor	8. Finance	Sector
Subsektor	81. Bank	Subsector
Informasi pemegang saham pengendali	Indonesian Government	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham dan Obligasi / Stock and Bond	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat		Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas grup / Group entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Tahunan / Annual	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2019	Current period start date
Tanggal akhir periode berjalan	December 31, 2019	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2018	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2018	Prior period start date
Tanggal akhir periode sebelumnya	December 31, 2018	Prior period end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Jutaan / In Million	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Diaudit / Audited	Type of report on financial statements
Jenis opini auditor	Wajar Tanpa Pengecualian / Unqualified	Type of auditor's opinion
Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada		Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review		Result of review engagement
Tanggal laporan audit atau hasil laporan review	January 24, 2020	Date of auditor's opinion or result of review report
Auditor tahun berjalan	Purwantono, Sungkoro & Surja	Current year auditor
Nama partner audit tahun berjalan	Purwantono, Sungkoro & Surja	Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya	Purwantono, Suherman & Surja	Prior year auditor
Nama partner audit tahun sebelumnya	Purwantono, Sungkoro & Surja	Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan	Ya / Yes	Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements

Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua tentang independensi akuntan yang memberikan jasa audit di pasar modal	Ya / Yes	Whether in compliance with BAPEPAM LK VIII A two rules concerning independence of accountant providing audit services in capital market
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**[4220000] Statement of financial position presented using order of liquidity -  
Financial and Sharia Industry**

<b>Laporan posisi keuangan</b>			<b>Statement of financial position</b>
	<u>31 December 2019</u>	<u>31 December 2018</u>	
<b>Aset</b>			<b>Assets</b>
Kas	30,219,214	27,421,625	Cash
Giro pada bank indonesia	71,416,450	71,159,442	Current accounts with bank Indonesia
<b>Giro pada bank lain</b>			<b>Current accounts with other banks</b>
Giro pada bank lain pihak ketiga	10,077,348	12,584,938	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	160,388	92,417	Current accounts with other banks related parties
<b>Penempatan pada bank indonesia dan bank lain</b>			<b>Placements with bank Indonesia and other banks</b>
Penempatan pada bank indonesia dan bank lain pihak ketiga	114,785,514	84,668,151	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	2,069,213	2,349,900	Placements with bank Indonesia and other banks related parties
<b>Efek-efek yang diperdagangkan</b>			<b>Marketable securities</b>
Efek-efek yang diperdagangkan pihak ketiga	28,368,307	30,264,303	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	167,472,623	154,020,507	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	( 758 )	( 758 )	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	22,582,244	9,396,553	Securities purchased under agreement to resale
<b>Wesel ekspor dan tagihan lainnya</b>			<b>Bills and other receivables</b>
Wesel ekspor dan tagihan lainnya pihak ketiga	26,024,808	20,584,035	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	7,719,714	6,858,655	Bills and other receivables related parties
<b>Tagihan akseptasi</b>			<b>Acceptance receivables</b>
Tagihan akseptasi pihak ketiga	8,401,711	10,165,310	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	944,352	1,477,693	Acceptance receivables related parties
<b>Tagihan derivatif</b>			<b>Derivative receivables</b>
Tagihan derivatif pihak ketiga	197,393	485,810	Derivative receivables third parties
Tagihan derivatif pihak berelasi	13,003		Derivative receivables related parties
<b>Pinjaman yang diberikan</b>			<b>Loans</b>
Pinjaman yang diberikan pihak ketiga	781,119,443	709,257,135	Loans third parties
Pinjaman yang diberikan	96,311,750	110,753,022	Loans related parties

