

Nomor Surat	B192DIR2021
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 31/12/2020 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
31 December 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	Tahunan / Annual	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2020	Current period start date
Tanggal akhir periode berjalan	December 31, 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	December 31, 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	January 29, 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	Cristophorus 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, Sungkoro dan 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
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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
	<u>31 December 2020</u>	<u>31 December 2019</u>	
Aset			Assets
Kas	32,161,564	30,219,214	Cash
Giro pada bank indonesia	51,530,969	71,416,449	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	9,050,637	10,077,348	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	103,741	160,388	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(93,843)		Allowance for impairment losses for current accounts with other bank
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	65,037,585	114,785,514	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	1,502,100	2,069,213	Placements with bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(18,070)		Allowance for impairment losses for placements with other banks
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	28,853,856	28,368,308	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	298,761,799	167,472,623	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(348,941)	(758)	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	46,818,568	22,582,244	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	25,757,312	20,400,235	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	1,815,692	13,917,264	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(1,326,190)	(132,241)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	5,044,356	8,401,709	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	1,773,080	944,354	Acceptance receivables related parties

Cadangan kerugian penurunan nilai pada tagihan akseptasi	(546,260)		Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	1,576,659	197,393	Derivative receivables third parties
Tagihan derivatif pihak berelasi		13,003	Derivative receivables related parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	824,698,496	781,119,443	Loans third parties
Pinjaman yang diberikan pihak berelasi	74,759,711	96,311,750	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(65,165,002)	(38,363,840)	Allowance for impairment losses for loans
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	23,425,039	13,261,282	Murabahah receivables third parties
Piutang murabahah pihak berelasi	196,431	298,849	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(946,770)	(367,703)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga	637	2,709	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna	(30)	(9)	Allowance for impairment losses for istishna receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	171,970	145,742	Qardh funds third parties
Pinjaman qardh pihak berelasi	141,199	260,911	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(1,607)	(7,319)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	259,421	219,458	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	55,595	194,638	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(7,419)	(6,850)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	11,259,750	7,938,151	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	3,405,631	3,444,457	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(493,663)	(363,148)	Allowance for impairment losses for musyarakah financing
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	3,578,071	4,191,596	Other receivables third parties
Piutang lainnya pihak berelasi	41,153		Other receivables related parties
Cadangan kerugian penurunan nilai pada	(213,060)	(87,500)	Allowance for impairment losses for other receivables

piutang lainnya			
Obligasi pemerintah		1,130,306	Government bonds
Aset pajak tangguhan	8,313,545	4,541,298	Deferred tax assets
Investasi pada entitas anak, ventura bersama, dan entitas asosiasi			Investments in subsidiaries, joint ventures and associates
Investasi pada entitas anak	1,019,839	293,329	Investments in subsidiaries
Investasi pada entitas asosiasi	469,961	451,975	Investments in associates
Aset tetap	32,185,160	31,432,629	Property and equipment
Aset lainnya	27,195,956	19,824,426	Other assets
Jumlah aset	1,511,804,628	1,416,758,840	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	11,845,910	7,549,312	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	127,279,588	120,483,768	Current accounts third parties
Giro pihak berelasi	57,871,641	48,342,367	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	5,812,910	1,616,399	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	490,292	404,467	Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	459,793,314	405,154,181	Savings third parties
Tabungan pihak berelasi	660,274	201,302	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga	9,232,463	6,942,340	Wadiah savings third parties
Tabungan wadiah pihak berelasi	15,141	9,348	Wadiah savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	349,028,039	325,472,592	Time deposits third parties
Deposito berjangka pihak berelasi	77,371,511	87,751,061	Time deposits related parties
Simpanan dari bank lain	23,785,996	17,969,829	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	40,478,672	49,902,938	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	407,774	170,679	Derivative payables third parties
Liabilitas derivatif pihak berelasi		13,926	Derivative payables related parties
Liabilitas akseptasi	6,817,436	9,346,063	Acceptance payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	35,081,583	29,843,792	Borrowings third parties
Pinjaman yang diterima pihak berelasi	887,402	1,077,979	Borrowings related parties

Efek yang diterbitkan			Securities issued
Obligasi	34,489,091	38,620,837	Bonds
Estimasi kerugian komitmen dan kontinjensi	3,681,709	609,493	Estimated losses on commitments and contingencies
Utang pajak	1,400,638	185,443	Taxes payable
Liabilitas lainnya	20,052,299	19,359,607	Other liabilities
Kewajiban imbalan pasca kerja	10,397,201	10,662,581	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	1,465,392	1,465,366	Subordinated loans third parties
Jumlah liabilitas	1,278,346,276	1,183,155,670	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga	148,271	9,096	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	1,475,292	4,071,707	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	6,146,792	2,025,349	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	223	5	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	20,873,155	17,086,670	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	4,888,320	1,626,007	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Deposito berjangka mudharabah	14,923		Mudharabah time deposits
Jumlah dana syirkah temporer	33,546,976	24,818,834	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	3,411,813	2,900,994	Additional paid-in capital
Komponen ekuitas lainnya	20,826,296	15,927,717	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum	3,022,685	3,022,685	General and

dan wajib			legal reserves
Saldo laba yang belum ditentukan penggunaannya	163,949,482	178,304,746	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	197,377,567	206,323,433	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	2,533,809	2,460,903	Non-controlling interests
Jumlah ekuitas	199,911,376	208,784,336	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,511,804,628	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

