

Nomor Surat	B 1756 DIR 10 2018
Nama Emiten	PT Bank Rakyat Indonesia (Persero) Tbk
Kode Emiten	BBRI
Perihal	Penyampaian Laporan Keuangan Interim (KOREKSI)

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2018 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 BRI Syariah	Perbankan	Jakarta	2008	Aktif	28.506.856	JUTAAN	IDR	99.99
2	PT Bank Rakyat Indonesia Agroniaga Tbk.	Perbankan	Jakarta	1990	Aktif	12.120.040	JUTAAN	IDR	87.23
3	BRI Remittance Co.Limited (Ltd) Hong Kong	Remittance	Hongkong	2005	Aktif	8.480	JUTAAN	IDR	100.0
4	PT. Asuransi Jiwa Bringin Jiwa Sejahtera	Asuransi	Jakarta	1987	Aktif	6.677.872	JUTAAN	IDR	91.0
5	PT BRI Multi finance	Multi Finance	Jakarta	2016	Aktif	2.052.972	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
30 September 2018		
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	Utama / Main	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 III / Third Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2018	Current period start date
Tanggal akhir periode berjalan	September 30, 2018	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2017	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2017	Prior period start date
Tanggal akhir periode sebelumnya	September 30, 2017	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	Purwanto, Sungkoro & Surja	Current year auditor
Nama partner audit tahun berjalan	Purwanto, 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	Purwanto, Sungkoro & Surja	Prior year auditor
Nama partner audit tahun sebelumnya	Purwanto, 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**

Laporan posisi keuangan			Statement of financial position
	30 September 2018	31 December 2017	
Aset			Assets
Kas	21,164,075	24,797,782	Cash
Giro pada bank indonesia	66,191,055	58,155,479	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	10,961,784	5,904,440	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	53,951	21,244	Current accounts with other banks related parties
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	34,610,780	54,773,187	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	807,650	332,500	Placements with bank Indonesia and other banks related parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	21,987,824	52,814,996	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	149,000,118	134,104,440	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	17,698,025	18,011,026	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	19,461,570	5,613,022	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	1,497,275	10,695	Bills and other receivables related parties
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	5,640,369	4,380,188	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	819,450	1,313,237	Acceptance receivables related parties
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	379,493	145,928	Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	688,647,296	623,661,197	Loans third parties
Pinjaman yang diberikan pihak berelasi	97,739,714	95,321,471	Loans related parties
Cadangan kerugian	(34,945,832)	(29,423,380)	Allowance for impairment

penurunan nilai pada pinjaman yang diberikan			losses for loans
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	11,460,285	10,758,085	Murabahah receivables third parties
Piutang murabahah pihak berelasi	117,266	128,880	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(319,597)	(428,559)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga	3,564	4,421	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna	(138)	(112)	Allowance for impairment losses for istishna receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	456,981	534,227	Qardh funds third parties
Pinjaman qardh pihak berelasi	3,296	4,017	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(3,800)	(11,597)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	548,201	832,087	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	18,621	25,932	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(9,255)	(15,010)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	5,867,776	4,739,770	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	1,167,920	837,450	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(188,056)	(121,979)	Allowance for impairment losses for musyarakah financing
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	2,872,839	2,488,983	Other receivables third parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(88,200)	(103,500)	Allowance for impairment losses for other receivables
Obligasi pemerintah	1,505,275	3,317,840	Government bonds
Aset pajak tangguhan	4,998,175	3,270,231	Deferred tax assets
Investasi pada entitas anak, ventura bersama, dan entitas asosiasi			Investments in subsidiaries, joint ventures and associates
Investasi pada entitas anak	5,939	2,439	Investments in subsidiaries
Investasi pada entitas asosiasi	72,248	71,382	Investments in associates
Aset ijarah		1,146,920	Ijarah assets
Aset tetap	25,944,013	24,746,306	Property and equipment
Aset lainnya	27,216,943	24,083,535	Other assets
Jumlah aset	1,183,364,135	1,126,248,442	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity

Liabilitas			Liabilities
Liabilitas segera	10,488,225	6,584,201	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	102,747,003	100,432,248	Current accounts third parties
Giro pihak berelasi	36,697,735	45,096,920	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	1,494,605	1,750,825	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	17,906	16,076	Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	344,623,094	343,181,564	Savings third parties
Tabungan pihak berelasi	234,863	239,173	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga	5,265,273	4,741,835	Wadiah savings third parties
Tabungan wadiah pihak berelasi	6,535	7,817	Wadiah savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	273,215,607	230,972,494	Time deposits third parties
Deposito berjangka pihak berelasi	87,492,953	95,445,443	Time deposits related parties
Simpanan dari bank lain	6,922,758	5,593,367	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	15,263,502	12,136,684	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	646,871	200,858	Derivative payables third parties
Liabilitas akseptasi	6,459,819	5,693,425	Acceptance payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	32,391,002	29,403,009	Borrowings third parties
Efek yang diterbitkan			Securities issued
Obligasi	31,629,568	30,619,658	Bonds
Estimasi kerugian komitmen dan kontinjensi	1,156	2,134	Estimated losses on commitments and contingencies
Utang pajak	659,103	564,798	Taxes payable
Liabilitas lainnya	17,309,181	13,285,656	Other liabilities
Kewajiban imbalan pasca kerja	11,977,296	12,174,258	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	1,475,658	986,450	Subordinated loans third parties
Jumlah liabilitas	987,019,713	939,128,893	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah	170,957	115,325	Mudharabah current

pihak ketiga			account third parties
Giro berjangka mudharabah pihak berelasi		24,210	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	1,518,559	1,202,451	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi		68,033	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	19,208,936	18,304,034	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	46,560	58,002	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Deposito berjangka mudharabah			Mudharabah time deposits
Jumlah dana syirkah temporer	20,945,012	19,772,055	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	2,773,858	2,773,858	Additional paid-in capital
Komponen ekuitas lainnya	10,109,661	13,979,971	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	3,022,685	3,022,685	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	151,228,108	140,805,012	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	173,301,603	166,748,817	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	2,097,807	598,677	Non-controlling interests
Jumlah ekuitas	175,399,410	167,347,494	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,183,364,135	1,126,248,442	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

	30 September 2018	30 September 2017	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	82,394,285	77,300,758	Interest income
Beban bunga	(24,489,889)	(22,171,433)	Interest expenses
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	3,078,342	1,878,772	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(2,455,011)	(1,811,974)	Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	741,926	635,944	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	0	28,102	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	8,693,318	7,433,476	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	4,384,618	3,147,224	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	1,155,909		Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	1,232,181	2,449,850	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	(354,253)	(184,106)	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	978	(1,223)	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(13,515,624)	(15,527,484)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(9,862,263)	(8,955,816)	General and administrative expenses
Beban provisi dan komisi	(55,918)		Other fees and commissions expenses
Beban operasional lainnya	(21,053,832)	(19,580,385)	Other operating expenses
Jumlah laba operasional	29,894,767	24,641,705	Total profit from operation

Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	38,159	154,611	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	29,932,926	24,796,316	Total profit (loss) before tax
Pendapatan (beban) pajak	(6,385,085)	(4,256,062)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	23,547,841	20,540,254	Total profit (loss) from continuing operations
Jumlah laba (rugi)	23,547,841	20,540,254	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	(4,230,223)	1,602,220	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	19,317,618	22,142,474	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	23,471,537	20,508,121	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	76,304	32,133	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	19,282,227	22,091,739	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	35,391	50,735	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 dasar dari operasi yang dilanjutkan	192.02	838.87	Basic earnings (loss) per share from continuing operations

