

Nomor Surat	B.1875-DIR/FMA/11/2022
Nama Emiten	PT Bank Rakyat Indonesia (Persero) Tbk
Kode Emiten	BBRI
Perihal	Penyampaian Laporan Keuangan Interim Yang Ditelaah Secara Terbatas

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2022 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 Raya Indonesia Tbk	Perbankan	Jakarta	1990	Aktif	14.564.652	JUTAAN	IDR	85.72
2	BRI Remittance Co.Limited (Ltd) Hong Kong	Jasa Keuangan	Hongkong	2005	Aktif	15.582	JUTAAN	IDR	100.0
3	PT. Asuransi BRI Life (BRI Life)	Asuransi	Jakarta	1987	Aktif	20.389.804	JUTAAN	IDR	59.02
4	PT BRI Multifinance Indonesia (BRI Finance)	Perusahaan Pembiayaan	Jakarta	2016	Aktif	6.442.369	JUTAAN	IDR	99.88
5	PT BRI Ventura Investama (BRI Ventures)	Perusahaan Modal Ventura	Jakarta	2018	Aktif	2.193.883	JUTAAN	IDR	99.97
6	PT BRI Danareksa Sekuritas (BRIDS)	Perusahaan Sekuritas	Jakarta	2018	Aktif	1.392.007	JUTAAN	IDR	70.9
7	PT BRI Asuransi Indonesia (BRI Insurance)	Asuransi	Jakarta	2019	Aktif	4.227.951	JUTAAN	IDR	90.0
8	PT Pegadaian	Perusahaan Pembiayaan	Jakarta	2012	Aktif	68.243.674	JUTAAN	IDR	99.99
9	PT Permodalan Nasional Madani	Perusahaan Pembiayaan	Jakarta	1999	Aktif	45.490.305	JUTAAN	IDR	99.99

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 2022			
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, 2022	Current period start date	
Tanggal akhir periode berjalan	September 30, 2022	Current period end date	
Tanggal akhir tahun sebelumnya	December 31, 2021	Prior year end date	
Tanggal awal periode sebelumnya	January 01, 2021	Prior period start date	
Tanggal akhir periode sebelumnya	September 30, 2021	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	Ditelaah secara Terbatas / Limited Review	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	November 15, 2022	Date of auditor's opinion or result of review report	
Auditor tahun berjalan	Purwantono, Sungkoro & Surja	Current year auditor	
Nama partner audit tahun berjalan	Christophorus 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	Christophorus Alvin Kossim	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**

<b>Laporan posisi keuangan</b>			<b>Statement of financial position</b>
<b>Aset</b>	<u>30 September 2022</u>	<u>31 December 2021</u>	<b>Assets</b>
Kas	21,231,395	26,299,973	Cash
Giro pada bank indonesia	86,347,213	56,426,573	Current accounts with bank Indonesia
<b>Giro pada bank lain</b>			<b>Current accounts with other banks</b>
Giro pada bank lain pihak ketiga	13,791,515	12,082,503	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	994,131	1,982,594	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	( 33,008 )	( 29,078 )	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	38,207,508	56,418,154	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	2,162,302	2,564,688	Placements with bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	( 6,781 )	( 6,177 )	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	39,917,893	48,480,003	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	277,518,587	323,568,645	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	( 232,162 )	( 311,120 )	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	13,520,530	54,915,498	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	38,188,456	27,819,354	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	7,020,389	1,844,871	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	( 1,690,742 )	( 1,142,349 )	Allowance for impairment losses for bills and other receivables
<b>Tagihan akseptasi</b>			<b>Acceptance receivables</b>
Tagihan akseptasi pihak ketiga	6,477,179	5,782,933	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	2,139,489	3,771,305	Acceptance receivables related parties

