

Nomor Surat	B.771-DIR/FMA/05/2021
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 3 Bulan yang berakhir pada 31/03/2021 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 March 2021			
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 I / First Quarter	Period of financial statements submissions	
Tanggal awal periode berjalan	January 01, 2021	Current period start date	
Tanggal akhir periode berjalan	March 31, 2021	Current period end date	
Tanggal akhir tahun sebelumnya	December 31, 2020	Prior year end date	
Tanggal awal periode sebelumnya	January 01, 2020	Prior period start date	
Tanggal akhir periode sebelumnya	March 31, 2020	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	May 25, 2021	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 & 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 March 2021</u>	<u>31 December 2020</u>	
Aset			Assets
Kas	18,682,911	32,161,564	Cash
Giro pada bank indonesia	36,409,115	51,530,969	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	13,080,382	9,050,637	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	125,077	103,741	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(59,437)	(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	68,081,770	65,037,585	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	2,340,649	1,502,100	Placements with bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(12,319)	(18,070)	Allowance for impairment losses for placements with other banks
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	25,415,553	28,853,856	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	271,521,202	298,761,799	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(392,338)	(348,941)	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	22,176,411	46,818,568	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	25,071,387	25,757,312	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	2,908,240	1,815,692	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(1,295,784)	(1,326,190)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	3,879,290	5,044,356	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	1,520,727	1,773,080	Acceptance receivables related parties

Cadangan kerugian penurunan nilai pada tagihan akseptasi	(241,094)	(546,260)	Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	542,727	1,576,659	Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	838,916,154	824,698,496	Loans third parties
Pinjaman yang diberikan pihak berelasi	75,273,023	74,759,711	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(72,324,378)	(65,165,002)	Allowance for impairment losses for loans
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga		23,425,039	Murabahah receivables third parties
Piutang murabahah pihak berelasi		196,431	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah		(946,770)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga		637	Istishna receivables third parties
Cadangan kerugian penurunan nilai pada piutang istishna		(30)	Allowance for impairment losses for istishna receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga		171,970	Qardh funds third parties
Pinjaman qardh pihak berelasi		141,199	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh		(1,607)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga		259,421	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi		55,595	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah		(7,419)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga		11,259,750	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi		3,405,631	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah		(493,663)	Allowance for impairment losses for musyarakah financing
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	3,725,378	3,578,071	Other receivables third parties
Piutang lainnya pihak berelasi	33,127	41,153	Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(225,829)	(213,060)	Allowance for impairment losses for other receivables
Aset pajak tangguhan	9,958,711	8,313,545	Deferred tax assets

Investasi pada entitas anak, ventura bersama, dan entitas asosiasi			Investments in subsidiaries, joint ventures and associates
Investasi pada entitas anak	647,102	1,019,839	Investments in subsidiaries
Investasi pada entitas asosiasi	4,656,347	469,961	Investments in associates
Aset tetap	31,891,961	32,185,160	Property and equipment
Aset lainnya	28,745,909	27,195,956	Other assets
Jumlah aset	1,411,051,974	1,511,804,628	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	22,802,245	11,845,910	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	122,881,149	127,279,588	Current accounts third parties
Giro pihak berelasi	51,448,819	57,871,641	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga		5,812,910	Wadiah demand deposits third parties
Giro wadiah pihak berelasi		490,292	Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	443,243,128	459,793,314	Savings third parties
Tabungan pihak berelasi	624,077	660,274	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga		9,232,463	Wadiah savings third parties
Tabungan wadiah pihak berelasi		15,141	Wadiah savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	340,888,764	349,028,039	Time deposits third parties
Deposito berjangka pihak berelasi	90,228,836	77,371,511	Time deposits related parties
Simpanan dari bank lain	20,074,302	23,785,996	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	10,556,514	40,478,672	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	878,258	407,774	Derivative payables third parties
Liabilitas akseptasi	5,400,017	6,817,436	Acceptance payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	34,125,390	35,081,583	Borrowings third parties
Pinjaman yang diterima pihak berelasi	998,165	887,402	Borrowings related parties
Efek yang diterbitkan			Securities issued
Obligasi	32,334,036	34,489,091	Bonds
Estimasi kerugian komitmen dan kontinjensi	4,897,385	3,681,709	Estimated losses on commitments and contingencies

