

Nomor Surat	B1774DIRAMK112020
Nama Emiten	PT Bank Rakyat Indonesia (Persero) Tbk
Kode Emiten	BBRI
Perihal	Penyampaian Laporan Keuangan Interim Auditan

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2020 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	43.165.484	JUTAAN	IDR	73.0
2	PT Bank Rakyat Indonesia Agroniaga Tbk.	Perbankan	Jakarta	1990	Aktif	27.145.044	JUTAAN	IDR	87.1
3	BRI Remittance Co.Limited (Ltd) Hong Kong	Remittance	Hongkong	2005	Aktif	7.070	JUTAAN	IDR	100.0
4	PT. Asuransi Jiwa Bringin Sejahtera	Asuransi	Jakarta	1987	Aktif	11.101.981	JUTAAN	IDR	91.0
5	PT BRI Multi finance	Multi Finance	Jakarta	2016	Aktif	4.616.468	JUTAAN	IDR	99.0
6	PT BRI Ventura Investama	Modal Ventura	Jakarta	2018	Aktif	1.514.486	JUTAAN	IDR	97.61
7	PT Danareksa Sekuritas	Penjamin Emisi Efek & Perantara Perdagangan Efek	Jakarta	2018	Aktif	1.082.544	JUTAAN	IDR	67.0
8	PT Asuransi Bringin Sejahtera Artamakmur (BRINS)	Asuransi Umum	Jakarta	2019	Aktif	2.581.543	JUTAAN	IDR	90.0

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

## [1000000] General information

Informasi umum		General information
30 September 2020		
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		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, 2020	Current period start date
Tanggal akhir periode berjalan	September 30, 2020	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2019	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2019	Prior period start date
Tanggal akhir periode sebelumnya	September 30, 2019	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	November 11, 2020	Date of auditor's opinion or result of review report
Auditor tahun berjalan	Purwantono, Sungkoro & Surja	Current year auditor
Nama partner audit tahun berjalan	Alvin Kossim	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	Danil Setiadi Handaja	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**

<b>Laporan posisi keuangan</b>			<b>Statement of financial position</b>
<b>Aset</b>	<u>30 September 2020</u>	<u>31 December 2019</u>	<b>Assets</b>
Kas	19,113,500	30,219,214	Cash
Giro pada bank indonesia	50,981,091	71,416,450	Current accounts with bank Indonesia
<b>Giro pada bank lain</b>			<b>Current accounts with other banks</b>
Giro pada bank lain pihak ketiga	9,492,302	10,077,348	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	131,346	160,388	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	( 77,904 )		Allowance for impairment losses for current accounts with other bank
<b>Penempatan pada bank indonesia dan bank lain</b>			<b>Placements with bank Indonesia and other banks</b>
Penempatan pada bank indonesia dan bank lain pihak ketiga	78,788,581	114,785,514	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	1,428,450	2,069,213	Placements with bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	( 11,514 )		Allowance for impairment losses for placements with other banks
<b>Efek-efek yang diperdagangkan</b>			<b>Marketable securities</b>
Efek-efek yang diperdagangkan pihak ketiga	23,598,729	28,368,307	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	273,365,192	167,472,623	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	( 753,443 )	( 758 )	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	13,651,430	22,582,244	Securities purchased under agreement to resale
<b>Wesel ekspor dan tagihan lainnya</b>			<b>Bills and other receivables</b>
Wesel ekspor dan tagihan lainnya pihak ketiga	24,589,854	26,024,808	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	5,379,156	7,719,714	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	( 2,396,666 )		Allowance for impairment losses for bills and other receivables
<b>Tagihan akseptasi</b>			<b>Acceptance receivables</b>
Tagihan akseptasi pihak ketiga	6,914,677	8,401,711	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	901,129	944,352	Acceptance receivables related parties