pihak berelasi			
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	( 38,363,840 )	( 35,017,982 )	Allowance for impairment losses for loans
<b>Piutang murabahah</b>			<b>Murabahah receivables</b>
Piutang murabahah pihak ketiga	13,261,282	11,290,567	Murabahah receivables third parties
Piutang murabahah pihak berelasi	298,849	284,503	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	( 367,703 )	( 209,218 )	Allowance for impairment losses for murabahah receivables
<b>Piutang istishna</b>			<b>Istishna receivables</b>
Piutang istishna pihak ketiga	2,709	3,350	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna	( 9 )	( 135 )	Allowance for impairment losses for istishna receivables
<b>Pinjaman qardh</b>			<b>Qardh funds</b>
Pinjaman qardh pihak ketiga	145,742	363,716	Qardh funds third parties
Pinjaman qardh pihak berelasi	260,911	3,288	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	( 7,319 )	( 2,625 )	Allowance for impairment losses for qardh funds
<b>Pembiayaan mudharabah</b>			<b>Mudharabah financing</b>
Pembiayaan mudharabah pihak ketiga	219,458	469,737	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	194,638	15,110	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	( 6,850 )	( 8,877 )	Allowance for impairment losses for mudharabah financing
<b>Pembiayaan musyarakah</b>			<b>Musyarakah financing</b>
Pembiayaan musyarakah pihak ketiga	7,938,151	6,460,689	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	3,444,457	1,287,441	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	( 363,148 )	( 276,286 )	Allowance for impairment losses for musyarakah financing
<b>Piutang lainnya</b>			<b>Other receivables</b>
Piutang lainnya pihak ketiga	4,190,276	3,409,846	Other receivables third parties
Cadangan kerugian penurunan nilai pada piutang lainnya	( 87,500 )	( 88,000 )	Allowance for impairment losses for other receivables
Obligasi pemerintah	1,130,306	1,505,273	Government bonds
Aset pajak tangguhan	4,541,298	5,114,653	Deferred tax assets
<b>Investasi pada entitas anak, ventura bersama, dan entitas asosiasi</b>			<b>Investments in subsidiaries, joint ventures and associates</b>
Investasi pada entitas anak	293,329	15,218	Investments in subsidiaries
Investasi pada entitas asosiasi	451,975	444,878	Investments in associates
Aset ijarah	1,616,406	1,676,682	Ijarah assets
Aset tetap	31,432,629	26,914,859	Property and equipment
Aset lainnya	18,650,076	21,702,867	Other assets
Jumlah aset	1,416,758,840	1,296,898,292	Total assets

<b>Liabilitas, dana syirkah temporer dan ekuitas</b>			<b>Liabilities, temporary syirkah funds and equity</b>
<b>Liabilitas</b>			<b>Liabilities</b>
Liabilitas segera	7,549,312	8,462,958	Obligations due immediately
<b>Simpanan nasabah</b>			<b>Customers Deposits</b>
<b>Giro</b>			<b>Current accounts</b>
Giro pihak ketiga	120,483,768	125,053,205	Current accounts third parties
Giro pihak berelasi	48,342,367	53,044,776	Current accounts related parties
<b>Giro wadiah</b>			<b>Wadiah demand deposits</b>
Giro wadiah pihak ketiga	1,616,399	2,214,417	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	404,467	63,433	Wadiah demand deposits related parties
<b>Tabungan</b>			<b>Savings</b>
Tabungan pihak ketiga	405,154,181	379,617,919	Savings third parties
Tabungan pihak berelasi	201,302	300,786	Savings related parties
<b>Tabungan wadiah</b>			<b>Wadiah savings</b>
Tabungan wadiah pihak ketiga	6,942,340	5,592,176	Wadiah savings third parties
Tabungan wadiah pihak berelasi	9,348	9,635	Wadiah savings related parties
<b>Deposito berjangka</b>			<b>Time deposits</b>
Deposito berjangka pihak ketiga	325,472,592	269,544,273	Time deposits third parties
Deposito berjangka pihak berelasi	87,751,061	87,869,240	Time deposits related parties
Simpanan dari bank lain	17,969,829	9,131,158	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	49,902,938	37,379,394	Securities sold with repurchase agreement
<b>Liabilitas derivatif</b>			<b>Derivative payables</b>
Liabilitas derivatif pihak ketiga	170,679	332,343	Derivative payables third parties
Liabilitas derivatif pihak berelasi	13,926		Derivative payables related parties
Liabilitas akseptasi	9,346,064	11,643,003	Acceptance payables
<b>Pinjaman yang diterima</b>			<b>Borrowings</b>
Pinjaman yang diterima pihak ketiga	29,843,792	40,002,834	Borrowings third parties
Pinjaman yang diterima pihak berelasi	1,077,979	454,595	Borrowings related parties
<b>Efek yang diterbitkan</b>			<b>Securities issued</b>
Obligasi	38,622,326	31,190,216	Bonds
Estimasi kerugian komitmen dan kontinjensi	609,492	1,222	Estimated losses on commitments and contingencies
Utang pajak	185,443	153,833	Taxes payable
Liabilitas lainnya	19,358,120	15,339,787	Other liabilities
Kewajiban imbalan pasca kerja	10,662,581	11,789,366	post-employment benefit obligations
<b>Pinjaman subordinasi</b>			<b>Subordinated loans</b>
Pinjaman subordinasi pihak ketiga	1,465,366	1,473,515	Subordinated loans third parties

