

Nomor Surat	B.294-DIR/FMA/02/2023
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 31/12/2022 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	BRI Remittance Co.Limited (Ltd) Hong Kong	Jasa Keuangan	Hongkong	2005	Aktif	15.582	JUTAAN	IDR	100.0
2	PT. Asuransi BRI Life (BRI Life)	Asuransi	Jakarta	1987	Aktif	20.389.804	JUTAAN	IDR	59.02
3	PT BRI Multifinance Indonesia (BRI Finance)	Perusahaan Pembiayaan	Jakarta	2016	Aktif	6.442.369	JUTAAN	IDR	99.88
4	PT BRI Ventura Investama (BRI Ventures)	Perusahaan Modal Ventura	Jakarta	2018	Aktif	2.193.883	JUTAAN	IDR	99.97
5	PT BRI Danareksa Sekuritas (BRIDS)	Perusahaan Sekuritas	Jakarta	2018	Aktif	1.392.007	JUTAAN	IDR	70.9
6	PT BRI Asuransi Indonesia (BRI Insurance)	Asuransi	Jakarta	2019	Aktif	4.227.951	JUTAAN	IDR	90.0
7	PT Pegadaian	Perusahaan Pembiayaan	Jakarta	2012	Aktif	68.243.674	JUTAAN	IDR	99.99
8	PT Danareksa Investment Management (DIM)	Pengelolaan Portofolio Investasi	Jakarta	1992	Aktif	276.250	JUTAAN	IDR	65.0
9	PT Bank Raya Indonesia Tbk	Perbankan	Jakarta	1990	Aktif	14.564.652	JUTAAN	IDR	85.72
10	PT Permodalan Nasional Madani	Perusahaan Pembiayaan	Jakarta	1999	Aktif	45.490.305	JUTAAN	IDR	9999.0

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

	<u>31 December 2022</u>	
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
Standar akuntansi yang dipilih	PSAK	Selected accounting standards
Sektor	G. Financials	Sector
Subsektor	G1. Banks	Subsector
Industri	G11. Banks	Industry
Subindustri	G111. Banks	Subindustry
Informasi pemegang saham pengendali	Indonesian Government	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham dan Obligasi / Stock and Bond	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Utama / Main	Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas grup / Group entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Tahunan / Annual	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2022	Current period start date
Tanggal akhir periode berjalan	December 31, 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	December 31, 2021	Prior period end date
Tanggal akhir 2 tahun sebelumnya	December 31, 2020	Prior 2 year 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		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
Opini Hal Audit Utama		Any Key Audit Matters Opinion
Jumlah Hal Audit Utama		Total Key Audit Matters
Paragraf Hal Audit Utama		Key Audit Matters Paragraph
Tanggal laporan audit atau hasil laporan review		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 OJK Nomor: 75/POJK.04/2017 tentang Tanggung Jawab Direksi Atas Laporan Keuangan	Ya / Yes	Whether in compliance with OJK rules No. 75/POJK.04/2017 concerning responsibilities of board of directors on financial statements
Kepatuhan terhadap pemenuhan independensi akuntan yang memberikan jasa audit di pasar modal sesuai dengan POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dalam Kegiatan Jasa Keuangan	Ya / Yes	Compliance to the independency of Accountant that provide services in Capital Market as regulated in OJK rules No. 13/POJK.03/2017 concerning The Use of Public Accountant and Auditing Firm in Financial Services Activities.

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

Laporan posisi keuangan

Statement of financial position

Aset	31 December 2022	31 December 2021	Assets
Kas	27,407,478	26,299,973	Cash
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	20,790,456	12,082,503	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	697,978	1,982,594	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(18,577)	(29,078)	Allowance for impairment losses for current accounts with other bank
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(1,981)	(6,177)	Allowance for impairment losses for placements with other banks
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	44,013,526	48,480,003	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	286,311,292	323,568,645	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(82,835)	(311,120)	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	51,014,678	54,915,498	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	30,156,223	27,819,354	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	8,911,152	1,844,871	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(1,638,929)	(1,142,349)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	5,557,629	5,782,933	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	1,609,971	3,771,305	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	(136,536)	(488,233)	Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	911,405	730,083	Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	1,015,525,063	926,833,689	Loans third parties