Cadangan kerugian penurunan nilai pada tagihan akseptasi	( 132,607 )		Allowance for impairment losses for acceptance receivables
<b>Tagihan derivatif</b>			<b>Derivative receivables</b>
Tagihan derivatif pihak ketiga	278,279	197,393	Derivative receivables third parties
Tagihan derivatif pihak berelasi		13,003	Derivative receivables related parties
<b>Pinjaman yang diberikan</b>			<b>Loans</b>
Pinjaman yang diberikan pihak ketiga	808,956,078	781,119,443	Loans third parties
Pinjaman yang diberikan pihak berelasi	87,260,722	96,311,750	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	( 58,235,996 )	( 38,363,840 )	Allowance for impairment losses for loans
<b>Piutang murabahah</b>			<b>Murabahah receivables</b>
Piutang murabahah pihak ketiga	23,313,668	13,261,282	Murabahah receivables third parties
Piutang murabahah pihak berelasi	228,423	298,849	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	( 774,897 )	( 367,703 )	Allowance for impairment losses for murabahah receivables
<b>Piutang istishna</b>			<b>Istishna receivables</b>
Piutang istishna pihak ketiga	678	2,709	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna	( 6 )	( 9 )	Allowance for impairment losses for istishna receivables
<b>Pinjaman qardh</b>			<b>Qardh funds</b>
Pinjaman qardh pihak ketiga	175,788	145,742	Qardh funds third parties
Pinjaman qardh pihak berelasi	178,412	260,911	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	( 11,128 )	( 7,319 )	Allowance for impairment losses for qardh funds
<b>Pembiayaan mudharabah</b>			<b>Mudharabah financing</b>
Pembiayaan mudharabah pihak ketiga	222,682	219,458	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	140,136	194,638	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	( 19,446 )	( 6,850 )	Allowance for impairment losses for mudharabah financing
<b>Pembiayaan musyarakah</b>			<b>Musyarakah financing</b>
Pembiayaan musyarakah pihak ketiga	11,248,128	7,938,151	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	3,622,021	3,444,457	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	( 416,447 )	( 363,148 )	Allowance for impairment losses for musyarakah financing
<b>Piutang lainnya</b>			<b>Other receivables</b>
Piutang lainnya pihak ketiga	3,593,356	4,190,276	Other receivables third parties
Cadangan kerugian penurunan nilai pada piutang lainnya	( 149,606 )	( 87,500 )	Allowance for impairment losses for other receivables
Obligasi pemerintah		1,130,306	Government bonds

Aset pajak tangguhan	6,925,782	4,541,298	Deferred tax assets
<b>Investasi pada entitas anak, ventura bersama, dan entitas asosiasi</b>			<b>Investments in subsidiaries, joint ventures and associates</b>
Investasi pada entitas anak	656,085	293,329	Investments in subsidiaries
Investasi pada entitas asosiasi	446,815	451,975	Investments in associates
Aset ijarah	1,198,855	1,616,406	Ijarah assets
Aset tetap	32,465,436	31,432,629	Property and equipment
Aset lainnya	21,581,102	18,650,076	Other assets
Jumlah aset	1,447,848,223	1,416,758,840	Total assets
<b>Liabilitas, dana syirkah temporer dan ekuitas</b>			<b>Liabilities, temporary syirkah funds and equity</b>
<b>Liabilitas</b>			<b>Liabilities</b>
Liabilitas segera	8,693,094	7,549,312	Obligations due immediately
<b>Simpanan nasabah</b>			<b>Customers Deposits</b>
<b>Giro</b>			<b>Current accounts</b>
Giro pihak ketiga	148,429,334	120,483,768	Current accounts third parties
Giro pihak berelasi	69,787,688	48,342,367	Current accounts related parties
<b>Giro wadiah</b>			<b>Wadiah demand deposits</b>
Giro wadiah pihak ketiga	6,700,335	1,616,399	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	691,997	404,467	Wadiah demand deposits related parties
<b>Tabungan</b>			<b>Savings</b>
Tabungan pihak ketiga	424,251,449	405,154,181	Savings third parties
Tabungan pihak berelasi	639,094	201,302	Savings related parties
<b>Tabungan wadiah</b>			<b>Wadiah savings</b>
Tabungan wadiah pihak ketiga	8,227,657	6,942,340	Wadiah savings third parties
Tabungan wadiah pihak berelasi	11,469	9,348	Wadiah savings related parties
<b>Deposito berjangka</b>			<b>Time deposits</b>
Deposito berjangka pihak ketiga	344,266,211	325,472,592	Time deposits third parties
Deposito berjangka pihak berelasi	95,970,530	87,751,061	Time deposits related parties
Simpanan dari bank lain	6,966,690	17,969,829	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	6,074,316	49,902,938	Securities sold with repurchase agreement
<b>Liabilitas derivatif</b>			<b>Derivative payables</b>
Liabilitas derivatif pihak ketiga	705,271	170,679	Derivative payables third parties
Liabilitas derivatif pihak berelasi		13,926	Derivative payables related parties
Liabilitas akseptasi	7,815,806	9,346,064	Acceptance payables
<b>Pinjaman yang diterima</b>			<b>Borrowings</b>
Pinjaman yang diterima pihak ketiga	20,843,315	29,843,792	Borrowings third parties
Pinjaman yang diterima pihak berelasi	811,265	1,077,979	Borrowings related parties
<b>Efek yang diterbitkan</b>			<b>Securities issued</b>