Jumlah liabilitas	1,183,155,672	1,090,664,084	Total liabilities
<b>Dana syirkah temporer</b>			<b>Temporary syirkah funds</b>
<b>Bukan bank</b>			<b>Non-banks</b>
<b>Giro mudharabah</b>			<b>Mudharabah current account</b>
Giro mudharabah pihak ketiga	9,096	1,941	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	4,071,707	291,323	Mudharabah current account related parties
<b>Tabungan mudharabah</b>			<b>Mudharabah saving deposits</b>
Tabungan mudharabah pihak ketiga	2,025,349	1,658,783	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	5	326	Mudharabah saving deposits related parties
<b>Deposito berjangka mudharabah</b>			<b>Mudharabah time deposits</b>
Deposito berjangka mudharabah pihak ketiga	17,086,670	18,709,547	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	1,626,007	296,957	Mudharabah time deposits related parties
<b>Bank</b>			<b>Bank</b>
<b>Giro mudharabah</b>			<b>Mudharabah current account</b>
<b>Deposito berjangka mudharabah</b>			<b>Mudharabah time deposits</b>
Jumlah dana syirkah temporer	24,818,834	20,958,877	Total temporary syirkah funds
<b>Ekuitas</b>			<b>Equity</b>
<b>Ekuitas yang diatribusikan kepada pemilik entitas induk</b>			<b>Equity attributable to equity owners of parent entity</b>
Saham biasa	6,167,291	6,167,291	Common stocks
Tambahan modal disetor	2,900,994	2,692,663	Additional paid-in capital
Komponen ekuitas lainnya	15,927,715	10,977,200	Other components of equity
<b>Saldo laba (akumulasi kerugian)</b>			<b>Retained earnings (deficit)</b>
<b>Saldo laba yang telah ditentukan penggunaannya</b>			<b>Appropriated retained earnings</b>
Cadangan umum dan wajib	3,022,685		General and legal reserves
Cadangan khusus		3,022,685	Specific reserves
Saldo laba yang belum ditentukan penggunaannya	178,304,746	160,107,704	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	206,323,431	182,967,543	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	2,460,903	2,307,788	Non-controlling interests
Jumlah ekuitas	208,784,334	185,275,331	Total equity
Jumlah liabilitas, dana syirkah	1,416,758,840	1,296,898,292	Total liabilities, temporary





**[4312000] Statement of profit or loss and other comprehensive income, OCI components presented net of tax, by nature - Financial and Sharia Industry**

