

Nomor Surat	B.638-DIR/FMA/04/2022
Nama Emiten	PT Bank Rakyat Indonesia (Persero) Tbk
Kode Emiten	BBRI
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 3 Bulan yang berakhir pada 31/03/2022 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 Raya Indonesia Tbk	Perbankan	Jakarta	1990	Aktif	27.145.044	JUTAAN	IDR	87.1
2	BRI Remittance Co.Limited (Ltd) Hong Kong	Remittance	Hongkong	2005	Aktif	7.070	JUTAAN	IDR	100.0
3	PT. Asuransi Jiwa Bringin Jiwa Sejahtera	Asuransi	Jakarta	1987	Aktif	11.101.981	JUTAAN	IDR	91.0
4	PT BRI Multi finance	Multi Finance	Jakarta	2016	Aktif	4.616.468	JUTAAN	IDR	99.0
5	PT BRI Ventura Investama	Modal Ventura	Jakarta	2018	Aktif	1.514.486	JUTAAN	IDR	97.61
6	PT Danareksa Sekuritas	Penjamin Emisi Efek & Perantara Perdagangan Efek	Jakarta	2018	Aktif	1.082.544	JUTAAN	IDR	67.0
7	PT Asuransi Bringin Sejahtera Artamakmur (BRINS)	Asuransi Umum	Jakarta	2019	Aktif	2.581.543	JUTAAN	IDR	90.0
8	PT Pegadaian	Pegadaian	Jakarta	2012	Aktif	67.447.722	JUTAAN	IDR	99.0
9	PT Permodalan Nasional Madani	Jasa Pembiayaan	Jakarta	1999	Aktif	45.048.990	JUTAAN	IDR	99.0
10	PT Pegadaian	Pegadaian	Jakarta	2012	Aktif	67.447.722	JUTAAN	IDR	99.0
11	PT Permodalan Nasional Madani	Jasa Pembiayaan	Jakarta	1999	Aktif	45.048.990	JUTAAN	IDR	99.0

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 March 2022			
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 I / First Quarter	Period of financial statements submissions	
Tanggal awal periode berjalan	January 01, 2022	Current period start date	
Tanggal akhir periode berjalan	March 31, 2022	Current period end date	
Tanggal akhir tahun sebelumnya	December 31, 2021	Prior year end date	
Tanggal awal periode sebelumnya	January 01, 2021	Prior period start date	
Tanggal akhir periode sebelumnya	March 31, 2021	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	Tidak Diaudit / Unaudit	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		Date of auditor's opinion or result of review report	
Auditor tahun berjalan		Current year auditor	
Nama partner audit tahun berjalan		Name of current year audit signing partner	
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner	
Auditor tahun sebelumnya		Prior year auditor	
Nama partner audit tahun sebelumnya		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

**[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 March 2022</u>	<u>31 December 2021</u>	
<b>Aset</b>			<b>Assets</b>
Kas	18,255,919	26,299,973	Cash
Giro pada bank indonesia	51,829,276	56,426,573	Current accounts with bank Indonesia
<b>Giro pada bank lain</b>			<b>Current accounts with other banks</b>
Giro pada bank lain pihak ketiga	12,921,730	12,082,503	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	1,497,484	1,982,594	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	( 29,548 )	( 29,078 )	Allowance for impairment losses for current accounts with other bank
<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	57,584,989	56,418,154	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	2,537,965	2,564,688	Placements with bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	( 4,997 )	( 6,177 )	Allowance for impairment losses for placements with other banks
<b>Efek-efek yang diperdagangkan</b>			<b>Marketable securities</b>
Efek-efek yang diperdagangkan pihak ketiga	43,221,623	48,480,003	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	301,128,132	323,568,645	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	( 236,883 )	( 311,120 )	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	15,264,824	54,915,498	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	32,779,151	27,819,354	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	3,312,138	1,844,871	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	( 1,419,545 )	( 1,142,349 )	Allowance for impairment losses for bills and other receivables
<b>Tagihan akseptasi</b>			<b>Acceptance receivables</b>
Tagihan akseptasi pihak ketiga	6,004,866	5,782,933	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	2,617,510	3,771,305	Acceptance receivables related parties