Obligasi	36,550,024	38,622,326	Bonds
Estimasi kerugian komitmen dan kontinjensi	2,326,730	609,492	Estimated losses on commitments and contingencies
Utang pajak	913,585	185,443	Taxes payable
Liabilitas lainnya	17,744,842	19,358,120	Other liabilities
Kewajiban imbalan pasca kerja	10,342,625	10,662,581	post-employment benefit obligations
<b>Pinjaman subordinasi</b>			<b>Subordinated loans</b>
Pinjaman subordinasi pihak ketiga	1,465,067	1,465,366	Subordinated loans third parties
Jumlah liabilitas	1,220,228,394	1,183,155,672	Total liabilities
<b>Dana syirkah temporer</b>			<b>Temporary syirkah funds</b>
<b>Bukan bank</b>			<b>Non-banks</b>
<b>Giro mudharabah</b>			<b>Mudharabah current account</b>
Giro mudharabah pihak ketiga	64,744	9,096	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	3,509,416	4,071,707	Mudharabah current account related parties
<b>Tabungan mudharabah</b>			<b>Mudharabah saving deposits</b>
Tabungan mudharabah pihak ketiga	5,784,010	2,025,349	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	77	5	Mudharabah saving deposits related parties
<b>Deposito berjangka mudharabah</b>			<b>Mudharabah time deposits</b>
Deposito berjangka mudharabah pihak ketiga	19,711,437	17,086,670	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	3,868,536	1,626,007	Mudharabah time deposits related parties
<b>Bank</b>			<b>Bank</b>
<b>Giro mudharabah</b>			<b>Mudharabah current account</b>
<b>Deposito berjangka mudharabah</b>	13,568		<b>Mudharabah time deposits</b>
Jumlah dana syirkah temporer	32,951,788	24,818,834	Total temporary syirkah funds
<b>Ekuitas</b>			<b>Equity</b>
<b>Ekuitas yang diatribusikan kepada pemilik entitas induk</b>			<b>Equity attributable to equity owners of parent entity</b>
Saham biasa	6,167,291	6,167,291	Common stocks
Tambahan modal disetor	3,411,813	2,900,994	Additional paid-in capital
Komponen ekuitas lainnya	20,202,909	15,927,715	Other components of equity
<b>Saldo laba (akumulasi kerugian)</b>			<b>Retained earnings (deficit)</b>
<b>Saldo laba yang telah ditentukan penggunaannya</b>			<b>Appropriated retained earnings</b>
Cadangan umum dan wajib	3,022,685	3,022,685	General and legal reserves

Saldo laba yang belum ditentukan penggunaannya	159,410,822	178,304,746	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	192,215,520	206,323,431	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	2,452,521	2,460,903	Non-controlling interests
Jumlah ekuitas	194,668,041	208,784,334	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,447,848,223	1,416,758,840	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**

<b>Laporan laba rugi dan penghasilan komprehensif lain</b>	<b>30 September 2020</b>	<b>30 September 2019</b>	<b>Statement of profit or loss and other comprehensive income</b>
<b>Pendapatan dan beban operasional</b>			<b>Operating income and expenses</b>
Pendapatan bunga	85,858,494	90,779,641	Interest income
Beban bunga	( 29,809,187 )	( 30,200,731 )	Interest expenses
<b>Pendapatan asuransi</b>			<b>Insurance income</b>
Pendapatan dari premi asuransi	4,548,261	3,495,853	Revenue from insurance premiums
<b>Beban asuransi</b>			<b>Insurance expenses</b>
Beban klaim	( 3,509,242 )	( 3,205,246 )	Claim expenses
<b>Pendapatan sekuritas</b>			<b>Securities income</b>
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	1,778,450	1,354,619	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	184,593	( 38,366 )	Gains (losses) on changes in fair value of marketable securities
<b>Pendapatan operasional lainnya</b>			<b>Other operating income</b>
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	11,307,448	9,739,170	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	4,996,810	4,813,619	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	767,116	156,776	Gains (losses) on changes in foreign exchange rates
<b>Pendapatan operasional lainnya</b>	2,438,949	2,856,599	<b>Other operating income</b>
<b>Pemulihan penyisihan kerugian penurunan nilai</b>			<b>Recovery of impairment loss</b>
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	38,258	( 230,971 )	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	( 854,392 )	( 222,890 )	Recovery of estimated loss of commitments and contingency
<b>Pembentukan kerugian penurunan nilai</b>			<b>Allowances for impairment losses</b>
Pembentukan penyisihan kerugian penurunan nilai aset produktif	( 18,579,934 )	( 15,165,812 )	Allowances for impairment losses on earnings assets
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 12,392,959 )	( 10,831,909 )	General and administrative expenses
Beban provisi dan komisi		( 55,263 )	Other fees and commissions expenses
<b>Beban operasional lainnya</b>	( 26,338,687 )	( 22,165,305 )	<b>Other operating expenses</b>
<b>Jumlah laba operasional</b>	<b>20,433,978</b>	<b>31,079,784</b>	<b>Total profit from operation</b>

