

Nomor Surat	B.137-DIR/AMK/01/2018 tanggal 25 Januari 2018
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 31/12/2017 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 2017
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, 2017	Current period start date
Tanggal akhir periode berjalan	December 31, 2017	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2016	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2016	Prior period start date
Tanggal akhir periode sebelumnya	December 31, 2016	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	December 31, 2017	Date of auditor's opinion or result of review report
Auditor tahun berjalan	Purwantono, Sungkoro & Surja	Current year auditor
Nama partner audit tahun berjalan	Purwantono, 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	Purwantono, Suherman & Surja	Prior year auditor
Nama partner audit tahun sebelumnya	Purwantono, Suherman & 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 December 2017	31 December 2016	
Aset			Assets
Kas	24,797,782	25,212,024	Cash
Giro pada bank indonesia	58,155,479	55,635,946	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	5,904,440	10,999,867	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	21,244	22,848	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	54,773,187	77,683,134	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	332,500	459,620	Placements with bank Indonesia and other banks related parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	52,814,996	31,002,375	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	134,104,440	101,061,727	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	18,011,026	1,557,370	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	5,613,022	9,104,760	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	10,695	240,712	Bills and other receivables related parties
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	4,380,188	5,197,938	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	1,313,237	494,645	Acceptance receivables related parties
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	145,928	91,657	Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	623,661,197	549,758,360	Loans third parties
Pinjaman yang diberikan pihak berelasi	95,321,471	93,712,615	Loans related parties
Cadangan kerugian	(29,423,380)	(22,184,296)	Allowance for impairment

penurunan nilai pada pinjaman yang diberikan			losses for loans
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	10,758,085	10,697,271	Murabahah receivables third parties
Piutang murabahah pihak berelasi	128,880	84,972	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(428,559)	(281,710)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga	4,421	5,900	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna	(112)	(140)	Allowance for impairment losses for istishna receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	534,227	291,504	Qardh funds third parties
Pinjaman qardh pihak berelasi	4,017	3,884	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(11,597)	(2,269)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	832,087	1,250,211	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	25,932	35,371	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(15,010)	(14,097)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	4,739,770	4,997,220	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	837,450	382,610	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(121,979)	(193,940)	Allowance for impairment losses for musyarakah financing
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	2,488,983	2,200,300	Other receivables third parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(103,500)	(130,000)	Allowance for impairment losses for other receivables
Obligasi pemerintah	3,317,840	3,318,434	Government bonds
Aset pajak tangguhan	3,270,231	2,520,930	Deferred tax assets
Investasi pada entitas anak, ventura bersama, dan entitas asosiasi			Investments in subsidiaries, joint ventures and associates
Investasi pada entitas anak	2,439	1,646	Investments in subsidiaries
Investasi pada entitas asosiasi	71,382	793	Investments in associates
Aset ijarah	1,146,920	286,181	Ijarah assets
Aset tetap	24,746,306	24,515,059	Property and equipment
Aset lainnya	24,083,535	13,623,752	Other assets
Jumlah aset	1,126,248,442	1,003,644,426	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity

Liabilitas			Liabilities
Liabilitas segera	6,584,201	5,410,313	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	100,432,248	96,910,036	Current accounts third parties
Giro pihak berelasi	45,096,920	44,508,984	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	1,750,825	1,107,149	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	16,076	20,694	Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	343,181,564	297,998,921	Savings third parties
Tabungan pihak berelasi	239,173	111,485	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga	4,741,835	4,170,480	Wadiah savings third parties
Tabungan wadiah pihak berelasi	7,817	6,281	Wadiah savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	230,972,494	213,038,606	Time deposits third parties
Deposito berjangka pihak berelasi	95,445,443	79,990,772	Time deposits related parties
Simpanan dari bank lain	5,593,367	2,229,538	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	12,136,684	7,302,398	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	200,858	347,217	Derivative payables third parties
Liabilitas akseptasi	5,693,425	5,692,583	Acceptance payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	29,403,009	34,908,170	Borrowings third parties
Pinjaman yang diterima pihak berelasi		100,000	Borrowings related parties
Efek yang diterbitkan			Securities issued
Obligasi	30,619,658	22,516,964	Bonds
Surat utang jangka menengah		2,283,817	Mid-term loans
Estimasi kerugian komitmen dan kontinjensi	2,134	895	Estimated losses on commitments and contingencies
Utang pajak	564,798	942,401	Taxes payable
Liabilitas lainnya	13,285,656	10,111,453	Other liabilities
Kewajiban imbalan pasca kerja	12,174,258	9,451,203	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	986,450	1,008,510	Subordinated loans third parties
Jumlah liabilitas	939,128,893	840,168,870	Total liabilities
Dana syirkah temporer			Temporary syirkah funds

Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga	115,325		Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	24,210		Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	1,202,451	983,121	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	18,304,034	15,590,722	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	58,002	89,123	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah		0	Mudharabah current account
Deposito berjangka mudharabah			Mudharabah time deposits
Jumlah dana syirkah temporer	19,772,055	16,662,966	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	13,979,971	12,170,722	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	140,805,012	122,286,786	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	166,748,817	146,421,342	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	598,677	391,248	Non-controlling interests
Jumlah ekuitas	167,347,494	146,812,590	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,126,248,442	1,003,644,426	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	
	31 December 2017	31 December 2016	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	100,080,250	94,787,989	Interest income
Beban bunga	(28,652,214)	(27,211,975)	Interest expenses
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	3,788,965	2,474,579	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(3,403,551)	(2,410,192)	Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	784,667	447,580	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	50,915	31,025	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	10,442,240	9,222,558	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	5,050,713	4,496,825	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	183,974		Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	2,578,558	3,015,124	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset keuangan	(16,994,115)	(13,700,241)	Recovery of impairment loss of financial assets
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	(239,132)	(90,757)	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	(1,239)	347	Recovery of estimated loss of commitments and contingency
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(13,146,944)	(11,975,745)	General and administrative expenses
Beban operasional lainnya	(23,717,253)	(25,122,575)	Other operating expenses
Jumlah laba operasional	36,805,834	33,964,542	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	216,323	9,228	Non-operating income
Jumlah laba (rugi) sebelum pajak	37,022,157	33,973,770	Total profit (loss) before tax

penghasilan			
Pendapatan (beban) pajak	(7,977,823)	(7,745,779)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	29,044,334	26,227,991	Total profit (loss) from continuing operations
Jumlah laba (rugi)	29,044,334	26,227,991	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, setelah pajak		14,315,527	Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak	53,985	165,615	Other comprehensive income for remeasurement of defined benefit obligation, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	(13,496)	(532,239)	Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	40,489	13,948,903	Total other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that may be reclassified to profit or loss, after tax
Keuntungan (kerugian) selisih kurs penjabaran, setelah pajak	30,709	(25,579)	Gains (losses) on exchange differences on translation, after tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, setelah pajak	2,289,836	1,641,313	Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak	(528,353)	(412,621)	Other adjustments to other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak	1,792,192	1,203,113	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	1,832,681	15,152,016	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	30,877,015	41,380,007	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	28,996,535	26,195,772	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	47,799	32,219	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	30,805,784	41,340,376	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	71,231	39,631	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	237.22	1,071.51	Basic earnings (loss) per share from continuing operations

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

31 December 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)					28,996,535	28,996,535	47,799	29,044,334	Profit (loss)
Pendapatan komprehensif lainnya			1,809,249			1,809,249	23,432	1,832,681	Other comprehensive income
Distribusi dividen kas					(10,478,309)	(10,478,309)	(5,468)	(10,483,777)	Distributions of cash dividends
Perubahan kepentingan non-pengendali atas akuisisi entitas anak							8,053	8,053	Changes in non-controlling interests due to acquisition of subsidiaries
Transaksi ekuitas lainnya							133,613	133,613	Other equity transactions
Posisi ekuitas, akhir 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, end of the period