Utang pajak	3,680,900	1,400,638	Taxes payable
Liabilitas lainnya	21,790,794	20,052,299	Other liabilities
Kewajiban imbalan pasca kerja	8,933,841	10,397,201	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	501,068	1,465,392	Subordinated loans third parties
Jumlah liabilitas	1,216,287,688	1,278,346,276	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga		148,271	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi		1,475,292	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga		6,146,792	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi		223	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga		20,873,155	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi		4,888,320	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	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	3,981,135	3,411,813	Additional paid-in capital
Komponen ekuitas lainnya	20,709,475	20,826,296	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	157,742,954	163,949,482	Unappropriated retained earnings
Jumlah ekuitas yang	191,623,540	197,377,567	Total equity attributable

diatribusikan kepada pemilik entitas induk			to equity owners of parent entity
Kepentingan non-pengendali	3,140,746	2,533,809	Non-controlling interests
Jumlah ekuitas	194,764,286	199,911,376	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,411,051,974	1,511,804,628	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 March 2021	31 March 2020	Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	29,634,922	30,381,543	Interest income
Beban bunga	(6,450,101)	(10,030,976)	Interest expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib	359	961,320	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer		(344,600)	Third parties share on return of temporary syirkah funds
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	1,695,569	1,516,078	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(1,230,064)	(957,273)	Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	1,079,094	635,574	Realised gains (losses) on trading of marketable securities
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	3,797,575	4,167,458	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	1,795,245	1,637,278	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	366,871	82,860	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	1,218,285	1,478,758	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	(137,401)	(5,214)	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	(1,218,433)	(38,420)	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(8,462,730)	(6,549,451)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(3,963,953)	(3,631,666)	General and administrative expenses
Beban provisi dan komisi		(12,316)	Other fees and commissions expenses
Beban operasional lainnya	(9,154,780)	(9,163,985)	Other operating expenses

Jumlah laba operasional	8,970,458	10,126,968	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	(169)	28,737	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	8,970,289	10,155,705	Total profit (loss) before tax
Pendapatan (beban) pajak	(2,110,207)	(1,985,803)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	6,860,082	8,169,902	Total profit (loss) from continuing operations
Jumlah laba (rugi)	6,860,082	8,169,902	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	(2,180,512)	(3,195,749)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	4,679,570	4,974,153	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	6,826,171	8,162,840	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	33,911	7,062	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	4,635,593	5,003,668	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	43,977	(29,515)	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	55.7	66.58	Basic earnings (loss) per share from continuing operations

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

31 March 2021

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	3,411,813	20,826,296	3,022,685	163,949,482	197,377,567	2,533,809	199,911,376	Balance before restatement at beginning of period
Posisi ekuitas, awal 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, beginning of the period
Laba (rugi)					6,826,171	6,826,171	33,911	6,860,082	Profit (loss)
Pendapatan komprehensif lainnya			(2,190,578)			(2,190,578)	10,066	(2,180,512)	Other comprehensive income
Distribusi dividen kas					(12,125,589)	(12,125,589)		(12,125,589)	Distributions of cash dividends
Penerbitan saham biasa		4,113	308,585			312,698		312,698	Issuance of common stocks
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali							2,015,781	2,015,781	Changes in non-controlling interests due to other transactions with non-controlling interests
Pelaksanaan opsi saham			8,774			8,774	3	8,777	Stock options exercised
Transaksi ekuitas lainnya		565,209	1,756,398		(907,110)	1,414,497	(1,452,824)	(38,327)	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	3,981,135	20,709,475	3,022,685	157,742,954	191,623,540	3,140,746	194,764,286	Equity position, end of the period