<b>Laporan laba rugi dan penghasilan komprehensif lain</b>	<b>31 December 2019</b>	<b>31 December 2018</b>	<b>Statement of profit or loss and other comprehensive income</b>
<b>Pendapatan dan beban operasional</b>			<b>Operating income and expenses</b>
Pendapatan bunga	121,756,276	111,582,804	Interest income
Beban bunga	( 40,048,971 )	( 33,917,032 )	Interest expenses
<b>Pendapatan asuransi</b>			<b>Insurance income</b>
Pendapatan dari premi asuransi	5,373,757	4,178,213	Revenue from insurance premiums
<b>Beban asuransi</b>			<b>Insurance expenses</b>
Beban klaim	( 4,363,029 )	( 3,232,491 )	Claim expenses
<b>Pendapatan sekuritas</b>			<b>Securities income</b>
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	1,839,341	534,952	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	162,878	338,097	Gains (losses) on changes in fair value of marketable securities
<b>Pendapatan operasional lainnya</b>			<b>Other operating income</b>
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	14,505,762	12,018,941	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	7,065,981	6,209,435	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	154,157	951,009	Gains (losses) on changes in foreign exchange rates
<b>Pendapatan operasional lainnya</b>	4,792,909	3,372,996	<b>Other operating income</b>
<b>Pemulihan penyisihan kerugian penurunan nilai</b>			<b>Recovery of impairment loss</b>
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	( 331,700 )	( 528,982 )	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	( 608,271 )	912	Recovery of estimated loss of commitments and contingency
<b>Pembentukan kerugian penurunan nilai</b>			<b>Allowances for impairment losses</b>
Pembentukan penyisihan kerugian penurunan nilai aset produktif	( 21,556,996 )	( 17,792,693 )	Allowances for impairment losses on earnings assets
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 15,630,067 )	( 14,364,278 )	General and administrative expenses
Beban provisi dan komisi		( 75,498 )	Other fees and commissions expenses
<b>Beban operasional lainnya</b>	( 29,680,094 )	( 27,550,508 )	<b>Other operating expenses</b>
<b>Jumlah laba operasional</b>	<b>43,431,933</b>	<b>41,725,877</b>	<b>Total profit from operation</b>

<b>Pendapatan dan beban bukan operasional</b>			<b>Non-operating income and expense</b>
Pendapatan bukan operasional	( 67,880 )	27,817	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	43,364,053	41,753,694	Total profit (loss) before tax
Pendapatan (beban) pajak	( 8,950,228 )	( 9,335,208 )	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	34,413,825	32,418,486	Total profit (loss) from continuing operations
Jumlah laba (rugi)	34,413,825	32,418,486	Total profit (loss)
<b>Pendapatan komprehensif lainnya, setelah pajak</b>			<b>Other comprehensive income, after tax</b>
Jumlah pendapatan komprehensif lainnya, setelah pajak	5,084,770	( 3,477,661 )	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	39,498,595	28,940,825	Total comprehensive income
<b>Laba (rugi) yang dapat diatribusikan</b>			<b>Profit (loss) attributable to</b>
Laba (rugi) yang dapat diatribusikan ke entitas induk	34,372,609	32,351,133	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	41,216	67,353	Profit (loss) attributable to non-controlling interests
<b>Laba rugi komprehensif yang dapat diatribusikan</b>			<b>Comprehensive income attributable to</b>
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	39,403,626	28,910,721	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	94,969	30,104	Comprehensive income attributable to non-controlling interests
<b>Laba (rugi) per saham</b>			<b>Earnings (loss) per share</b>
<b>Laba per saham dasar diatribusikan kepada pemilik entitas induk</b>			<b>Basic earnings per share attributable to equity owners of the parent entity</b>
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	281.31	264.66	Basic earnings (loss) per share from continuing operations

[4410000] Statement of changes in equity - Financial and Sharia Industry - Current Year