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

31 December 2016

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	(2,841,309)	18,115,741	88,617,280	112,832,861	294,318	113,127,179	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	2,773,858	(2,841,309)	18,115,741	88,617,280	112,832,861	294,318	113,127,179	Equity position, beginning of the period
Laba (rugi)					26,195,772	26,195,772	32,219	26,227,991	Profit (loss)
Pendapatan komprehensif lainnya			15,144,604			15,144,604	7,412	15,152,016	Other comprehensive income
Distribusi dividen kas					(7,619,322)	(7,619,322)	(1,994)	(7,621,316)	Distributions of cash dividends
Kenaikan (penurunan) ekuitas melalui transaksi saham tresuri			(132,573)			(132,573)		(132,573)	Increase (decrease) in equity through treasury stock transactions
Perubahan kepentingan non-pengendali atas akuisisi entitas anak							(4,405)	(4,405)	Changes in non-controlling interests due to acquisition of subsidiaries
Transaksi ekuitas lainnya				(15,093,056)	15,093,056		63,698	63,698	Other equity transactions
Posisi ekuitas, akhir 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, end of the period

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

Laporan arus kas		Statement of cash flows	
	31 December 2017	31 December 2016	
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	100,171,404	91,595,203	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(28,319,909)	(26,038,559)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	2,819,042	2,636,677	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(1,241,591)	(1,035,502)	Payments of temporary syirkah funds
Penerimaan premi asuransi	3,788,965	2,474,579	Receipts from insurance premiums
Penerimaan klaim reasuransi	(3,403,551)	(2,410,192)	Receipts from reinsurance claims
Pendapatan dari transaksi operasional lainnya	13,745,727	9,333,633	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	5,050,713	4,511,717	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(9,037,947)	(6,182,996)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(32,263,843)	(35,297,823)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	216,325	479	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	(339,187)	100,000	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(702,255)	254,367	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	(16,453,656)	(712,245)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	3,721,755	(2,064,589)	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(85,060,312)	(87,463,887)	Decrease (increase) in loans
Penurunan (kenaikan) investasi sewa	(305,667)	(2,214,946)	Decrease (increase) in lease investments
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	89,700	(551,572)	Decrease (increase) in murabahah receivables
Penurunan (kenaikan)	(1,731)	1,575	Decrease (increase) in

piutang istishna			istishna receivables
Penurunan (kenaikan) pinjaman qardh	228,990	112,553	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	(456,670)	(163,312)	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	(118,529)	(413,514)	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset ijarah		(239,922)	Decrease (increase) in ijarah assets
Penurunan (kenaikan) aset lainnya	(11,728,077)	(662,511)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	1,153,159	264,342	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	49,420,479	58,041,218	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	33,388,559	25,144,974	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	639,058	190,098	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	572,891	460,832	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah	2,682,191	1,406,950	Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	3,363,829	(8,935,535)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) giro mudharabah	139,535		Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah	287,363	286,923	Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	4,834,286	(4,075,560)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas lainnya	2,418,063	3,417,378	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	39,299,109	21,770,833	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	(28,918,362)	328,455	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dividen dari aktivitas investasi	40	235	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) aset tetap	(2,006,347)	(3,653,072)	Proceeds from disposal (acquisition) of property and equipment
Pembayaran untuk perolehan kepemilikan pada entitas	(71,327)		Payments for acquisition of interests in associates

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Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(30,995,996)	(3,324,382)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Pembayaran pinjaman yang diterima	(5,663,258)	(647,350)	Payments for borrowings
Penerimaan dari penerbitan obligasi	10,242,963	15,510,825	Proceeds from bonds issuance
Pembayaran utang obligasi	(4,921,000)	(980,000)	Payments of bonds payable
Obligasi subordinasi yang diterbitkan	(22,060)	952,042	Subordinated bonds issued
Penjualan (pembelian) dari saham tresuri		(132,573)	Sales (purchase) of treasury stocks
Pembayaran dividen dari aktivitas pendanaan	(10,483,777)	(7,621,316)	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(10,847,132)	7,081,628	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(2,544,019)	25,528,079	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	188,954,879	163,388,757	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	(427)	1,279	Effect of exchange rate changes on cash and cash equivalents
Kenaikan (penurunan) kas dan setara kas lainnya		36,764	Other increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	186,410,433	188,954,879	Cash and cash equivalents cash flows, end of the period