Cadangan kerugian penurunan nilai pada tagihan akseptasi	( 424,632 )	( 488,233 )	Allowance for impairment losses for acceptance receivables
<b>Tagihan derivatif</b>			<b>Derivative receivables</b>
Tagihan derivatif pihak ketiga	702,133	730,083	Derivative receivables third parties
<b>Pinjaman yang diberikan</b>			<b>Loans</b>
Pinjaman yang diberikan pihak ketiga	948,063,032	926,833,689	Loans third parties
Pinjaman yang diberikan pihak berelasi	76,283,002	67,582,834	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	( 88,500,661 )	( 84,833,734 )	Allowance for impairment losses for loans
<b>Piutang lainnya</b>			<b>Other receivables</b>
Piutang lainnya pihak ketiga	51,580,968	48,450,930	Other receivables third parties
Cadangan kerugian penurunan nilai pada piutang lainnya	( 3,331,373 )	( 2,995,683 )	Allowance for impairment losses for other receivables
Aset pajak tangguhan	17,069,857	16,284,898	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	1,669,272	1,546,184	Investments in subsidiaries
Investasi pada entitas asosiasi	4,626,435	4,525,543	Investments in associates
Aset tetap	48,293,600	47,970,187	Property and equipment
Aset lainnya	46,982,975	32,022,666	Other assets
Jumlah aset	1,650,279,242	1,678,097,734	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	34,893,139	18,735,387	Obligations due immediately
<b>Simpanan nasabah</b>			<b>Customers Deposits</b>
<b>Giro</b>			<b>Current accounts</b>
Giro pihak ketiga	121,612,644	125,939,865	Current accounts third parties
Giro pihak berelasi	105,937,903	94,650,332	Current accounts related parties
<b>Tabungan</b>			<b>Savings</b>
Tabungan pihak ketiga	487,689,771	497,096,520	Savings third parties
Tabungan pihak berelasi	1,567,979	580,219	Savings related parties
<b>Deposito berjangka</b>			<b>Time deposits</b>
Deposito berjangka pihak ketiga	284,715,661	296,989,075	Time deposits third parties
Deposito berjangka pihak berelasi	124,971,389	123,487,204	Time deposits related parties
Simpanan dari bank lain	7,783,957	13,329,434	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	13,773,371	29,408,508	Securities sold with repurchase agreement
<b>Liabilitas derivatif</b>			<b>Derivative payables</b>
Liabilitas derivatif pihak ketiga	312,564	199,695	Derivative payables third parties
Liabilitas akseptasi	8,622,376	9,554,238	Acceptance payables
<b>Pinjaman yang diterima</b>			<b>Borrowings</b>

Pinjaman yang diterima pihak ketiga	46,279,881	48,350,858	Borrowings third parties
Pinjaman yang diterima pihak berelasi	18,037,653	20,107,689	Borrowings related parties
<b>Efek yang diterbitkan</b>			<b>Securities issued</b>
Obligasi	54,693,868	55,306,697	Bonds
Estimasi kerugian komitmen dan kontinjensi	6,553,374	7,000,268	Estimated losses on commitments and contingencies
Utang pajak	5,092,301	4,214,318	Taxes payable
Liabilitas lainnya	34,517,120	22,753,327	Other liabilities
Kewajiban imbalan pasca kerja	16,736,509	18,105,921	post-employment benefit obligations
<b>Pinjaman subordinasi</b>			<b>Subordinated loans</b>
Pinjaman subordinasi pihak ketiga	501,428	501,375	Subordinated loans third parties
Jumlah liabilitas	1,374,292,888	1,386,310,930	Total liabilities
<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	7,577,950	7,577,950	Common stocks
Tambahan modal disetor	76,242,898	76,242,898	Additional paid-in capital
Saham tresuri	( 45,997 )	( 45,997 )	Treasury stocks
Opsi saham	226,633	229,521	Stock options
Cadangan revaluasi	17,002,399		Revaluation reserves
Cadangan selisih kurs penjabaran	( 123,987 )	( 115,975 )	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	427,144	547,026	Reserve for changes in fair value of available-for-sale financial assets
Komponen ekuitas lainnya	130,238	19,290,512	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	3,022,685	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	167,814,769	181,986,363	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	272,274,732	288,734,983	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	3,711,622	3,051,821	Non-controlling interests
Jumlah ekuitas	275,986,354	291,786,804	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,650,279,242	1,678,097,734	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**