Cadangan kerugian penurunan nilai pada tagihan akseptasi	( 255,062 )	( 488,233 )	Allowance for impairment losses for acceptance receivables
<b>Tagihan derivatif</b>			<b>Derivative receivables</b>
Tagihan derivatif pihak ketiga	896,375	730,083	Derivative receivables third parties
<b>Pinjaman yang diberikan</b>			<b>Loans</b>
Pinjaman yang diberikan pihak ketiga	982,389,038	926,833,689	Loans third parties
Pinjaman yang diberikan pihak berelasi	72,333,675	67,582,834	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	( 91,375,936 )	( 84,833,734 )	Allowance for impairment losses for loans
<b>Piutang lainnya</b>			<b>Other receivables</b>
Piutang lainnya pihak ketiga	56,745,058	48,450,930	Other receivables third parties
Piutang lainnya pihak berelasi	9,964		Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya	( 4,526,312 )	( 2,995,683 )	Allowance for impairment losses for other receivables
Aset pajak tangguhan	18,964,231	16,284,898	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	1,645,736	1,546,184	Investments in subsidiaries
Investasi pada entitas asosiasi	4,957,972	4,525,543	Investments in associates
Aset tetap	53,397,216	47,970,187	Property and equipment
Aset lainnya	43,868,275	32,022,666	Other assets
Jumlah aset	1,684,604,124	1,678,097,734	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	18,982,198	18,735,387	Obligations due immediately
<b>Simpanan nasabah</b>			<b>Customers Deposits</b>
<b>Giro</b>			<b>Current accounts</b>
Giro pihak ketiga	144,417,291	125,939,865	Current accounts third parties
Giro pihak berelasi	101,226,365	94,650,332	Current accounts related parties
<b>Tabungan</b>			<b>Savings</b>
Tabungan pihak ketiga	498,805,307	497,096,520	Savings third parties
Tabungan pihak berelasi	1,277,853	580,219	Savings related parties
<b>Deposito berjangka</b>			<b>Time deposits</b>
Deposito berjangka pihak ketiga	276,506,712	296,989,075	Time deposits third parties
Deposito berjangka pihak berelasi	117,531,116	123,487,204	Time deposits related parties
Simpanan dari bank lain	6,798,161	13,329,434	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	25,210,079	29,408,508	Securities sold with repurchase agreement
<b>Liabilitas derivatif</b>			<b>Derivative payables</b>
Liabilitas derivatif pihak ketiga	1,825,437	199,695	Derivative payables third parties
Liabilitas akseptasi	8,616,668	9,554,238	Acceptance payables

<b>Pinjaman yang diterima</b>			<b>Borrowings</b>
Pinjaman yang diterima pihak ketiga	46,204,348	48,350,858	Borrowings third parties
Pinjaman yang diterima pihak berelasi	17,428,465	20,107,689	Borrowings related parties
<b>Efek yang diterbitkan</b>			<b>Securities issued</b>
Obligasi	62,354,126	55,306,697	Bonds
Estimasi kerugian komitmen dan kontinjensi	4,939,827	7,000,268	Estimated losses on commitments and contingencies
Utang pajak	2,580,146	4,214,318	Taxes payable
Liabilitas lainnya	29,424,637	22,753,327	Other liabilities
Kewajiban imbalan pasca kerja	19,638,153	18,105,921	post-employment benefit obligations
<b>Pinjaman subordinasi</b>			<b>Subordinated loans</b>
Pinjaman subordinasi pihak ketiga	501,634	501,375	Subordinated loans third parties
Jumlah liabilitas	1,384,268,523	1,386,310,930	Total liabilities
<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	7,577,950	7,577,950	Common stocks
Tambahan modal disetor	76,241,557	76,242,898	Additional paid-in capital
Saham treasury	( 1,252,562 )	( 45,997 )	Treasury stocks
Opsi saham	226,622	229,521	Stock options
Cadangan revaluasi	20,344,023		Revaluation reserves
Cadangan selisih kurs penjabaran	( 74,717 )	( 115,975 )	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	395,902	547,026	Reserve for changes in fair value of available-for-sale financial assets
Komponen ekuitas lainnya	( 4,639,900 )	19,290,512	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	194,735,993	181,986,363	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	296,577,553	288,734,983	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	3,758,048	3,051,821	Non-controlling interests
Jumlah ekuitas	300,335,601	291,786,804	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,684,604,124	1,678,097,734	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 2022</b>	<b>30 September 2021</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	115,251,527	105,543,292	Interest income
Beban bunga	( 18,744,235 )	( 22,585,122 )	Interest expenses
<b>Pendapatan asuransi</b>			<b>Insurance income</b>
Pendapatan dari premi asuransi	6,443,929	4,959,338	Revenue from insurance premiums
<b>Beban asuransi</b>			<b>Insurance expenses</b>
Beban klaim	( 5,613,523 )	( 4,217,824 )	Claim expenses
<b>Pendapatan sekuritas</b>			<b>Securities income</b>
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	1,249,944	2,882,007	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	18,922		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	13,869,646	13,046,597	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	8,696,285	6,532,384	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	1,078,882	1,259,216	Gains (losses) on changes in foreign exchange rates
<b>Pendapatan operasional lainnya</b>	<b>7,728,983</b>	<b>6,917,216</b>	<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	395	( 162,459 )	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	2,061,918	( 2,608,756 )	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	( 24,626,916 )	( 28,514,198 )	Allowances for impairment losses on earnings assets
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 17,906,715 )	( 15,311,148 )	General and administrative expenses
<b>Beban operasional lainnya</b>	<b>( 40,671,073 )</b>	<b>( 39,269,751 )</b>	<b>Other operating expenses</b>
Jumlah laba operasional	48,837,969	28,470,792	Total profit from operation
<b>Pendapatan dan beban bukan operasional</b>			<b>Non-operating income and expense</b>

