

Nomor Surat	B. 138-DIR/AMK/10/2016
Nama Emiten	Bank Rakyat Indonesia (Persero) Tbk
Kode Emiten	BBRI
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2016 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	25.568.485			99.99
2	PT Bank Rakyat Indonesia Agroniaga Tbk.	Perbankan	Jakarta	1990	Aktif	10.467.110			87.23
3	BRI Remittance Co.Limited (Ltd) Hong Kong	Remittance	Hongkong	2005	Aktif	5.565			100.0
4	PT. Asuransi Jiwa Bringin Jiwa Sejahtera	Asuransi	Jakarta	1987	Aktif	5.785.620			91.0
5	PT BRI Multi finance	Multi Finance	Jakarta	2016	Aktif	2.125.792			99.0

Dokumen ini merupakan dokumen resmi Bank Rakyat Indonesia (Persero) Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. Bank Rakyat Indonesia (Persero) Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
30 September 2016		
Nama entitas	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, 2016	Current period start date
Tanggal akhir periode berjalan	September 30, 2016	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2015	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2015	Prior period start date
Tanggal akhir periode sebelumnya	September 30, 2015	Prior period end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Jutaan / In Million	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit	Type of report on financial statements
Jenis opini auditor		Type of auditor's opinion
Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada		Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review		Result of review engagement
Tanggal laporan audit atau hasil laporan review		Date of auditor's opinion or result of review report
Auditor tahun berjalan		Current year auditor
Nama partner audit tahun berjalan		Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya		Prior year auditor
Nama partner audit tahun sebelumnya		Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan	Ya / Yes	Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements

Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua tentang independensi akuntan yang memberikan jasa audit di pasar modal

Ya / Yes

Whether in compliance with BAPEPAM LK VIII A two rules concerning independence of accountant providing audit services in capital market

**[4220000] Statement of financial position presented using order of liquidity -
Financial and Sharia Industry**

Laporan posisi keuangan			Statement of financial position
	<u>30 September 2016</u>	<u>31 December 2015</u>	
Aset			Assets
Kas	23,076,640	28,771,635	Cash
Giro pada bank indonesia	51,237,584	61,717,798	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	14,883,529	8,667,640	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	22,460	68,452	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	43,334,355	48,784,164	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	76,241	1,050,500	Placements with bank Indonesia and other banks related parties
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	25,560,473	23,342,521	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	99,343,572	101,548,772	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(42,797)	(17,746)	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	3,805,753	845,125	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	9,843,670	7,157,449	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	16,138	123,434	Bills and other receivables related parties
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	5,158,239	4,451,893	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	653,703	711,578	Acceptance receivables related parties
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	69,965		Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	518,656,212	471,350,379	Loans third parties
Pinjaman yang diberikan pihak berelasi	92,410,295	93,130,159	Loans related parties
Cadangan kerugian	(22,506,545)	(17,162,183)	Allowance for impairment

penurunan nilai pada pinjaman yang diberikan			losses for loans
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	10,688,017	9,988,662	Murabahah receivables third parties
Piutang murabahah pihak berelasi	15,619	14,612	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(236,710)	(222,925)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga	6,329	7,428	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna	(144)	(187)	Allowance for impairment losses for istishna receivables
Piutang ijarah			Ijarah receivables
Piutang ijarah pihak ketiga	12,190	20,545	Ijarah receivables third parties
Piutang ijarah pihak berelasi	48,248	25,714	Ijarah receivables related parties
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	325,644	398,796	Qardh funds third parties
Pinjaman qardh pihak berelasi	4,519	77	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(8,401)	(11,338)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	1,347,390	1,121,466	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	1,529		Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(20,251)	(14,901)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	5,194,575	5,036,706	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	36,108		Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(219,816)	(102,901)	Allowance for impairment losses for musyarakah financing
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	2,025,425		Other receivables third parties
Obligasi pemerintah	3,817,525	3,815,958	Government bonds
Aset pajak tangguhan	1,830,531	1,983,774	Deferred tax assets
Investasi yang dicatat dengan menggunakan metode ekuitas	0	262,891	Investments accounted for using equity method
Investasi pada entitas anak, ventura bersama, dan entitas asosiasi			Investments in subsidiaries, joint ventures and associates
Investasi pada entitas anak	1,646	1,646	Investments in subsidiaries
Investasi pada entitas asosiasi	793	4,593	Investments in associates
Aset tetap	23,570,779	8,039,280	Property and equipment
Aset lainnya	17,652,319	13,514,846	Other assets