31 December 2019

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Kepentingan ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Kepentingan non-pengendali	Ekuitas	
	Common stocks	Additional paid-in capital	Other equity interests	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	Equity position
<b>Posisi ekuitas</b>									
Saldo awal periode sebelum penyajian kembali	6,167,291	2,692,663	10,977,200	3,022,685	160,107,704	182,967,543	2,307,788	185,275,331	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	2,692,663	10,977,200	3,022,685	160,107,704	182,967,543	2,307,788	185,275,331	Equity position, beginning of the period
Laba (rugi)					34,372,608	34,372,609	41,216	34,413,825	Profit (loss)
Pendapatan komprehensif lainnya			5,031,017			5,031,017	53,753	5,084,770	Other comprehensive income
Distribusi dividen saham					( 16,175,566 )	( 16,175,567 )	( 18,819 )	( 16,194,386 )	Distributions of stock dividends
Penerbitan saham biasa		208,331	( 91,940 )			116,391		116,391	Issuance of common stocks
Setoran modal dari kepentingan non-pengendali							31,500	31,500	Stock subscription from non-controlling interests
Pelaksanaan opsi saham			11,438			11,438	3,765	15,203	Stock options exercised
Transaksi ekuitas lainnya							41,700	41,700	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	2,900,994	15,927,715	3,022,685	178,304,746	206,323,431	2,460,903	208,784,334	Equity position, end of the period

[4410000] Statement of changes in equity - Financial and Sharia Industry - Prior Year

31 December 2018

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Saham preferen</u>	<u>Tambahan modal disetor</u>	<u>Kepentingan ekuitas lainnya</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan khusus</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Kepentingan non-pengendali</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Preferred stocks</u>	<u>Additional paid-in capital</u>	<u>Other equity interests</u>	<u>Appropriated retained earnings-specific reserves</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Non-controlling interests</u>	<u>Equity</u>	<u>Equity position</u>
<b>Posisi ekuitas</b>										
Saldo awal periode sebelum penyajian kembali	6,167,291	443,016	2,773,858	13,979,971	3,022,685	140,805,012	167,191,833	815,945	168,007,778	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	443,016	2,773,858	13,979,971	3,022,685	140,805,012	167,191,833	815,945	168,007,778	Equity position, beginning of the period
Laba (rugi)						32,351,133	32,351,133	67,353	32,418,486	Profit (loss)
Pendapatan komprehensif lainnya				( 3,440,412 )			( 3,440,412 )	( 37,249 )	( 3,477,661 )	Other comprehensive income
Distribusi dividen kas						( 13,048,441 )	( 13,048,441 )	( 21,655 )	( 13,070,096 )	Distributions of cash dividends
Penerbitan saham biasa				10,971			10,971	1,286	12,257	Issuance of common stocks
Setoran modal dari kepentingan non-pengendali								1,474,122	1,474,122	Stock subscription from non-controlling interests
Perubahan kepentingan non-pengendali atas akuisisi entitas anak								55,548	55,548	Changes in non-controlling interests due to acquisition of subsidiaries
Perubahan kepentingan non-pengendali atas pendirian entitas anak								166,550	166,550	Changes in non-controlling interests due to establishment of subsidiaries
Eliminasi defisit dalam rangka kuasi reorganisasi		( 443,016 )					( 443,016 )	( 217,269 )	( 660,285 )	Elimination of deficit in connection with quasi-reorganisation
Pelaksanaan opsi saham							426,670	3,157	429,827	Stock options exercised
Dampak penerapan PSAK No. 70 atas aset pengampunan pajak				426,670						Impact of PSAK No. 70 adoption on tax amnesty assets
Transaksi ekuitas lainnya			( 81,195 )				( 81,195 )		( 81,195 )	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291		2,692,663	10,977,200	3,022,685	160,107,704	182,967,543	2,307,788	185,275,331	Equity position, end of the period