Pendapatan bukan operasional	400,516	( 2,344,234 )	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	49,238,485	26,126,558	Total profit (loss) before tax
Pendapatan (beban) pajak	( 9,927,040 )	( 7,056,527 )	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	39,311,445	19,070,031	Total profit (loss) from continuing operations
Jumlah laba (rugi)	39,311,445	19,070,031	Total profit (loss)
<b>Pendapatan komprehensif lainnya, setelah pajak</b>			<b>Other comprehensive income, after tax</b>
Jumlah pendapatan komprehensif lainnya, setelah pajak	( 3,767,625 )	106,368	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	35,543,820	19,176,399	Total comprehensive income
<b>Laba (rugi) yang dapat diatribusikan</b>			<b>Profit (loss) attributable to</b>
Laba (rugi) yang dapat diatribusikan ke entitas induk	39,156,233	19,256,250	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	155,212	( 186,219 )	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	35,459,978	19,352,744	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	83,842	( 176,345 )	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	259	154	Basic earnings (loss) per share from continuing operations



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

30 September 2022

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Saham treasuri	Opsi saham	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Komponen transaksi ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Kepentingan non-pengendali	Ekuitas	
	Common stocks	Additional paid-in capital	Treasury stocks	Stock options	Revaluation reserves	Reserve of exchange differences on translation	Reserve for changes in fair value of available-for-sale financial assets	Other components of equity transactions	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	7,577,950	76,242,898	( 45,997 )	229,521	17,006,230	( 115,975 )	547,026	2,284,282	3,022,685	181,986,363	288,734,983	3,051,821	291,786,804	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	7,577,950	76,242,898	( 45,997 )	229,521	17,006,230	( 115,975 )	547,026	2,284,282	3,022,685	181,986,363	288,734,983	3,051,821	291,786,804	Equity position, beginning of the period
Laba (rugi)										39,156,233	39,156,233	155,212	39,311,445	Profit (loss)
Pendapatan komprehensif lainnya					3,337,793	41,258	( 151,124 )	( 6,924,182 )			( 3,696,255 )	( 71,370 )	( 3,767,625 )	Other comprehensive income
Distribusi dividen kas										( 26,406,603 )	( 26,406,603 )		( 26,406,603 )	Distributions of cash dividends
Penerbitan saham biasa		( 1,341 )	31,363								30,022		30,022	Issuance of common stocks
Perubahan kepentingan non-pengendali atas akuisisi entitas anak												622,189	622,189	Changes in non-controlling interests due to acquisition of subsidiaries
Pelaksanaan opsi saham				( 2,899 )							( 2,899 )	196	( 2,703 )	Stock options exercised
Transaksi ekuitas lainnya			( 1,237,928 )								( 1,237,928 )		( 1,237,928 )	Other equity transactions
Posisi ekuitas, akhir periode	7,577,950	76,241,557	( 1,252,562 )	226,622	20,344,023	( 74,717 )	395,902	( 4,639,900 )	3,022,685	194,735,993	296,577,553	3,758,048	300,335,601	Equity position, end of the period