Pinjaman yang diberikan pihak berelasi	63,749,756	67,582,834	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(88,323,830)	(84,833,734)	Allowance for impairment losses for loans
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	59,795,041	48,450,930	Other receivables third parties
Piutang lainnya pihak berelasi	7,205		Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(4,764,151)	(2,995,683)	Allowance for impairment losses for other receivables
Aset pajak tangguhan	18,712,994	16,284,898	Deferred tax assets
Investasi pada ventura bersama dan entitas asosiasi			Investments in joint ventures and associates
Investasi pada entitas ventura bersama	1,774,614	1,546,184	Investments in joint ventures
Investasi pada entitas asosiasi	4,732,289	4,525,543	Investments in associates
Aset tetap	55,216,047	47,970,187	Property, plant, and equipment
Aset lainnya	42,374,001	32,022,666	Other assets
Jumlah aset	1,865,639,010	1,678,097,734	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	24,910,579	18,735,387	Obligations due immediately
Simpanan nasabah			Customers deposits
Giro			Current accounts
Giro pihak ketiga	165,589,839	125,939,865	Current accounts third parties
Giro pihak berelasi	184,165,751	94,650,332	Current accounts related parties
Tabungan			Savings
Tabungan pihak ketiga	521,783,175	497,096,520	Savings third parties
Tabungan pihak berelasi	864,745	580,219	Savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	296,283,522	296,989,075	Time deposits third parties
Deposito berjangka pihak berelasi	139,196,981	123,487,204	Time deposits related parties
Simpanan dari bank lain			Other banks deposits
Simpanan dari bank lain pihak berelasi	821,691	1,041,927	Other banks deposits related parties
Simpanan dari bank lain pihak ketiga	8,512,856	12,287,507	Other banks deposits third parties
Efek yang dijual dengan janji untuk dibeli kembali	9,997,592	29,408,508	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	783,921	199,695	Derivative payables third parties
Liabilitas akseptasi			Acceptance liabilities
Liabilitas akseptasi			Acceptance liabilities

pihak ketiga	7,167,600	9,554,238	third parties
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	60,523,529	48,350,858	Borrowings third parties
Pinjaman yang diterima pihak berelasi	18,847,671	20,107,689	Borrowings related parties
Estimasi kerugian komitmen dan kontinjensi	6,458,343	7,000,268	Estimated losses on commitments and contingencies
Utang pajak	3,053,782	4,214,318	Taxes payable
Liabilitas lainnya	27,871,880	22,753,327	Other liabilities
Kewajiban imbalan pasca kerja	21,296,487	18,105,921	Post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	501,988	501,375	Subordinated loans third parties
Jumlah liabilitas	1,562,243,693	1,386,310,930	Total liabilities
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	7,577,950	7,577,950	Common stocks
Tambahan modal disetor	75,637,083	76,242,898	Additional paid-in capital
Saham treasuri	(2,202,178)	(45,997)	Treasury stocks
Opsi saham	226,622	19,255	Stock options
Cadangan revaluasi	20,267,952	547,026	Revaluation reserves
Cadangan selisih kurs penjabaran	(127,954)	(115,975)	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	139,978		Reserve for changes in fair value of fair value through other comprehensive income financial assets
Cadangan lainnya		210,266	Other reserves
Komponen ekuitas lainnya	(3,395,376)	19,290,512	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	198,147,249	181,986,363	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	299,294,011	288,734,983	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	4,101,306	3,051,821	Non-controlling interests
Jumlah ekuitas	303,395,317	291,786,804	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,865,639,010	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

Laporan laba rugi dan penghasilan komprehensif lain

Statement of profit or loss and other comprehensive income

	<u>31 December 2022</u>	<u>31 December 2021</u>	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	151,874,816	143,523,329	Interest income
Beban bunga	(27,277,743)	(29,428,900)	Interest expenses
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	8,936,995	6,989,783	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(7,359,672)	(5,946,708)	Claim expenses
Pendapatan sekuritas			Securities income
Pendapatan kegiatan penjamin emisi dan penjualan efek	1,518,191	3,452,785	Revenue from underwriting activities and selling fees
Keuntungan (kerugian) perubahan nilai wajar efek	145,520	120,067	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	18,794,964	17,062,124	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	12,468,321	9,005,760	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	1,132,079	1,713,531	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	13,243,725	9,861,540	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	(137,431)	(163,243)	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	543,145	(3,321,266)	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(27,384,906)	(35,806,312)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(25,958,686)	(23,269,044)	General and administrative expenses
Beban operasional lainnya	(56,233,281)	(52,649,064)	Other operating expenses
Jumlah laba operasional	64,306,037	41,144,382	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense

Pendapatan bukan operasional	290,664	(2,553,008)	Non-operating income
Jumlah laba (rugi) sebelum pajak penghasilan	64,596,701	38,591,374	Total profit (loss) before tax
Pendapatan (beban) pajak	(13,188,494)	(7,835,608)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	51,408,207	30,755,766	Total profit (loss) from continuing operations
Jumlah laba (rugi)	51,408,207	30,755,766	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	(2,839,024)	(422,412)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	48,569,183	30,333,354	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	51,170,312	31,066,592	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	237,895	(310,826)	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	48,333,349	30,629,123	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	235,834	(295,769)	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	338	238	Basic earnings (loss) per share from continuing operations