Laporan laba rugi dan penghasilan komprehensif lain	31 December 2020	31 December 2019	Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	116,932,512	121,756,276	Interest income
Beban bunga	(37,722,595)	(40,048,971)	Interest expenses
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	6,208,716	5,373,757	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(5,327,065)	(4,363,029)	Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	2,860,653	1,839,341	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	342,351	80,980	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	15,122,682	14,505,762	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	7,239,896	7,065,981	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	1,257,984	154,157	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	2,640,273	4,792,909	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset keuangan	(30,617,491)	(21,556,319)	Recovery of impairment loss of financial assets
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	(75,231)	(595,015)	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	(2,157,162)	(608,271)	Recovery of estimated loss of commitments and contingency
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(17,269,844)	(15,366,752)	General and administrative expenses
Beban provisi dan komisi	(127,903)		Other fees and commissions expenses
Beban operasional lainnya	(32,533,612)	(29,598,873)	Other operating expenses
Jumlah laba operasional	26,774,164	43,431,933	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense

Beban bukan operasional	(49,318)	(67,880)	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	26,724,846	43,364,053	Total profit (loss) before tax
Pendapatan (beban) pajak	(8,064,453)	(8,950,228)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	18,660,393	34,413,825	Total profit (loss) from continuing operations
Jumlah laba (rugi)	18,660,393	34,413,825	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	3,097,386	5,084,772	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	21,757,779	39,498,597	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	18,654,753	34,372,609	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	5,640	41,216	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	21,727,515	39,403,628	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	30,264	94,969	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	152	281	Basic earnings (loss) per share from continuing operations

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

31 December 2020

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 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>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	2,900,994	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
Penyesuaian									Adjustments
Penyesuaian lainnya			111,385		(12,386,452)	(12,275,067)	(52,327)	(12,327,394)	Other adjustments
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)					18,654,753	18,654,753	5,640	18,660,393	Profit (loss)
Pendapatan komprehensif lainnya			3,072,762			3,072,762	24,624	3,097,386	Other comprehensive income
Distribusi dividen saham					(20,623,565)	(20,623,565)	(3,614)	(20,627,179)	Distributions of stock dividends
Penerbitan saham biasa		510,819	1,711,294			2,222,113		2,222,113	Issuance of common stocks
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali							4,035	4,035	Changes in non-controlling interests due to other transactions with non-controlling interests
Pelaksanaan opsi saham			50,485			50,485	94,548	145,033	Stock options exercised
Transaksi ekuitas lainnya			(47,347)			(47,347)		(47,347)	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	3,411,813	20,826,296	3,022,685	163,949,482	197,377,567	2,533,809	199,911,376	Equity position, end of the period

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

31 December 2019

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 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>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Non-controlling interests</u>	<u>Equity</u>	<u>Equity position</u>
Posisi ekuitas									
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)					34,372,609	34,372,609	41,216	34,413,825	Profit (loss)
Pendapatan komprehensif lainnya			5,031,019			5,031,019	53,753	5,084,772	Other comprehensive income
Distribusi dividen saham					(16,175,567)	(16,175,567)	(18,819)	(16,194,386)	Distributions of stock dividends
Penerbitan saham biasa		208,331	(91,940)			116,391		116,391	Issuance of common stocks
Setoran modal dari kepentingan non-pengendali							31,500	31,500	Stock subscription from non-controlling interests
Perubahan kepentingan non-pengendali atas akuisisi entitas anak							41,700	41,700	Changes in non-controlling interests due to acquisition of subsidiaries
Pelaksanaan opsi saham						11,438	3,765	15,203	Stock options exercised
Posisi ekuitas, akhir periode	6,167,291	2,900,994	15,927,717	3,022,685	178,304,746	206,323,433	2,460,903	208,784,336	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 2020	31 December 2019	
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	109,112,566	117,464,011	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(36,190,771)	(38,666,742)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	4,348,425	3,376,547	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(1,531,824)	(1,377,133)	Payments of temporary syirkah funds
Penerimaan premi asuransi	881,651	1,010,728	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	25,210,072	22,213,637	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	7,239,896	7,065,981	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(4,953,877)	(9,357,307)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(49,474,810)	(46,257,369)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	(84,532)	(68,021)	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	264,550	(2,854,149)	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(11,940,401)	(12,637,154)	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	(24,236,324)	(13,185,691)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	6,744,495	(6,172,212)	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(35,685,632)	(74,427,400)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	572,372	(803,779)	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	(10,061,753)	(2,095,380)	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	2,072	641	Decrease (increase) in istishna receivables

Penurunan (kenaikan) pinjaman qardh	84,295	(32,000)	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	99,080	65,998	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	(3,273,170)	(3,964,928)	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset lainnya	(11,322,226)	6,655,602	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	4,296,598	(913,645)	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	71,423,199	16,164,932	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	13,175,897	55,810,139	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	4,282,336	(256,984)	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	2,295,916	1,349,877	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	5,816,167	8,838,671	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	(9,424,266)	12,523,543	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) dana syirkah temporer	8,728,142	3,859,957	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	291,044	1,252,567	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	66,689,187	44,582,937	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	(280,175)	(228,110)	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dividen dari aktivitas investasi	6,649	5,857	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	35,214	141	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	(3,129,034)	(3,695,364)	Proceeds from disposal (acquisition) of property and equipment
Pencairan (penempatan) efek-efek yang diperdagangkan	(112,640,485)	(1,270,825)	Withdrawal (placement) of marketable securities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(116,007,831)	(5,188,301)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Kenaikan (penurunan) efek	1,998,840	12,102,950	Increase (decrease) in

yang diterbitkan			securities issued
Penerimaan pinjaman yang diterima	4,935,803	(9,592,989)	Proceeds from borrowings
Pembayaran utang obligasi	(6,292,850)	(4,419,500)	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	(19,981,772)	(18,085,104)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(69,300,416)	21,309,532	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	(352,878)	(160,251)	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	167,253,135	236,906,429	Cash and cash equivalents cash flows, end of the period