

Nomor Surat	B-1195-DIR/FMA/08/2021
Nama Emiten	PT Bank Rakyat Indonesia (Persero) Tbk
Kode Emiten	BBRI
Perihal	Penyampaian Laporan Keuangan Interim Yang Ditelaah Secara Terbatas

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 6 Bulan yang berakhir pada 30/06/2021 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 Jiwa 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
	30 June 2021	
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	Kuartal II / Second Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2021	Current period start date
Tanggal akhir periode berjalan	June 30, 2021	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2020	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2020	Prior period start date
Tanggal akhir periode sebelumnya	June 30, 2020	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	Ditelaah secara Terbatas / Limited Review	Type of report on financial statements
Jenis opini auditor		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	August 06, 2021	Date of auditor's opinion or result of review report
Auditor tahun berjalan	Purwantono, Sungkoro & Surja	Current year auditor
Nama partner audit tahun berjalan	Cristophorus Alvin Kossim	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, Sungkoro dan Surja	Prior year auditor
Nama partner audit tahun sebelumnya	Danil Setiadi Handaja	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**

Laporan posisi keuangan			Statement of financial position
	30 June 2021	31 December 2020	
Aset			Assets
Kas	17,803,670	32,161,564	Cash
Giro pada bank indonesia	38,839,485	51,530,969	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	15,281,770	9,050,637	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	145,462	103,741	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(94,098)	(93,843)	Allowance for impairment losses for current accounts with other bank
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	93,613,369	65,037,585	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	2,127,545	1,502,100	Placements with bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(9,312)	(18,070)	Allowance for impairment losses for placements with other banks
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	31,916,653	28,853,856	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	270,077,971	298,761,799	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(856,335)	(348,941)	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	17,169,560	46,818,568	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	23,949,373	25,757,312	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	3,134,858	1,815,692	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(1,290,798)	(1,326,190)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	4,847,317	5,044,356	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	875,299	1,773,080	Acceptance receivables related parties

Cadangan kerugian penurunan nilai pada tagihan akseptasi	(200,250)	(546,260)	Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	620,356	1,576,659	Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	852,498,453	824,698,496	Loans third parties
Pinjaman yang diberikan pihak berelasi	76,904,010	74,759,711	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(78,132,193)	(65,165,002)	Allowance for impairment losses for loans
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga		23,425,039	Murabahah receivables third parties
Piutang murabahah pihak berelasi		196,431	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah		(946,770)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga		637	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna		(30)	Allowance for impairment losses for istishna receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga		171,970	Qardh funds third parties
Pinjaman qardh pihak berelasi		141,199	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh		(1,607)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga		259,421	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi		55,595	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah		(7,419)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga		11,259,750	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi		3,405,631	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah		(493,663)	Allowance for impairment losses for musyarakah financing
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	4,169,230	3,578,071	Other receivables third parties
Piutang lainnya pihak berelasi		41,153	Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(216,247)	(213,060)	Allowance for impairment losses for other receivables
Aset pajak tangguhan	11,002,837	8,313,545	Deferred tax assets

Investasi pada entitas anak, ventura bersama, dan entitas asosiasi			Investments in subsidiaries, joint ventures and associates
Investasi pada entitas anak	1,328,565	1,019,839	Investments in subsidiaries
Investasi pada entitas asosiasi	4,222,476	469,961	Investments in associates
Aset tetap	33,090,829	32,185,160	Property and equipment
Aset lainnya	28,087,208	27,195,956	Other assets
Jumlah aset	1,450,907,063	1,511,804,628	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	10,229,737	11,845,910	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	124,569,080	127,279,588	Current accounts third parties
Giro pihak berelasi	66,822,740	57,871,641	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga		5,812,910	Wadiah demand deposits third parties
Giro wadiah pihak berelasi		490,292	Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	461,251,970	459,793,314	Savings third parties
Tabungan pihak berelasi	449,941	660,274	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga		9,232,463	Wadiah savings third parties
Tabungan wadiah pihak berelasi		15,141	Wadiah savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	342,859,625	349,028,039	Time deposits third parties
Deposito berjangka pihak berelasi	100,491,310	77,371,511	Time deposits related parties
Simpanan dari bank lain	13,854,757	23,785,996	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	12,269,752	40,478,672	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	634,275	407,774	Derivative payables third parties
Liabilitas akseptasi	5,722,616	6,817,436	Acceptance payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	34,213,913	35,081,583	Borrowings third parties
Pinjaman yang diterima pihak berelasi	1,086,550	887,402	Borrowings related parties
Efek yang diterbitkan			Securities issued
Obligasi	30,763,154	34,489,091	Bonds
Estimasi kerugian komitmen dan kontinjensi	6,467,190	3,681,709	Estimated losses on commitments and contingencies