# [4510000] Statement of cash flows, direct method - Financial and Sharia Industry

## Laporan arus kas

## Statement of cash flows

	31 December 2019	31 December 2018	
<b>Arus kas dari aktivitas operasi</b>			<b>Cash flows from operating activities</b>
<b>Arus kas sebelum perubahan dalam aset dan liabilitas operasi</b>			<b>Cash flows before changes in operating assets and liabilities</b>
Penerimaan bunga, hasil investasi, provisi, dan komisi	93,928,286	70,195,331	Interest, investment income, fees and commissions received
Penerimaan pendapatan pengelolaan dana sebagai mudharib	3,376,547	3,124,446	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	( 1,385,283 )	( 1,375,637 )	Payments of temporary syirkah funds
Penerimaan premi asuransi	1,010,728	945,722	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	7,707,883	16,764,733	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	7,065,973	6,209,437	Recoveries of written off assets
Pembayaran beban operasional lainnya	( 46,874,473 )	( 42,138,028 )	Payments for other operating expenses
Penerimaan pendapatan non-operasional	( 67,880 )	27,818	Receipts from non-operating income
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	( 9,357,307 )	( 9,668,009 )	Other cash inflows (outflows) from operating activities
<b>Penurunan (kenaikan) aset operasi</b>			<b>Decrease (increase) in operating assets</b>
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	( 2,854,149 )	190,262	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	( 12,637,154 )	( 2,566,448 )	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	( 13,185,691 )	8,614,473	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	( 6,301,831 )	( 16,788,338 )	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	( 74,427,400 )	( 113,206,894 )	Decrease (increase) in loans
<b>Penurunan (kenaikan) piutang dan pembiayaan syariah</b>			<b>Decrease (increase) in sharia financing and receivables</b>
Penurunan (kenaikan) piutang murabahah	( 2,095,380 )	( 721,797 )	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	641	989	Decrease (increase) in istishna receivables
Penurunan (kenaikan) pinjaman qardh	( 32,000 )	154,160	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	65,998	364,058	Decrease (increase) in mudharabah financing
Penurunan (kenaikan)	( 3,964,928 )	( 2,398,108 )	Decrease (increase) in

pembiayaan musyarakah			musyarakah financing
Penurunan (kenaikan) piutang lainnya	( 803,779 )	( 949,203 )	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	6,785,221	4,631,594	Decrease (increase) in other assets
<b>Kenaikan (penurunan) liabilitas operasi</b>			<b>Increase (decrease) in operating liabilities</b>
Kenaikan (penurunan) liabilitas segera	( 913,645 )	1,878,757	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	16,164,932	69,066,781	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	55,810,139	30,995,577	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	( 256,984 )	510,949	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	1,349,877	852,159	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah	( 293,827 )	644,468	Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	8,838,671	3,537,792	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) giro mudharabah	3,787,539	153,729	Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah	366,245	388,625	Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	12,523,543	25,242,710	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas lainnya	1,252,567	2,673,187	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	44,583,079	57,355,295	Total net cash flows received from (used in) operating activities
<b>Arus kas dari aktivitas investasi</b>			<b>Cash flows from investing activities</b>
Penerimaan dari penyertaan saham dalam klasifikasi dimiliki hingga jatuh tempo dan tersedia untuk dijual	( 228,110 )		Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dividen dari aktivitas investasi	5,857	814	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) aset tetap	( 3,695,364 )	( 1,822,703 )	Proceeds from disposal (acquisition) of property and equipment
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi	( 1,270,825 )	( 25,188,955 )	Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	( 5,188,442 )	( 27,010,844 )	Total net cash flows received from (used in) investing activities
<b>Arus kas dari aktivitas pendanaan</b>			<b>Cash flows from financing activities</b>
Penerimaan pinjaman yang diterima		10,829,393	Proceeds from borrowings

Pembayaran pinjaman yang diterima	( 9,592,989 )		Payments for borrowings
Penerimaan pinjaman subordinasi		487,065	Proceeds from subordinated loans
Penerimaan dari penerbitan obligasi	12,102,949	9,600,185	Proceeds from bonds issuance
Pembayaran utang obligasi	( 4,419,500 )	( 8,939,750 )	Payments of bonds payable
Pembayaran biaya emisi saham		( 81,195 )	Payments of stock issuance costs
Pembayaran dividen dari aktivitas pendanaan	( 16,175,565 )	( 13,048,441 )	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	( 18,085,105 )	( 1,152,743 )	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	21,309,532	29,191,708	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	215,757,148	186,617,516	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	( 160,251 )	( 52,076 )	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	236,906,429	215,757,148	Cash and cash equivalents cash flows, end of the period