

Nomor Surat	B 613 DIR AMK 04 2019
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 31/03/2019 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

No	Nama	Kegiatan Usaha	Lokasi	Tahun Komersil	Status Operasi	Jumlah Aset	Satuan	Mata Uang	Persentase (%)
1	PT Bank BRISyariah	Perbankan	Jakarta	2008	Aktif	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 March 2019		
Nama entitas	PT Bank Rakyat Indonesia (Persero) Tbk	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	BBRI	Entity code
Nomor identifikasi entitas	AA426	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Sektor	8. Finance	Sector
Subsektor	81. Bank	Subsector
Informasi pemegang saham pengendali	Indonesian Government	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham dan Obligasi / Stock and Bond	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	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 I / First Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2019	Current period start date
Tanggal akhir periode berjalan	March 31, 2019	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2018	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2018	Prior period start date
Tanggal akhir periode sebelumnya	March 31, 2018	Prior period end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Jutaan / In Million	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	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	Purwanto, Sungkoro dan 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
	31 March 2019	31 December 2018	
Aset			Assets
Kas	21,752,252	27,421,625	Cash
Giro pada bank indonesia	67,300,610	71,159,442	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	24,238,802	12,584,938	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	71,351	92,417	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	61,640,054	84,668,151	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	3,028,591	2,349,900	Placements with bank Indonesia and other banks related parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	34,842,669	30,264,303	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	150,290,245	154,020,507	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(758)	(758)	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	9,725,565	9,396,553	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	18,617,272	20,584,035	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	5,606,834	6,858,655	Bills and other receivables related parties
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	8,734,256	10,165,310	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	1,444,381	1,477,693	Acceptance receivables related parties
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	371,599	485,810	Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	725,799,678	709,223,043	Loans third parties
Pinjaman yang diberikan pihak berelasi	105,065,560	110,787,114	Loans related parties
Cadangan kerugian	(37,076,465)	(35,017,982)	Allowance for impairment

penurunan nilai pada pinjaman yang diberikan			losses for loans
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	11,490,126	11,290,567	Murabahah receivables third parties
Piutang murabahah pihak berelasi	347,536	284,503	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(176,975)	(209,218)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga	3,240	3,350	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna	(136)	(135)	Allowance for impairment losses for istishna receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	142,820	363,716	Qardh funds third parties
Pinjaman qardh pihak berelasi	265,540	3,288	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(3,099)	(2,625)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	310,335	469,737	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	94,965	15,110	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(9,740)	(8,877)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	5,917,646	6,460,689	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	2,432,955	1,287,441	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(293,133)	(276,286)	Allowance for impairment losses for musyarakah financing
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	3,596,677	3,409,846	Other receivables third parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(91,700)	(88,000)	Allowance for impairment losses for other receivables
Obligasi pemerintah	1,505,287	1,505,273	Government bonds
Aset pajak tangguhan	4,628,427	5,114,653	Deferred tax assets
Investasi pada entitas anak, ventura bersama, dan entitas asosiasi			Investments in subsidiaries, joint ventures and associates
Investasi pada entitas asosiasi	462,154	460,096	Investments in associates
Aset ijarah	1,674,412	0	Ijarah assets
Aset tetap	26,755,771	26,914,859	Property and equipment
Aset lainnya	19,355,044	23,379,549	Other assets
Jumlah aset	1,279,860,648	1,296,898,292	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities

Liabilitas segera	7,652,683	8,462,958	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	120,290,418	125,053,205	Current accounts third parties
Giro pihak berelasi	37,673,790	53,044,776	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	1,640,788	2,214,417	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	362,828	63,433	Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	359,058,917	379,617,919	Savings third parties
Tabungan pihak berelasi	325,998	300,786	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga	5,627,927	5,592,176	Wadiah savings third parties
Tabungan wadiah pihak berelasi	7,665	9,635	Wadiah savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	296,402,732	269,544,273	Time deposits third parties
Deposito berjangka pihak berelasi	93,856,806	87,869,240	Time deposits related parties
Simpanan dari bank lain	11,760,387	9,131,158	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	8,302,370	37,379,394	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	232,315	332,343	Derivative payables third parties
Liabilitas akseptasi	10,178,637	11,643,003	Acceptance payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	41,217,308	40,457,429	Borrowings third parties
Efek yang diterbitkan			Securities issued
Obligasi	37,175,574	31,150,216	Bonds
Estimasi kerugian komitmen dan kontinjensi	1,634	1,222	Estimated losses on commitments and contingencies
Utang pajak	797,946	153,833	Taxes payable
Liabilitas lainnya	19,259,921	15,379,787	Other liabilities
Kewajiban imbalan pasca kerja	10,870,941	11,789,366	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	1,472,518	1,473,515	Subordinated loans third parties
Jumlah liabilitas	1,064,170,103	1,090,664,084	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga	63,769	293,264	Mudharabah current account third parties

Giro berjangka mudharabah pihak berelasi	107,742	0	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	1,679,666	1,658,804	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	280	305	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	18,601,251	18,899,646	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	314,302	94,807	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Deposito berjangka mudharabah	12,051	12,051	Mudharabah time deposits
Jumlah dana syirkah temporer	20,779,061	20,958,877	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	2,692,663	Additional paid-in capital
Komponen ekuitas lainnya	12,416,149	10,977,200	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	168,271,956	160,107,704	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	192,570,744	182,967,543	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	2,340,740	2,307,788	Non-controlling interests
Jumlah ekuitas	194,911,484	185,275,331	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,279,860,648	1,296,898,292	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>31 March 2019</u>	<u>31 March 2018</u>	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	28,711,677	25,498,416	Interest income
Beban bunga	(9,755,293)	(7,276,347)	Interest expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib	812,710	735,430	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	(358,575)	(333,218)	Third parties share on return of temporary syirkah funds
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	1,137,243	1,142,828	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(922,003)	(893,153)	Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	343,159	267,163	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	47,346		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	3,135,656	2,724,516	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	1,425,840	1,205,486	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	0	261,510	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	477,294	562,404	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	(238,406)	(4,018)	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	(413)	1,077	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(4,548,276)	(5,383,035)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(3,154,188)	(2,995,693)	General and administrative expenses
Beban provisi dan komisi	(20,123)	(21,261)	Other fees and