Utang pajak	4,033,880	1,400,638	Taxes payable
Liabilitas lainnya	22,596,392	20,052,299	Other liabilities
Kewajiban imbalan pasca kerja	11,885,881	10,397,201	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	500,986	1,465,392	Subordinated loans third parties
Jumlah liabilitas	1,250,703,749	1,278,346,276	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga		148,271	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi		1,475,292	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga		6,146,792	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi		223	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga		20,873,155	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi		4,888,320	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Deposito berjangka mudharabah		14,923	Mudharabah time deposits
Jumlah dana syirkah temporer		33,546,976	Total temporary syirkah funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	6,167,291	6,167,291	Common stocks
Tambahan modal disetor	3,981,135	3,411,813	Additional paid-in capital
Saham tresuri	(1,644,317)		Treasury stocks
Opsi saham	85,252		Stock options
Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	972,127		Reserve for changes in fair value of available-for-sale financial assets
Cadangan lainnya	1,648,811		Other reserves
Komponen ekuitas lainnya	19,363,074	20,826,296	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan			Appropriated retained earnings

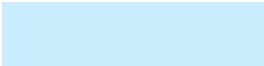
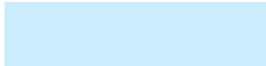
penggunaanya			
Cadangan umum dan wajib	3,022,685	3,022,685	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	163,389,424	163,949,482	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	196,985,482	197,377,567	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	3,217,832	2,533,809	Non-controlling interests
Jumlah ekuitas	200,203,314	199,911,376	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,450,907,063	1,511,804,628	Total liabilities, temporary syirkah funds and equity

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

Laporan laba rugi dan penghasilan komprehensif lain		Statement of profit or loss and other comprehensive income	
	<u>30 June 2021</u>	<u>30 June 2020</u>	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	59,873,940	56,578,302	Interest income
Beban bunga	(12,730,944)	(20,075,853)	Interest expenses
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	3,106,159	2,774,713	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(2,520,944)	(2,191,225)	Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	1,912,219	1,060,887	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	83,468		Gains (losses) on changes in fair value of marketable securities
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	8,167,958	7,457,572	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	4,244,896	2,882,507	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	857,581	231,670	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	1,375,259	2,103,842	Other operating income
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(18,841,906)	(9,419,772)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	(161,894)	(47,845)	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontijensi	(2,788,172)	(424,121)	Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(8,213,002)	(8,079,199)	General and administrative expenses
Beban operasional lainnya	(17,994,925)	(17,338,411)	Other operating expenses
Jumlah laba operasional	16,369,693	15,513,067	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	9,834	26,376	Non-operating income

Jumlah laba (rugi) sebelum pajak penghasilan	16,379,527	15,539,443	Total profit (loss) before tax
Pendapatan (beban) pajak	(3,839,691)	(5,338,401)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	12,539,836	10,201,042	Total profit (loss) from continuing operations
Jumlah laba (rugi)	12,539,836	10,201,042	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak		(177,410)	Other comprehensive income for remeasurement of defined benefit obligation, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak		60,956	Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that may be reclassified to profit or loss, after tax
Keuntungan (kerugian) selisih kurs penjabaran, setelah pajak		(16,636)	Gains (losses) on exchange differences on translation, after tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, setelah pajak		547,368	Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak		(63,932)	Other adjustments to other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	(2,588,212)	350,346	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	9,951,624	10,551,388	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	12,472,627	10,178,335	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	67,209	22,707	Profit (loss) attributable to non-controlling interests
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	9,875,575	10,539,591	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	76,049	11,797	Comprehensive income attributable to non-controlling interests
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham	102	83.07	Basic earnings (loss) per

dasar dari operasi yang
dilanjutkan



share from continuing
operations

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

30 June 2021

Laporan perubahan ekuitas													Statement of changes in equity
	Saham biasa	Tambahan modal disetor	Saham tresuri	Opsi saham	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Cadangan lainnya	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	Treasury stocks	Stock options	Reserve for changes in fair value of available-for-sale financial assets	Other reserves	Other equity interests	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	Equity position
Posisi ekuitas													
Saldo awal periode sebelum penyajian kembali	6,167,291	3,411,813	(1,649,076)	72,894	975,877	1,228,805	20,197,796	3,022,685	163,949,482	197,377,567	2,533,809	199,911,376	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	3,411,813	(1,649,076)	72,894	975,877	1,228,805	20,197,796	3,022,685	163,949,482	197,377,567	2,533,809	199,911,376	Equity position, beginning of the period
Laba (rugi)									12,472,627	12,472,627	67,209	12,539,836	Profit (loss)
Pendapatan komprehensif lainnya					(3,750)		(2,593,302)			(2,597,052)	8,840	(2,588,212)	Other comprehensive income
Distribusi dividen saham									(12,125,589)	(12,125,589)		(12,125,589)	Distributions of stock dividends
Perubahan kepentingan non-pengendali atas akuisisi entitas anak		565,210		(2,611)					(907,096)	(344,497)	(1,452,824)	(1,797,321)	Changes in non-controlling interests due to acquisition of subsidiaries
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali											2,060,753	2,060,753	Changes in non-controlling interests due to other transactions with non-controlling interests
Pelaksanaan opsi saham				14,969						14,969	45	15,014	Stock options exercised
Transaksi ekuitas lainnya		4,112	4,759			420,006	1,758,580			2,187,457		2,187,457	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	3,981,135	(1,644,317)	85,252	972,127	1,648,811	19,363,074	3,022,685	163,389,424	196,985,482	3,217,832	200,203,314	Equity position, end of the period