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

31 December 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 nilai wajar melalui pendapatan komprehensif 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 fair value through other comprehensive income 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	
Posisi ekuitas														Equity position
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)										51,170,312	51,170,312	237,895	51,408,207	Profit (loss)
Pendapatan komprehensif lainnya					3,261,722	(11,979)	(407,048)	(5,679,658)			(2,836,963)	(2,061)	(2,839,024)	Other comprehensive income
Distribusi dividen kas										(35,009,426)	(35,009,426)	(18,569)	(35,027,995)	Distributions of cash dividends
Kenaikan (penurunan) ekuitas melalui transaksi saham tresuri			(2,187,544)								(2,187,544)		(2,187,544)	Increase (decrease) in equity through treasury stock transactions
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas		(604,474)									(604,474)			Increase (decrease) in equity through transactions with owner's equity
Setoran modal dari kepentingan non-pengendali												616,298	616,298	Stock subscription from non-controlling interests
Perubahan kepentingan non-pengendali atas akuisisi entitas anak												62,640	(541,834)	Changes in non-controlling interests due to acquisition of subsidiaries
Perubahan kepentingan non-pengendali atas pendirian entitas anak												153,765	153,765	Changes in non-controlling interests due to establishment of subsidiaries
Pelaksanaan opsi saham				(2,899)							(2,899)	(483)	(3,382)	Stock options exercised
Transaksi ekuitas lainnya		(1,341)	31,363								30,022		30,022	Other equity transactions
Posisi ekuitas, akhir periode	7,577,950	75,637,083	(2,202,178)	226,622	20,267,952	(127,954)	139,978	(3,395,376)	3,022,685	198,147,249	299,294,011	4,101,306	303,395,317	Equity position, end of the period

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

31 December 2021

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Saham treasuri	Opsi saham	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya <i>Reserve for changes in fair value of fair value through other comprehensive income financial assets</i>	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	
	<i>Common stocks</i>	<i>Additional paid-in capital</i>	<i>Treasury stocks</i>	<i>Stock options</i>	<i>Reserve of exchange differences on translation</i>		<i>Other components of equity transactions</i>	<i>Appropriated retained earnings-general and legal reserves</i>	<i>Unappropriated retained earnings</i>	<i>Equity attributable to parent entity</i>	<i>Non-controlling interests</i>	<i>Equity</i>	
Posisi ekuitas													Equity position
Saldo awal periode sebelum penyajian kembali	6,167,291	3,411,813	(1,649,076)	1,301,699	(54,749)	975,877	49,791,029	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	(54,749)	975,877	49,791,029	3,022,685	163,949,482	226,916,051	2,550,831	229,466,882	Equity position, beginning of the period
Laba (rugi)									31,066,592	31,066,592	(310,826)	30,755,766	Profit (loss)
Pendapatan komprehensif lainnya					(61,226)	(428,851)	52,608			(437,469)	15,057	(422,412)	Other comprehensive income
Distribusi dividen saham									(12,125,589)	(12,125,589)		(12,125,589)	Distributions of stock dividends
Penerbitan saham biasa	1,410,659	94,419,142								95,829,801	233,072	96,062,873	Issuance of common stocks
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas		(23,370,339)					(32,311,705)			(55,682,044)	5,977	(55,676,067)	Increase (decrease) in equity through transactions with owner's equity
Perubahan kepentingan non-pengendali atas akuisisi entitas anak		565,209		(2,182)					(904,122)	(341,095)	(1,452,824)	(1,793,919)	Changes in non-controlling interests due to acquisition of subsidiaries
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali											2,012,244	2,012,244	Changes in non-controlling interests due to other transactions with non-controlling interests
Pelaksanaan opsi saham		62,862	324,957	(51,457)						336,362	(1,710)	334,652	Stock options exercised
Transaksi ekuitas lainnya		1,154,211	1,278,122	(1,018,539)			1,758,580			3,172,374		3,172,374	Other equity transactions
Posisi ekuitas, akhir periode	7,577,950	76,242,898	(45,997)	229,521	(115,975)	547,026	19,290,512	3,022,685	181,986,363	288,734,983	3,051,821	291,786,804	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 2022	31 December 2021	
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	130,501,831	140,183,030	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(25,762,613)	(28,533,680)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	10,118,043	2,358,545	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(1,008,042)	(1,293,103)	Payments of temporary syirkah funds
Penerimaan premi asuransi	1,577,323	1,043,075	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	35,709,608	34,345,472	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	12,468,321	9,005,760	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(15,762,408)	(11,164,431)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(78,869,304)	(73,658,162)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	(52,531)	(203,971)	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) efek yang diperdagangkan	(2,114,619)	9,164,531	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	3,900,820	(8,096,930)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(9,403,150)	(2,091,221)	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(106,917,972)	(68,377,027)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	(9,996,487)	(11,951,573)	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang lainnya	(1,354,828)	39,905,977	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	(2,941,947)	1,422,631	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan)			Increase (decrease) in