			commissions expenses
Beban operasional lainnya	(6,935,119)	(6,347,248)	Other operating expenses
Jumlah laba operasional	10,158,529	9,144,857	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	(5,211)	14,279	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	10,153,318	9,159,136	Total profit (loss) before tax
Pendapatan (beban) pajak	(1,956,869)	(1,735,937)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	8,196,449	7,423,199	Total profit (loss) from continuing operations
Jumlah laba (rugi)	8,196,449	7,423,199	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	1,449,521	(1,193,745)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	9,645,970	6,229,454	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	8,164,252	7,402,096	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	32,197	21,103	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	9,613,018	6,215,331	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	32,952	14,123	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	66.79	60.47	Basic earnings (loss) per share from continuing operations
Laba (rugi) per saham dilusian			Diluted earnings (loss) per share
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan	0	0	Diluted earnings (loss) per share from continuing operations

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

31 March 2019

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	2,692,663	10,977,200	3,022,685	160,107,704	182,967,543	2,307,788	185,275,331	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	2,692,663	10,977,200	3,022,685	160,107,704	182,967,543	2,307,788	185,275,331	Equity position, beginning of the period
Laba (rugi)					8,164,252	8,164,252	32,197	8,196,449	Profit (loss)
Pendapatan komprehensif lainnya			1,448,766			1,448,766	755	1,449,521	Other comprehensive income
Penerbitan saham biasa			(9,817)			(9,817)		(9,817)	Issuance of common stocks
Posisi ekuitas, akhir periode	6,167,291	2,692,663	12,416,149	3,022,685	168,271,956	192,570,744	2,340,740	194,911,484	Equity position, end of the period

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

31 March 2018

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	13,979,971	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	13,979,971	3,022,685	140,805,012	166,748,817	598,677	167,347,494	Equity position, beginning of the period
Laba (rugi)					7,402,096	7,402,096	21,103	7,422,010	Profit (loss)
Pendapatan komprehensif lainnya			(1,186,765)			(1,186,765)	(6,980)	(1,193,745)	Other comprehensive income
Distribusi dividen kas					(13,048,441)	(13,048,441)	(0)	(13,048,441)	Distributions of cash dividends
Pelaksanaan opsi saham			106,333			106,333		106,333	Stock options exercised
Transaksi ekuitas lainnya							7	7	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	2,773,858	12,899,539	3,022,685	135,157,478	160,020,851	612,807	160,633,658	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 2019	31 March 2018	
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	30,999,752	25,697,073	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(9,440,666)	(7,001,300)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	812,710	735,430	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(358,575)	(333,218)	Payments of temporary syirkah funds
Penerimaan premi asuransi	1,137,243	1,142,828	Receipts from insurance premiums
Penerimaan klaim reasuransi	(922,003)	(893,153)	Receipts from reinsurance claims
Pendapatan dari transaksi operasional lainnya	718,747	3,442,860	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	1,425,841	1,205,486	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(2,167,191)	(261,757)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(11,859,980)	(9,174,126)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	(5,211)	14,245	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	200,000	339,187	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(3,732,781)	(2,122,784)	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	(329,012)	4,824,637	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	3,218,584	(1,867,380)	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(13,333,264)	(21,036,962)	Decrease (increase) in loans
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	(309,515)	(214,904)	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	90	(270)	Decrease (increase) in istishna receivables
Penurunan (kenaikan)	(48,746)	(84,700)	Decrease (increase) in

pinjaman qardh			qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	93,761	(111,987)	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	(710,088)	192,183	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) piutang lainnya	(195,378)	(139,767)	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	5,918,167	(3,910,789)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	(810,275)	14,045,667	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	(40,667,563)	(34,757,745)	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	32,846,025	18,201,306	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	(274,234)	(295,736)	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	33,781	135,518	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	2,629,229	1,532,797	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) giro mudharabah	(121,753)	(54,647)	Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah	20,837	178,762	Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	(29,077,024)	(1,667,706)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) dana syirkah temporer	(78,900)	1,995,697	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	2,727,039	1,755,571	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(31,660,353)	(8,489,684)	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	(2,058)	(3,871)	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dari penjualan (perolehan) aset tetap	(331,743)	(445,392)	Proceeds from disposal (acquisition) of property and equipment
Pencairan (penempatan) efek-efek yang diperdagangkan	8,310,499	12,407,167	Withdrawal (placement) of marketable securities
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi		0	Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan	7,976,698	11,957,904	Total net cash flows received from (used in) investing

untuk) aktivitas investasi			activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Kenaikan (penurunan) efek yang diterbitkan	7,145,987	2,439,560	Increase (decrease) in securities issued
Penerimaan pinjaman yang diterima	983,111	3,110,505	Proceeds from borrowings
Penerimaan pinjaman subordinasi	(997)	80	Proceeds from subordinated loans
Pembayaran utang obligasi	(1,018,500)	(6,883,750)	Payments of bonds payable
Pembayaran dividen dari aktivitas pendanaan	(0)	(13,048,441)	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	7,109,601	(14,382,046)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(16,574,054)	(10,913,826)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	215,757,148	186,410,433	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	49,024	(19,268)	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	199,232,118	175,477,339	Cash and cash equivalents cash flows, end of the period