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

30 June 2020

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	
Posisi ekuitas									Equity position
Saldo awal periode sebelum penyajian kembali	6,167,291	2,900,994	15,927,717	3,022,685	178,304,746	206,323,433	2,460,903	208,784,336	Balance before restatement at beginning of period
Penyesuaian									Adjustments
Penerapan awal standar akuntansi baru dan revisi					(12,386,452)	(12,386,452)	(52,327)	(12,438,779)	Initial adoption of new and revised accounting standards
Posisi ekuitas, awal periode	6,167,291	2,900,994	15,927,717	3,022,685	165,918,294	193,936,981	2,408,576	196,345,557	Equity position, beginning of the period
Laba (rugi)					10,178,335	10,178,335	22,707	10,201,042	Profit (loss)
Pendapatan komprehensif lainnya			361,256			361,256	(10,910)	350,346	Other comprehensive income
Distribusi dividen saham					(20,623,565)	(20,623,565)	(3,527)	(20,627,092)	Distributions of stock dividends
Kenaikan (penurunan) ekuitas melalui transaksi saham tresuri			(47,347)			(47,347)		(47,347)	Increase (decrease) in equity through treasury stock transactions
Pelaksanaan opsi saham			12,086			12,086	(338)	11,748	Stock options exercised
Transaksi ekuitas lainnya		510,819	1,090,140			1,600,959		1,600,959	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	3,411,813	17,343,852	3,022,685	155,473,064	185,418,705	2,416,508	187,835,213	Equity position, end of the period

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

Laporan arus kas		Statement of cash flows	
	30 June 2021	30 June 2020	
Arus kas dari aktivitas operasi			Cash flows from operating activities
Arus kas sebelum perubahan dalam aset dan liabilitas operasi			Cash flows before changes in operating assets and liabilities
Penerimaan bunga, hasil investasi, provisi, dan komisi	57,294,560	53,202,032	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(13,004,455)	(19,633,023)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib		2,058,737	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer		(679,492)	Payments of temporary syirkah funds
Penerimaan premi asuransi	585,215	583,488	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	13,755,401	11,232,874	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	4,244,896	2,882,507	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(3,400,692)	(905,545)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(24,265,060)	(24,598,892)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	(13,151)	20,151	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	494,954	4,000,437	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	7,165,244	(4,760,007)	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	29,649,008	(33,290,509)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	488,773	5,083,797	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(29,944,256)	(19,468,631)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	(550,006)		Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah		(7,474,784)	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna		176	Decrease (increase) in istishna receivables

Penurunan (kenaikan) pinjaman qardh		42,295	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah		47,680	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah		(2,916,464)	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) piutang lainnya	38,915,673	470,117	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	(6,248,219)	(2,823,051)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	(1,616,173)	10,580	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	7,488,914	2,084,140	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	16,951,385	42,002,928	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	(6,303,202)	3,727,839	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	(9,247,604)	760,336	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	(9,931,239)	(6,806,840)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	(28,208,920)	(38,954,300)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) dana syirkah temporer	(33,546,976)	2,728,628	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	2,472,009	(5,206,346)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	13,226,079	(36,579,142)	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penyertaan saham dalam klasifikasi dimiliki hingga jatuh tempo dan tersedia untuk dijual	(296,586)	(372,827)	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dividen dari aktivitas investasi	10	5,530	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	22,985	6,225	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	(2,711,774)	(1,215,181)	Proceeds from disposal (acquisition) of property and equipment
Pencairan (penempatan) efek-efek yang diperdagangkan	5,474,508	(25,237,962)	Withdrawal (placement) of marketable securities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	2,489,143	(26,814,215)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas			Cash flows from financing

pendanaan			activities
Kenaikan (penurunan) efek yang diterbitkan		1,998,840	Increase (decrease) in securities issued
Penerimaan pinjaman yang diterima	(1,061,745)	(8,090,430)	Proceeds from borrowings
Pembayaran utang obligasi	(4,374,500)	(1,743,500)	Payments of bonds payable
Pembayaran dividen dari aktivitas pendanaan	(12,125,589)	(20,623,565)	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(17,561,834)	(28,458,655)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(1,846,612)	(91,852,012)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	167,253,135	236,906,429	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	100,822	511,578	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	165,507,345	145,565,995	Cash and cash equivalents cash flows, end of the period