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

30 September 2018

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 Appropriated retained earnings-general and legal reserves	Saldo laba yang belum ditentukan penggunaannya Unappropriated retained earnings	Ekuitas yang dapat diatribusikan kepada entitas induk Equity attributable to parent entity	Kepentingan non-pengendali Non-controlling interests	Ekuitas Equity	
	Common stocks	Additional paid-in capital	Other equity interests						Equity position
Posisi ekuitas									
Saldo awal periode sebelum penyajian kembali	6,167,291	2,773,858	13,979,970	3,022,685	140,805,012	166,748,817	598,677	167,347,494	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	2,773,858	13,979,970	3,022,685	140,805,012	166,748,817	598,677	167,347,494	Equity position, beginning of the period
Laba (rugi)					23,471,537	23,471,537	76,304	23,547,841	Profit (loss)
Pendapatan komprehensif lainnya			(4,189,310)			(4,189,310)	(40,913)	(4,230,223)	Other comprehensive income
Pembentukan cadangan khusus							1,311,675	1,311,675	Allocation for specific reserves
Distribusi dividen kas					(13,048,441)	(13,048,441)		(13,048,441)	Distributions of cash dividends
Pelaksanaan opsi saham			319,000			319,000		319,000	Stock options exercised
Transaksi ekuitas lainnya							152,064	152,064	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	2,773,858	10,109,661	3,022,685	151,228,108	173,301,603	2,097,807	175,399,410	Equity position, end of the period

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

30 September 2017

Laporan perubahan ekuitas									Statement of changes in equity
	Saham biasa	Tambahan modal disetor	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	Other components of equity transactions	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	2,773,858	12,170,722	3,022,685	122,286,786	146,421,342	391,248	146,812,590	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	2,773,858	12,170,722	3,022,685	122,286,786	146,421,342	391,248	146,812,590	Equity position, beginning of the period
Laba (rugi)					20,508,121	20,508,121	32,133	20,540,254	Profit (loss)
Pendapatan komprehensif lainnya			1,583,618			1,583,618	18,602	1,602,220	Other comprehensive income
Distribusi dividen kas					(10,478,309)	(10,478,309)	(5,195)	(10,483,504)	Distributions of cash dividends
Transaksi ekuitas lainnya							140,474	140,474	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	2,773,858	13,754,340	3,022,685	132,316,598	158,034,772	577,262	158,612,034	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 September 2018	30 September 2017	
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	83,198,718	75,311,008	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(23,246,077)	(20,820,596)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	2,283,169	2,080,904	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(1,017,945)	(915,417)	Payments of temporary syirkah funds
Penerimaan premi asuransi	623,331	66,798	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	5,028,967	10,376,894	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	4,384,619	3,147,224	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(6,520,199)	(7,703,496)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(26,331,663)	(25,450,131)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	33,678	145,747	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	(4,741,999)		Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(3,258,760)	(444,396)	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	313,001	(19,617,998)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(10,304,492)	3,183,292	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(75,411,581)	(37,030,064)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	(408,641)	116,469	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	(690,586)	229,023	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	857	(1,577)	Decrease (increase) in istishna receivables

Penurunan (kenaikan) piutang ijarah		(463,047)	Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	77,966	(91,919)	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	291,197	(366,340)	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	(1,458,476)	504,010	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) piutang lainnya	(226,838)		Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	1,692,429	(6,543,599)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	3,904,024	1,400,277	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	(4,647,209)	(19,524,001)	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	34,290,623	32,236,434	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	(254,390)	326,337	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	522,156	226,752	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah	893,460	2,637,533	Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	1,329,391	7,035,602	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) giro mudharabah	31,422		Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah	248,075	174,618	Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	3,126,818	(871,890)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas lainnya	4,510,957	1,539,238	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(11,733,998)	893,689	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	(16,492,145)	(15,077,865)	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dividen dari aktivitas investasi	11,721	32	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	4,480	8,864	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan	(2,423,746)	(1,197,806)	Proceeds from disposal

(perolehan) aset tetap			(acquisition) of property and equipment
Pembayaran untuk perolehan tambahan kepemilikan pada entitas anak	(4,366)		Payments for acquisition of additional interests in subsidiaries
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(18,904,056)	(16,266,775)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Kenaikan (penurunan) efek yang diterbitkan	(6,395,918)	6,737,696	Increase (decrease) in securities issued
Penerimaan pinjaman yang diterima	2,959,647		Proceeds from borrowings
Pembayaran pinjaman yang diterima		(11,137,898)	Payments for borrowings
Penerimaan pinjaman subordinasi	489,208		Proceeds from subordinated loans
Pembayaran dividen dari aktivitas pendanaan	(13,048,441)	(10,478,309)	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(15,995,504)	(14,878,511)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(46,633,558)	(30,251,597)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	186,410,433	188,654,879	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	35,015	59,225	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	139,811,890	158,462,507	Cash and cash equivalents cash flows, end of the period