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

30 September 2021

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Saham treasuri	Opsi saham	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Transaksi dengan pihak non-pengendali lainnya	Komponen transaksi ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Kepentingan non-pengendali	Ekuitas	
	Common stocks	Additional paid-in capital	Treasury stocks	Stock options	Revaluation reserves	Reserve of exchange differences on translation	Reserve for changes in fair value of available-for-sale financial assets	Other transactions with non-controlling interests	Other components of equity transactions	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	3,411,813	( 1,649,076 )	1,301,699	17,099,207	( 54,749 )	975,877		32,691,822	3,022,685	163,949,482	226,916,051	2,550,831	229,466,882	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	6,167,291	3,411,813	( 1,649,076 )	1,301,699	17,099,207	( 54,749 )	975,877		32,691,822	3,022,685	163,949,482	226,916,051	2,550,831	229,466,882	Equity position, beginning of the period
Laba (rugi)											19,256,250	19,256,250	( 186,219 )	19,070,031	Profit (loss)
Pendapatan komprehensif lainnya					( 93,428 )	( 19,725 )	( 9,561 )		219,208			96,494	9,874	106,368	Other comprehensive income
Distribusi dividen saham											( 12,125,589 )	( 12,125,589 )		( 12,125,589 )	Distributions of stock dividends
Penerbitan saham biasa		4,112	4,759	1,037,463								1,046,334		1,046,334	Issuance of common stocks
Perubahan kepentingan non-pengendali atas akuisisi entitas anak		( 30,232,618 )			8,077,265				( 32,991,176 )			( 55,146,529 )	5,977	( 55,140,552 )	Changes in non-controlling interests due to acquisition of subsidiaries
Perubahan kepentingan non-pengendali atas pelepasan entitas anak		565,209		( 2,182 )							( 912,641 )	( 349,614 )	( 1,452,824 )	( 1,802,438 )	Changes in non-controlling interests due to disposal of subsidiaries
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan													2,096,515	2,096,515	Changes in non-controlling interests due to disposal of a discontinued operation
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali												1,837,471		1,837,471	Changes in non-controlling interests due to other transactions with non-controlling interests
Pelaksanaan opsi saham				2,767								2,767	45	2,812	Stock options exercised
Transaksi ekuitas lainnya	1,410,659	94,419,142						1,758,580				97,588,381	233,072	97,821,453	Other equity transactions
Posisi ekuitas, akhir periode	7,577,950	68,167,658	( 1,644,317 )	2,339,747	25,083,044	( 74,474 )	966,316	1,758,580	( 80,146 )	3,022,685	170,167,502	277,284,545	2,998,227	280,282,772	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 2022	30 September 2021	
<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	107,094,913	100,585,234	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	( 18,090,745 )	( 22,364,001 )	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	1,702,643	1,754,224	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	( 782,062 )	( 362,326 )	Payments of temporary syirkah funds
Penerimaan premi asuransi	830,406	741,514	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	24,883,912	24,575,491	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	8,696,285	6,532,384	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	( 12,306,549 )	( 6,079,054 )	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	( 56,927,293 )	( 50,626,742 )	Payments for other operating expenses
Penerimaan pendapatan non-operasional	231,148	16,986	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	266,481	3,830,458	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	1,458,138	3,823,228	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	41,394,968	15,962,849	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	( 15,544,620 )	( 1,379,917 )	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	( 76,380,310 )	( 51,617,010 )	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	( 7,712,026 )	( 8,057,236 )	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang lainnya	( 592,065 )	39,646,444	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	( 1,329,215 )	( 7,963,123 )	Decrease (increase) in other assets
<b>Kenaikan (penurunan) liabilitas operasi</b>			<b>Increase (decrease) in operating liabilities</b>
Kenaikan (penurunan)	246,811	( 5,670,661 )	Increase (decrease) in

liabilitas segera			obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	27,459,879	31,080,081	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	( 26,438,451 )	32,305,406	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah		( 6,258,078 )	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah		( 9,247,604 )	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) simpanan dari bank lain	( 6,531,268 )	( 19,312,251 )	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	( 4,198,429 )	( 33,931,790 )	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) dana syirkah temporer		( 33,496,976 )	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	7,457,996	7,856,521	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	( 5,109,453 )	12,344,051	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	( 108,436 )	( 396,586 )	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Penerimaan dividen dari aktivitas investasi	137,708	4,200	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	169,368	39,471	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	( 7,742,096 )	( 4,861,957 )	Proceeds from disposal (acquisition) of property and equipment
Pencairan (penempatan) efek-efek yang diperdagangkan	45,545,601	( 33,319,433 )	Withdrawal (placement) of marketable securities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	38,002,145	( 38,534,305 )	Total net cash flows received from (used in) investing activities
<b>Arus kas dari aktivitas pendanaan</b>			<b>Cash flows from financing activities</b>
Pembayaran pinjaman yang diterima	( 4,527,763 )	( 9,996,351 )	Payments for borrowings
Penerimaan dari penerbitan obligasi	17,172,831	3,686,830	Proceeds from bonds issuance
Pembayaran utang obligasi	( 11,036,786 )	( 4,374,500 )	Payments of bonds payable
Penerimaan setoran modal		41,059,206	Proceeds from capital contributions
Penjualan (pembelian) dari saham treasury	( 1,237,928 )		Sales (purchase) of treasury stocks
Pembayaran dividen dari aktivitas pendanaan	( 26,406,603 )	( 12,125,589 )	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	( 26,036,249 )	18,249,596	Total net cash flows received from (used in) financing activities

Jumlah kenaikan (penurunan) bersih kas dan setara kas	6,856,443	( 7,940,658 )	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	153,924,601	170,478,447	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	369,016	22,500	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	161,150,060	162,560,289	Cash and cash equivalents cash flows, end of the period