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

31 March 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	
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
Penerapan awal standar akuntansi baru dan revisi					(14,392,858)	(14,392,858)	(42,042)	(14,434,900)	Initial adoption of new and revised accounting standards
Posisi ekuitas, awal periode	6,167,291	2,900,994	15,927,717	3,022,685	163,911,888	191,930,575	2,418,861	194,349,436	Equity position, beginning of the period
Laba (rugi)					8,162,840	8,162,840	7,062	8,169,902	Profit (loss)
Pendapatan komprehensif lainnya			(3,159,172)			(3,159,172)	(36,577)	(3,195,749)	Other comprehensive income
Distribusi dividen saham					(20,623,565)	(20,623,565)		(20,623,565)	Distributions of stock dividends
Perubahan kepentingan non-pengendali atas pendirian entitas anak					(21,050)	(21,050)	(13,196)	(34,246)	Changes in non-controlling interests due to establishment of subsidiaries
Pelaksanaan opsi saham			(2,856)			(2,856)	(749)	(3,605)	Stock options exercised
Transaksi ekuitas lainnya		511,485	465,235			976,720		976,720	Other equity transactions
Posisi ekuitas, akhir periode	6,167,291	3,412,479	13,230,924	3,022,685	151,430,113	177,263,492	2,375,401	179,638,893	Equity position, end of the period

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

Laporan arus kas

Statement of cash flows

	31 March 2021	31 March 2020	
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	26,398,944	29,064,010	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(6,756,713)	(10,356,102)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib		961,320	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer		(344,600)	Payments of temporary syirkah funds
Penerimaan premi asuransi	1,695,569	1,516,078	Receipts from insurance premiums
Penerimaan klaim reasuransi	(1,230,064)	(957,273)	Receipts from reinsurance claims
Pendapatan dari transaksi operasional lainnya	8,075,842	5,646,308	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	1,795,245	1,637,278	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(1,128,455)	(1,661,969)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(13,400,335)	(9,041,540)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	(111,066)	26,171	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	(39,524)	934,149	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	9,612,526	(5,209,656)	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	(406,623)	(4,443,287)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	24,642,157	2,433,828	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(14,730,970)	(28,389,843)	Decrease (increase) in loans
Penurunan (kenaikan) piutang lainnya	(139,281)	80,362	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	36,901,980	(6,680,481)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	(1,169,254)	(129,876)	Increase (decrease) in obligations due immediately

Kenaikan (penurunan) giro dan tabungan simpanan nasabah	(27,407,644)	(15,838,856)	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	4,718,050	24,592,513	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	(6,303,202)	1,009,490	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	(9,247,604)	86,255	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	(3,711,694)	(3,069,300)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	(29,922,158)	(30,341,515)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) dana syirkah temporer	(33,546,976)	(2,049,577)	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	1,049,307	4,322,086	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(34,361,943)	(46,204,027)	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	(180,467)	(129,116)	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dari penjualan (perolehan) properti investasi	110,897	2,566	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	(895,676)	(1,383,175)	Proceeds from disposal (acquisition) of property and equipment
Pencairan (penempatan) efek-efek yang diperdagangkan	17,314,822	(1,316,891)	Withdrawal (placement) of marketable securities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	16,349,576	(2,826,616)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Pembayaran pinjaman yang diterima	(927,142)	(10,135,171)	Payments for borrowings
Pembayaran dividen dari aktivitas pendanaan		(20,623,565)	Dividends paid from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	(2,823,500)		Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(3,750,642)	(30,758,736)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(21,763,009)	(79,789,379)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	167,253,135	236,906,429	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	432,999	1,534,779	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas,	145,923,125	158,651,829	Cash and cash equivalents cash

akhir periode



flows, end of the period