<b>Laporan laba rugi dan penghasilan komprehensif lain</b>	<b>31 March 2022</b>	<b>31 March 2021</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	36,731,552	34,688,053	Interest income
Beban bunga	( 6,324,590 )	( 7,566,964 )	Interest expenses
<b>Pendapatan asuransi</b>			<b>Insurance income</b>
Pendapatan dari premi asuransi	2,761,406	1,694,995	Revenue from insurance premiums
<b>Beban asuransi</b>			<b>Insurance expenses</b>
Beban klaim	( 2,482,946 )	( 1,230,064 )	Claim expenses
<b>Pendapatan sekuritas</b>			<b>Securities income</b>
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	456,042	1,082,923	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	88,333		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	4,557,493	4,066,511	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	2,362,986	1,804,445	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	411,441	366,672	Gains (losses) on changes in foreign exchange rates
<b>Pendapatan operasional lainnya</b>	<b>2,597,444</b>	<b>3,066,733</b>	<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		( 137,494 )	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi		( 1,218,431 )	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	( 7,922,743 )	( 8,824,734 )	Allowances for impairment losses on earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontinjensi	448,353		Reversal (expense) of estimated losses on commitments and contingencies
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 5,327,259 )	( 5,111,222 )	General and administrative expenses
<b>Beban operasional</b>	<b>( 13,037,828 )</b>	<b>( 12,586,037 )</b>	<b>Other operating expenses</b>

<b>lainnya</b>			
Jumlah laba operasional	15,319,684	10,095,386	Total profit from operation
<b>Pendapatan dan beban bukan operasional</b>			<b>Non-operating income and expense</b>
Pendapatan bukan operasional	40,199	( 823,766 )	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	15,359,883	9,271,620	Total profit (loss) before tax
Pendapatan (beban) pajak	( 3,140,262 )	( 2,411,538 )	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	12,219,621	6,860,082	Total profit (loss) from continuing operations
Jumlah laba (rugi)	12,219,621	6,860,082	Total profit (loss)
<b>Pendapatan komprehensif lainnya, setelah pajak</b>			<b>Other comprehensive income, after tax</b>
Jumlah pendapatan komprehensif lainnya, setelah pajak	( 2,452,129 )	( 543,146 )	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	9,767,492	6,316,936	Total comprehensive income
<b>Laba (rugi) yang dapat diatribusikan</b>			<b>Profit (loss) attributable to</b>
Laba (rugi) yang dapat diatribusikan ke entitas induk	12,167,224	6,826,171	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	52,397	33,911	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	9,743,435	6,272,628	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	24,057	44,308	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	80	56	Basic earnings (loss) per share from continuing operations



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

31 March 2022

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Saham treasuri	Opsi saham	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Komponen transaksi 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	Revaluation reserves	Reserve of exchange differences on translation	Reserve for changes in fair value of available-for-sale financial assets	Other components of equity transactions	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	
<b>Posisi ekuitas</b>														<b>Equity position</b>
Saldo awal periode sebelum penyajian kembali	7,577,950	76,242,898	( 45,997 )	229,521	17,006,230	( 115,975 )	547,026	2,284,282	3,022,685	181,986,363	288,734,983	3,051,821	291,786,804	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	7,577,950	76,242,898	( 45,997 )	229,521	17,006,230	( 115,975 )	547,026	2,284,282	3,022,685	181,986,363	288,734,983	3,051,821	291,786,804	Equity position, beginning of the period
Laba (rugi)										12,167,224	12,167,224	52,397	12,219,621	Profit (loss)
Pendapatan komprehensif lainnya					( 3,831 )	( 8,012 )	( 119,882 )	( 2,292,064 )			( 2,423,789 )	( 28,340 )	( 2,452,129 )	Other comprehensive income
Distribusi dividen saham										( 26,406,603 )	( 26,406,603 )		( 26,406,603 )	Distributions of stock dividends
Perubahan kepentingan non-pengendali atas akuisisi entitas anak										67,785	67,785	635,742	703,527	Changes in non-controlling interests due to acquisition of subsidiaries
Pelaksanaan opsi saham				( 2,888 )							( 2,888 )	2	( 2,886 )	Stock options exercised
Transaksi ekuitas lainnya								138,020			138,020		138,020	Other equity transactions
Posisi ekuitas, akhir periode	7,577,950	76,242,898	( 45,997 )	226,633	17,002,399	( 123,987 )	427,144	130,238	3,022,685	167,814,769	272,274,732	3,711,622	275,986,354	Equity position, end of the period