<b>Pendapatan dan beban bukan operasional</b>			<b>Non-operating income and expense</b>
Pendapatan bukan operasional	( 23,589 )	( 23,259 )	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	20,410,389	31,056,525	Total profit (loss) before tax
Pendapatan (beban) pajak	( 6,256,698 )	( 6,253,101 )	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	14,153,691	24,803,424	Total profit (loss) from continuing operations
Jumlah laba (rugi)	14,153,691	24,803,424	Total profit (loss)
<b>Pendapatan komprehensif lainnya, setelah pajak</b>			<b>Other comprehensive income, after tax</b>
Jumlah pendapatan komprehensif lainnya, setelah pajak	2,772,223	5,459,097	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	16,925,914	30,262,521	Total comprehensive income
<b>Laba (rugi) yang dapat diatribusikan</b>			<b>Profit (loss) attributable to</b>
Laba (rugi) yang dapat diatribusikan ke entitas induk	14,116,093	24,780,555	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	37,598	22,869	Profit (loss) attributable to non-controlling interests
<b>Laba rugi komprehensif yang dapat diatribusikan</b>			<b>Comprehensive income attributable to</b>
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	16,880,533	30,194,117	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	45,381	68,404	Comprehensive income attributable to non-controlling interests
<b>Laba (rugi) per saham</b>			<b>Earnings (loss) per share</b>
<b>Laba per saham dasar diatribusikan kepada pemilik entitas induk</b>			<b>Basic earnings per share attributable to equity owners of the parent entity</b>
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	115	202.69	Basic earnings (loss) per share from continuing operations

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

30 September 2020

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Kepentingan ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Kepentingan non-pengendali	Ekuitas	
	Common stocks	Additional paid-in capital	Other equity interests	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	
<b>Posisi ekuitas</b>									<b>Equity position</b>
Saldo awal periode sebelum penyajian kembali	6,167,291	2,900,994	15,927,717	3,022,685	178,304,746	206,323,433	2,460,903	208,784,336	Balance before restatement at beginning of period
<b>Penyesuaian</b>									<b>Adjustments</b>
Penerapan awal standar akuntansi baru dan revisi			111,385		( 12,386,452 )	( 12,275,067 )	( 52,327 )	( 12,327,394 )	Initial adoption of new and revised accounting standards
Posisi ekuitas, awal periode	6,167,291	2,900,994	16,039,102	3,022,685	165,918,294	194,048,366	2,408,576	196,456,942	Equity position, beginning of the period
Laba (rugi)					14,116,093	14,116,093	37,598	14,153,691	Profit (loss)
Pendapatan komprehensif lainnya			2,764,440			2,764,440	7,783	2,772,223	Other comprehensive income
Distribusi dividen saham					( 20,623,565 )	( 20,623,565 )	( 3,614 )	( 20,627,179 )	Distributions of stock dividends
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham			( 47,347 )			( 47,347 )		( 47,347 )	Increase (decrease) in equity through share-based payment transactions
Pelaksanaan opsi saham			45,997			45,997	2,178	48,175	Stock options exercised
Transaksi ekuitas lainnya		510,819	1,400,717			1,911,536		1,911,536	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	3,411,813	20,202,909	3,022,685	159,410,822	192,215,520	2,452,521	194,668,041	Equity position, end of the period

