

Nomor Surat	B 150 DIR AMK 01 2019
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 31/12/2018 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 BRISyariah	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
31 December 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	Tahunan / Annual	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2018	Current period start date
Tanggal akhir periode berjalan	December 31, 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	December 31, 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	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 31, 2018	Date of auditor's opinion or result of review report
Auditor tahun berjalan	Purwantono, Sungkoro & Surja	Current year auditor
Nama partner audit tahun berjalan	Purwantoro, Sungkoro & Surja	Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani	1 tahun	Number of years served as audit signing partner
Auditor tahun sebelumnya	Purwantono, Suherman & Surja	Prior year auditor
Nama partner audit tahun sebelumnya	Purwantoro, 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	31 December 2018	31 December 2017	Statement of financial position
Aset			Assets
Kas	27,421,625	24,797,782	Cash
Giro pada bank indonesia	71,159,442	58,155,479	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	12,584,938	5,904,440	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	92,417	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	84,668,151	54,773,187	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	2,349,900	332,500	Placements with bank Indonesia and other banks related parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	30,264,303	52,814,996	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	154,020,507	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	9,396,553	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	20,584,035	5,613,022	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	6,858,655	10,695	Bills and other receivables related parties
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	10,165,310	4,380,188	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	1,477,693	1,313,237	Acceptance receivables related parties
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	485,810	145,928	Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	709,223,043	623,661,197	Loans third parties
Pinjaman yang diberikan pihak berelasi	110,787,114	95,321,471	Loans related parties
Cadangan kerugian	(35,017,982)	(29,423,380)	Allowance for impairment

penurunan nilai pada pinjaman yang diberikan			losses for loans
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	11,290,567	10,758,085	Murabahah receivables third parties
Piutang murabahah pihak berelasi	284,503	128,880	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(209,218)	(428,559)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga	3,350	4,421	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna	(135)	(112)	Allowance for impairment losses for istishna receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	363,716	534,227	Qardh funds third parties
Pinjaman qardh pihak berelasi	3,288	4,017	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(2,625)	(11,597)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	469,737	832,087	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	15,110	25,932	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(8,877)	(15,010)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	6,460,689	4,739,770	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	1,287,441	837,450	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(276,286)	(121,979)	Allowance for impairment losses for musyarakah financing
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	3,409,846	2,488,983	Other receivables third parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(88,000)	(103,500)	Allowance for impairment losses for other receivables
Obligasi pemerintah	1,505,273	3,317,840	Government bonds
Aset pajak tangguhan	5,114,653	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	387,848	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	26,914,859	24,746,306	Property and equipment
Aset lainnya	23,379,550	24,083,535	Other assets
Jumlah aset	1,296,898,293	1,126,248,442	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity

Liabilitas			Liabilities
Liabilitas segera	8,462,958	6,584,201	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	125,053,205	100,432,248	Current accounts third parties
Giro pihak berelasi	53,044,776	45,096,920	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	2,214,417	1,750,825	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	63,433	16,076	Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	379,617,919	343,181,564	Savings third parties
Tabungan pihak berelasi	300,786	239,173	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga	5,592,176	4,741,835	Wadiah savings third parties
Tabungan wadiah pihak berelasi	9,635	7,817	Wadiah savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	269,544,273	230,972,494	Time deposits third parties
Deposito berjangka pihak berelasi	87,869,240	95,445,443	Time deposits related parties
Simpanan dari bank lain	9,131,158	5,593,367	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	37,379,394	12,136,684	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	332,343	200,858	Derivative payables third parties
Liabilitas akseptasi	11,643,003	5,693,425	Acceptance payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	40,457,429	29,403,009	Borrowings third parties
Efek yang diterbitkan			Securities issued
Obligasi	31,190,216	30,619,658	Bonds
Estimasi kerugian komitmen dan kontinjensi	1,221	2,134	Estimated losses on commitments and contingencies
Utang pajak	153,833	564,798	Taxes payable
Liabilitas lainnya	15,339,782	13,285,656	Other liabilities
Kewajiban imbalan pasca kerja	11,789,366	12,174,258	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	1,473,522	986,450	Subordinated loans third parties
Jumlah liabilitas	1,090,664,085	939,128,893	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah	293,264	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	1,658,804	1,202,451	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	305	68,033	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	18,899,646	18,304,034	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	94,807	58,002	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Deposito berjangka mudharabah	12,051		Mudharabah time deposits
Jumlah dana syirkah temporer	20,958,877	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	2,692,663	2,773,858	Additional paid-in capital
Komponen ekuitas lainnya	10,977,200	13,979,971	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan khusus	3,022,685	3,022,685	Specific reserves
Saldo laba yang belum ditentukan penggunaannya	160,107,704	140,805,012	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	182,967,543	166,748,817	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	2,307,788	598,677	Non-controlling interests
Jumlah ekuitas	185,275,331	167,347,494	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,296,898,293	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	31 December 2018	31 December 2017	Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	111,582,804	102,912,375	Interest income
Beban bunga	(33,917,032)	(29,894,281)	Interest expenses
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	4,178,213	3,788,965	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(3,232,491)	(3,403,551)	Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	534,953	784,501	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	338,097	55,555	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	12,018,941	10,442,411	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	6,209,435	5,050,717	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	951,009	184,077	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	3,372,995	2,754,026	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	(528,982)	(258,524)	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	912	(1,239)	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(17,792,693)	(16,994,115)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(14,364,278)	(13,199,431)	General and administrative expenses
Beban operasional lainnya	(27,626,006)	(25,414,645)	Other operating expenses
Jumlah laba operasional	41,725,877	36,806,841	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense

Pendapatan bukan operasional	27,817	216,395	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	41,753,694	37,023,236	Total profit (loss) before tax
Pendapatan (beban) pajak	(9,335,208)	(7,978,187)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	32,418,486	29,045,049	Total profit (loss) from continuing operations
Jumlah laba (rugi)	32,418,486	29,045,049	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	(3,477,661)	1,835,741	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	28,940,825	30,880,790	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	32,351,133	28,997,141	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	67,353	47,908	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	28,910,721	30,808,443	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	30,104	72,347	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	264.66	236.93	Basic earnings (loss) per share from continuing operations

[4410000] Statement of changes in equity - Financial and Sharia Industry - Current 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>	
Posisi ekuitas										Equity position
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	0	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

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

31 December 2017

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>	
Posisi ekuitas										Equity position
Saldo awal periode sebelum penyajian kembali	6,167,291	483,908	2,773,858	12,170,722	3,022,685	122,286,786	146,905,250	628,847	147,534,097	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	483,908	2,773,858	12,170,722	3,022,685	122,286,786	146,905,250	628,847	147,534,097	Equity position, beginning of the period
Laba (rugi)		606				28,996,535	28,997,141	47,908	29,045,049	Profit (loss)
Pendapatan komprehensif lainnya		2,053		1,809,249			1,811,302	24,439	1,835,741	Other comprehensive income
Distribusi dividen kas		(43,551)				(10,478,309)	(10,521,860)	(26,920)	(10,548,780)	Distributions of cash dividends
Setoran modal dari kepentingan non-pengendali								133,613	133,613	Stock subscription from non-controlling interests
Perubahan kepentingan non-pengendali atas pendirian entitas anak								8,058	8,058	Changes in non-controlling interests due to establishment of subsidiaries
Posisi ekuitas, akhir 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, end of the period

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

Laporan arus kas

Statement of cash flows

	31 December 2018	31 December 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	102,362,129	100,171,404	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(32,166,798)	(28,319,937)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	3,124,446	2,819,042	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(1,375,637)	(1,241,591)	Payments of temporary syirkah funds
Penerimaan premi asuransi	945,722	385,414	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	16,764,733	13,720,663	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	6,209,437	5,050,713	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(9,668,009)	(9,037,947)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(42,138,028)	(32,309,044)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	27,818	216,325	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	190,262	(390,262)	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(2,566,448)	(702,761)	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	8,614,473	(16,453,656)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(16,788,338)	925,822	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(113,206,894)	(85,060,312)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	(949,203)	(305,667)	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	(721,797)	229,023	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	989	(1,577)	Decrease (increase) in istishna receivables

Penurunan (kenaikan) piutang ijarah		(463,047)	Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	154,160	(160,309)	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	364,058	(366,340)	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	(2,398,108)	504,010	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset lainnya	4,631,594	(9,154,866)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	1,878,757	1,153,159	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	69,066,781	49,420,480	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	30,995,577	33,388,560	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	510,949	639,058	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	852,159	572,891	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah	644,468	2,682,191	Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	3,537,792	3,363,829	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) giro mudharabah	153,729	139,535	Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah	388,625	287,363	Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	25,242,710	4,834,286	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas lainnya	2,673,187	2,530,874	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	57,355,295	39,067,326	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	(25,188,955)	(28,915,361)	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dividen dari aktivitas investasi	814	40	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) aset tetap	(1,822,703)	(2,006,347)	Proceeds from disposal (acquisition) of property and equipment
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(27,010,844)	(30,921,668)	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	9,600,185	10,242,963	Increase (decrease) in securities issued
Penerimaan pinjaman yang diterima	10,829,393	(5,663,083)	Proceeds from borrowings
Penerimaan pinjaman subordinasi	487,065	(22,060)	Proceeds from subordinated loans
Pembayaran utang obligasi	(8,939,750)	(4,921,000)	Payments of bonds payable
Pembayaran biaya emisi saham	(81,195)	(0)	Payments of stock issuance costs
Pembayaran dividen dari aktivitas pendanaan	(13,048,441)	(10,483,777)	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(1,152,743)	(10,846,957)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	29,191,708	(2,701,299)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	186,617,516	189,319,242	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	(52,076)	(427)	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	215,757,148	186,617,516	Cash and cash equivalents cash flows, end of the period