Jumlah aset	931,693,351	878,426,312	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	5,157,015	5,138,562	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	86,828,177	79,727,184	Current accounts third parties
Giro pihak berelasi	28,853,634	33,702,159	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	887,889	933,197	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	17,365	4,548	Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	268,326,771	267,911,092	Savings third parties
Tabungan pihak berelasi	255,424	147,773	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga	3,946,091	3,711,483	Wadiah savings third parties
Tabungan wadiah pihak berelasi	9,272	4,446	Wadiah savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	218,734,878	206,195,338	Time deposits third parties
Deposito berjangka pihak berelasi	70,673,975	61,689,066	Time deposits related parties
Simpanan dari bank lain	9,321,852	11,165,073	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	9,220,150	11,377,958	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	380,598	445,753	Derivative payables third parties
Liabilitas akseptasi	5,811,942	5,163,471	Acceptance payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	26,311,248	35,380,358	Borrowings third parties
Pinjaman yang diterima pihak berelasi	100,000	100,000	Borrowings related parties
Efek yang diterbitkan			Securities issued
Obligasi	17,765,086	9,847,610	Bonds
Surat utang jangka menengah	2,343,595	673,493	Mid-term loans
Estimasi kerugian komitmen dan kontinjensi	1,043	1,242	Estimated losses on commitments and contingencies
Utang pajak	667,710	1,497,262	Taxes payable
Liabilitas lainnya	10,034,739	7,392,766	Other liabilities
Kewajiban imbalan pasca kerja	8,748,312	8,063,738	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi	45,782	56,468	Subordinated loans third

pihak ketiga			parties
Jumlah liabilitas	774,442,548	750,330,040	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	886,867	696,198	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	252		Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	15,331,084	14,058,802	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	91,640	214,093	Mudharabah time deposits related parties
Bank			Bank
Deposito berjangka mudharabah			Mudharabah time deposits
Jumlah dana syirkah temporer	16,309,843	14,969,093	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	13,647,975	(2,841,309)	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	3,022,684	3,022,685	General and legal reserves
Cadangan khusus		15,093,056	Specific reserves
Saldo laba yang belum ditentukan penggunaannya	114,992,721	88,617,280	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	140,604,529	112,832,861	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	336,431	294,318	Non-controlling interests
Jumlah ekuitas	140,940,960	113,127,179	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	931,693,351	878,426,312	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	30 September 2016	30 September 2015	Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	70,576,840	63,336,474	Interest income
Beban bunga	(20,519,047)	(20,435,712)	Interest expenses
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	1,779,986		Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(1,751,704)		Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	464,483	70,395	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	40,389	0	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	6,475,783	5,225,256	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	2,108,185	1,588,789	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	0	568,432	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	2,463,247	1,041,439	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	(53,812)	(571)	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	199		Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(11,422,553)	(7,092,630)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(8,332,278)	(7,507,147)	General and administrative expenses
Beban operasional lainnya	(19,601,188)	(15,414,947)	Other operating expenses
Jumlah laba operasional	22,228,530	21,379,778	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense

Pendapatan bukan operasional	1,088,553	1,240,908	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	23,317,083	22,620,686	Total profit (loss) before tax
Pendapatan (beban) pajak	(4,341,938)	(4,197,129)	Tax benefit (expenses)
Jumlah laba (rugi)	18,975,145	18,423,557	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	16,639,686	(1,223,372)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	35,614,831	17,200,185	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	18,950,861	18,416,784	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	24,284	6,773	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	35,572,179	17,197,529	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	42,113	2,656	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	775.16	746.55	Basic earnings (loss) per share from continuing operations