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

30 September 2019

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Kepentingan ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Kepentingan non-pengendali	Ekuitas	
	Common stocks	Additional paid-in capital	Other equity interests	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	Equity position
<b>Posisi ekuitas</b>									
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)					24,780,555	24,780,555	22,869	24,803,424	Profit (loss)
Pendapatan komprehensif lainnya			5,413,562			5,413,562	45,535	5,459,097	Other comprehensive income
Distribusi dividen saham					( 16,175,567 )	( 16,175,567 )	( 18,716 )	( 16,194,283 )	Distributions of stock dividends
Penerbitan saham biasa		207,665	( 94,505 )			113,160		113,160	Issuance of common stocks
Pelaksanaan opsi saham			7,827			7,827	3,131	10,958	Stock options exercised
Transaksi ekuitas lainnya							72,090	72,090	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	2,900,328	16,304,084	3,022,685	168,712,691	197,107,079	2,432,698	199,539,777	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 2020	30 September 2019	
<b>Arus kas dari aktivitas operasi</b>			<b>Cash flows from operating activities</b>
<b>Arus kas sebelum perubahan dalam aset dan liabilitas operasi</b>			<b>Cash flows before changes in operating assets and liabilities</b>
Penerimaan bunga, hasil investasi, provisi, dan komisi	81,283,247	101,176,189	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	( 29,289,041 )	( 32,897,155 )	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	3,032,301	2,466,497	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	( 1,107,857 )	( 1,034,804 )	Payments of temporary syirkah funds
Penerimaan premi asuransi	1,039,019		Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	16,844,548	7,297,197	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	5,040,461	4,813,619	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	( 2,318,260 )	( 5,661,989 )	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	( 39,801,811 )	( 36,143,814 )	Payments for other operating expenses
Penerimaan pendapatan non-operasional	( 40,979 )	( 23,259 )	Receipts from non-operating income
<b>Penurunan (kenaikan) aset operasi</b>			<b>Decrease (increase) in operating assets</b>
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	( 29,746,501 )	76,016	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	( 4,650,783 )	( 8,809,099 )	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	8,930,814	( 3,277,015 )	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	3,907,752	1,727,205	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	( 27,868,748 )	( 62,465,098 )	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen		( 748,771 )	Decrease (increase) in consumer financing receivables
<b>Penurunan (kenaikan) piutang dan pembiayaan syariah</b>			<b>Decrease (increase) in sharia financing and receivables</b>
Penurunan (kenaikan) piutang murabahah	( 9,982,374 )	( 1,819,104 )	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	2,031	453	Decrease (increase) in istishna receivables

Penurunan (kenaikan) pinjaman qardh	52,454	0	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	51,278	( 75,497 )	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	( 3,487,128 )	72,958	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) piutang lainnya	598,240	( 2,210,901 )	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	( 1,281,988 )	3,649,149	Decrease (increase) in other assets
<b>Kenaikan (penurunan) liabilitas operasi</b>			<b>Increase (decrease) in operating liabilities</b>
Kenaikan (penurunan) liabilitas segera	1,143,782	( 1,208,684 )	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	68,925,947	( 12,790,925 )	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	27,013,087	28,496,994	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	5,371,465	( 268,815 )	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	1,287,438	688,288	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah		( 1,548,033 )	Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	( 11,003,138 )	8,164,694	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) giro mudharabah		162,454	Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah		229,344	Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	( 43,828,622 )	( 18,441,789 )	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) dana syirkah temporer	8,132,954		Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	798,461	3,227,952	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	29,048,049	( 27,175,743 )	Total net cash flows received from (used in) operating activities
<b>Arus kas dari aktivitas investasi</b>			<b>Cash flows from investing activities</b>
Penerimaan dari penyertaan saham dalam klasifikasi dimiliki hingga jatuh tempo dan tersedia untuk dijual	( 362,807 )	14,049,198	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dividen dari aktivitas investasi	6,643	1,560	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	17,390		Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan	( 3,181,844 )	( 2,400,138 )	Proceeds from disposal

(perolehan) aset tetap			(acquisition) of property and equipment
Pembayaran untuk perolehan tambahan kepemilikan pada entitas anak		( 202,508 )	Payments for acquisition of additional interests in subsidiaries
Pencairan (penempatan) efek-efek yang diperdagangkan	( 94,535,292 )		Withdrawal (placement) of marketable securities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	( 98,055,910 )	11,448,112	Total net cash flows received from (used in) investing activities
<b>Arus kas dari aktivitas pendanaan</b>			<b>Cash flows from financing activities</b>
Kenaikan (penurunan) efek yang diterbitkan	1,998,840	3,359,499	Increase (decrease) in securities issued
Pembayaran pinjaman yang diterima	( 9,331,061 )	( 11,018,179 )	Payments for borrowings
Penerimaan pinjaman subordinasi		( 8,454 )	Proceeds from subordinated loans
Pembayaran utang obligasi	( 5,035,000 )		Payments of bonds payable
Pembayaran dividen dari aktivitas pendanaan	( 20,623,565 )	( 16,175,565 )	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	( 32,990,786 )	( 23,842,699 )	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	( 101,998,647 )	( 39,570,330 )	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	236,906,429	215,757,148	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	549,471	108,878	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	135,457,253	176,295,696	Cash and cash equivalents cash flows, end of the period