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

31 March 2021

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Saham treasuri	Opsi saham	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Cadangan pengukuran kembali program imbalan pasti	Komponen transaksi 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	Revaluation reserves	Reserve of exchange differences on translation	Reserve for changes in fair value of available-for-sale financial assets	Reserve of remeasurements of defined benefit plans	Other components of equity transactions	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	
<b>Posisi ekuitas</b>															<b>Equity position</b>
Saldo awal periode sebelum penyajian kembali	6,167,291	3,411,813	( 1,649,076 )	1,301,699	17,099,207	( 54,749 )	975,877	( 1,469,726 )	34,161,548	3,022,685	163,949,482	226,916,051	2,550,831	229,466,882	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	3,411,813	( 1,649,076 )	1,301,699	17,099,207	( 54,749 )	975,877	( 1,469,726 )	34,161,548	3,022,685	163,949,482	226,916,051	2,550,831	229,466,882	Equity position, beginning of the period
Laba (rugi)											6,826,171	6,826,171	33,911	6,860,082	Profit (loss)
Pendapatan komprehensif lainnya					( 80,241 )	5,662	( 11,466 )	1,017,472	( 1,484,970 )			( 553,543 )	10,397	( 543,146 )	Other comprehensive income
Distribusi dividen kas											( 12,125,589 )	( 12,125,589 )		( 12,125,589 )	Distributions of cash dividends
Penerbitan saham biasa		4,113	4,759	303,826								312,698		312,698	Issuance of common stocks
Perubahan kepentingan non-pengendali atas akuisisi entitas anak									( 533,184 )			( 533,184 )	( 204 )	( 533,388 )	Changes in non-controlling interests due to acquisition of subsidiaries
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali													2,015,781	2,015,781	Changes in non-controlling interests due to other transactions with non-controlling interests
Pelaksanaan opsi saham				8,774								8,774	3	8,777	Stock options exercised
Transaksi ekuitas lainnya		565,209		( 2,182 )					1,758,580		( 907,102 )	1,414,505	( 1,452,824 )	( 38,319 )	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	3,981,135	( 1,644,317 )	1,612,117	17,018,966	( 49,087 )	964,411	( 452,254 )	33,901,974	3,022,685	157,742,962	222,265,883	3,157,895	225,423,778	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 March 2022	31 March 2021	
<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	34,166,816	30,988,464	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	( 6,217,163 )	( 7,399,930 )	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	564,533	592,161	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	( 271,814 )	( 125,036 )	Payments of temporary syirkah funds
Penerimaan premi asuransi	278,460	464,931	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	8,961,781	9,935,037	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	2,362,986	1,804,445	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	( 2,086,608 )	( 2,908,262 )	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	( 20,994,744 )	( 18,823,976 )	Payments for other operating expenses
Penerimaan pendapatan non-operasional	( 3,010 )	53,649	Receipts from non-operating income
<b>Penurunan (kenaikan) aset operasi</b>			<b>Decrease (increase) in operating assets</b>
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	1,703,911	1,498,542	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	( 890,020 )	9,935,832	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	39,650,674	24,642,157	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	( 6,427,064 )	( 406,623 )	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	( 31,964,426 )	( 17,118,240 )	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	( 2,823,095 )	( 4,341,774 )	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang lainnya	( 306,942 )	38,385,521	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	( 43,781,478 )	( 12,239,880 )	Decrease (increase) in other assets
<b>Kenaikan (penurunan) liabilitas operasi</b>			<b>Increase (decrease) in operating liabilities</b>
Kenaikan (penurunan)	16,157,752	11,432,212	Increase (decrease) in

liabilitas segera			obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	( 1,458,640 )	( 27,538,771 )	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	( 10,789,229 )	4,641,550	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah		( 6,258,078 )	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah		( 9,247,604 )	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	( 5,545,472 )	( 3,711,695 )	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	( 15,635,137 )	( 29,922,158 )	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) dana syirkah temporer		( 33,496,976 )	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	12,707,039	( 129,654 )	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	( 32,640,890 )	( 39,294,156 )	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	( 94,110 )	( 172,883 )	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dari penjualan (perolehan) properti investasi	43,209	14,404	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	( 2,368,346 )	( 1,236,902 )	Proceeds from disposal (acquisition) of property and equipment
Pencairan (penempatan) efek-efek yang diperdagangkan	28,588,914	10,010,463	Withdrawal (placement) of marketable securities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	26,169,667	8,615,082	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		1,582,858	Proceeds from borrowings
Pembayaran pinjaman yang diterima	( 2,320,776 )		Payments for borrowings
Penerimaan dari penerbitan obligasi		1,866,832	Proceeds from bonds issuance
Pembayaran utang obligasi	( 841,256 )	( 4,371,879 )	Payments of bonds payable
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	( 3,162,032 )	( 922,189 )	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	( 9,633,255 )	( 31,601,263 )	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	153,924,601	171,790,168	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	191,227	740,375	Effect of exchange rate changes on cash and cash equivalents

Kas dan setara kas arus kas, akhir periode	144,482,573	140,929,280	Cash and cash equivalents cash flows, end of the period
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