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

30 September 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 telah ditentukan penggunaannya-cadangan khusus	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	Appropriated retained earnings-specific 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)	3,022,684	15,093,057	88,617,280	112,832,861	294,318	113,127,179	Balance before restatement at beginning of period
Penyesuaian										Adjustments
Penyesuaian lainnya						(49,155)	(49,155)		(49,155)	Other adjustments
Posisi ekuitas, awal periode	6,167,291	2,773,858	(2,841,309)	3,022,684	15,093,057	88,568,125	112,783,706	294,318	113,078,024	Equity position, beginning of the period
Laba (rugi)						18,950,861	18,950,861	24,284	18,975,145	Profit (loss)
Pendapatan komprehensif lainnya			16,621,857				16,621,857	17,829	16,639,686	Other comprehensive income
Distribusi dividen kas						(7,619,322)	(7,619,322)		(7,619,322)	Distributions of cash dividends
Kenaikan (penurunan) ekuitas melalui transaksi saham treasury			(132,573)				(132,573)		(132,573)	Increase (decrease) in equity through treasury stock transactions
Transaksi ekuitas lainnya					(15,093,057)	15,093,057				Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	2,773,858	13,647,975	3,022,684		114,992,721	140,604,529	336,431	140,940,960	Equity position, end of the period

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

30 September 2015

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Komponen transaksi ekuitas lainnya</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib</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>Additional paid-in capital</u>	<u>Other components of equity transactions</u>	<u>Appropriated retained earnings-general and legal reserves</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	2,773,858	(18,273)	3,022,684	12,426,476	73,158,614	97,530,650	175,184	97,705,834	Balance before restatement at beginning of period
Laba (rugi)						18,416,784	18,416,784	6,773	18,423,557	Profit (loss)
Pendapatan komprehensif lainnya			(1,219,255)			0	(1,219,255)	(4,117)	(1,223,372)	Other comprehensive income
Pembentukan cadangan khusus					2,666,581	(2,666,581)	0	242	242	Allocation for specific reserves
Distribusi dividen kas						(7,272,495)	(7,272,495)	(1,473)	(7,273,968)	Distributions of cash dividends
Transaksi ekuitas lainnya			(114)				(114)		(114)	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	2,773,858	(1,237,642)	3,022,684	15,093,057	81,636,322	107,455,570	176,609	107,632,179	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 2016	30 September 2015	
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	68,441,400	60,909,046	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(19,577,910)	(19,740,023)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	1,948,517	1,836,407	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(764,961)	(772,159)	Payments of temporary syirkah funds
Penerimaan premi asuransi	28,282		Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	8,891,184	7,566,548	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	2,108,185	1,588,789	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(6,644,205)	(4,674,365)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(26,765,806)	(21,427,324)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	1,144,626	1,231,940	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	92,610	0	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(1,406,267)	(134,112)	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	(2,960,628)	23,944,673	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(2,578,925)	(508,692)	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(52,452,977)	(34,734,751)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	(2,171,958)		Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	(778,116)	67,721	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	1,099	1,398	Decrease (increase) in istishna receivables

Penurunan (kenaikan) piutang ijarah	(14,179)		Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	68,710	123,315	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	(227,453)	(178,935)	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	(193,977)	(895,653)	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset lainnya	(2,357,801)	(1,437,068)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	21,489	(1,073,989)	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	2,775,798	22,024,423	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	21,524,449	(10,549,919)	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	(32,491)	497,203	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	239,434	151,602	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah	1,149,829	1,293,671	Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	(1,843,221)	(4,294,587)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) tabungan mudharabah	190,921	209,651	Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	(2,157,808)	(7,046,931)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas lainnya	2,805,753	2,309,304	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(11,496,397)	16,287,183	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	(1,655,219)	(45,602,864)	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dividen dari aktivitas investasi	5,132	467	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) aset tetap	(2,375,520)	(1,949,002)	Proceeds from disposal (acquisition) of property and equipment
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(4,025,607)	(47,551,399)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Kenaikan (penurunan) efek	9,954,702	3,267,658	Increase (decrease) in

yang diterbitkan			securities issued
Pembayaran pinjaman yang diterima	(9,231,908)	(18,771,072)	Payments for borrowings
Pembayaran pinjaman subordinasi	(10,686)	(10,867)	Payments of subordinated loans
Penjualan (pembelian) dari saham tresuri	(132,573)		Sales (purchase) of treasury stocks
Pembayaran dividen dari aktivitas pendanaan	(7,619,322)	(7,272,496)	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(7,039,787)	(22,786,777)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(22,561,791)	(54,050,993)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	163,388,757	172,731,254	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	(7,284)	3,385	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	140,819,682	118,683,646	Cash and cash equivalents cash flows, end of the period