liabilitas segera	6,175,192	3,261,813	obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	154,136,573	72,747,218	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	15,004,224	(5,923,271)	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	(3,994,882)	(10,456,563)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	(19,410,916)	(11,070,164)	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	5,698,879	27,185	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	97,506,005	32,588,374	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 biaya perolehan diamortisasi dan nilai wajar melalui pendapatan komprehensif lainnya	(145,649)	(315,724)	Proceeds from equity investments classified as amortized cost and fair value through other comprehensive income
Penerimaan dividen dari aktivitas investasi	144,069	4,349	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	(10,538,233)	(8,254,116)	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	343,195	51,654	Proceeds from disposal (acquisition) of property and equipment
Pencairan (penempatan) efek-efek yang diperdagangkan	37,424,578	(64,581,768)	Withdrawal (placement) of marketable securities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	27,227,960	(73,095,605)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Penerimaan pinjaman yang diterima	11,068,534		Proceeds from borrowings
Pembayaran pinjaman yang diterima		(4,229,199)	Payments for borrowings
Penerimaan dari penerbitan obligasi	21,739,525	12,547,672	Proceeds from bonds issuance
Pembayaran utang obligasi	(14,650,023)	(14,608,236)	Payments of bonds payable
Penerimaan setoran modal			Proceeds from capital

		41,059,206	contributions
Penjualan (pembelian) dari saham treasury	(2,187,544)		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	(10,436,111)	22,643,854	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	114,297,854	(17,863,377)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	153,924,601	171,790,168	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	(30,287)	(2,190)	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	268,192,168	153,924,601	Cash and cash equivalents cash flows, end of the period

[4610000] Explanation for Significant Accounting Policy - Financial and Sharia Industry

Kebijakan akuntansi signifikan

Significant accounting policies

	<u>31 December 2022</u>	
Dasar penyusunan laporan keuangan konsolidasian	Notes 2 (halaman 35)	Basis of preparation of consolidated financial statements
Prinsip-prinsip konsolidasi	Notes 2 (halaman 36)	Principles of consolidation
Kas dan setara kas	Notes 3 (halaman 69)	Cash and cash equivalents
Aset tetap	Notes 16 (halaman 143-147)	Fixed assets
Penurunan nilai aset nonkeuangan	Notes 2 (halaman 56)	Impairment of non-financial assets
Beban tangguhan	Notes 2 (halaman 64-65)	Deferred charges
Pengakuan pendapatan dan beban	Notes 2 (halaman 41-42)	Revenue and expense recognition

Penjabaran mata uang asing	Notes 31 (halaman 240)	Foreign currency translation
Transaksi dengan pihak berelasi	Notes 44 (halaman 309-317)	Transactions with related parties
Pajak penghasilan	Notes 38 (halaman 247-250)	Income taxes
Pinjaman	Notes 11 (halaman 120-131)	Borrowings
Provisi	Notes 2 (halaman 58)	Provisions
Imbalan kerja karyawan	Notes 27 (halaman 231)	Employee benefits
Laba per saham	Notes 2 (halaman 63)	Earnings per share

Dividen	Notes 31 (halaman 240)	Dividends
Pelaporan segmen	Notes 41 (halaman 289-291)	Segment reporting
Instrumen keuangan derivatif	Notes 10 (halaman 119-120)	Derivative financial instruments
Penerapan standar akuntansi baru	Notes 47 (halaman 320)	The implementation of new statements of accounting standards
Penentuan nilai wajar	Notes 40 (halaman 284-288)	Determination of fair value
Giro pada Bank Indonesia dan bank lain	Notes 4 dan 5 (halaman 69-71)	Current accounts with Bank Indonesia and other banks
Penempatan pada Bank Indonesia dan bank lain	Notes 6 (halaman 75-81)	Placements with Bank Indonesia and other banks

Efek-efek	Notes 7 (halaman 82-112)	Securities
Investasi pada entitas asosiasi	Notes 15 (halaman 139-142)	Investment in associates
Obligasi subordinasi	Notes 29 (halaman 232)	Subordinated bonds
Efek-efek yang dibeli dengan janji dibeli kembali	Notes 9 (halaman 116-118)	Securities purchased under resell agreements
Saham treasuri	Notes 1 (halaman 14-18)	Treasury stock
Penerapan standar akuntansi baru	Notes 47 (halaman 320)	Adoption of new accounting standards

[4611000] Notes to the financial statements - Property, Plant, and Equipment - Financial and Sharia Industry - Current Year

31 December 2022

Aset tetap

Property, plant, and equipment

		Aset tetap, awal periode <i>Property, plant, and equipment, beginning period</i>	Penambahan aset tetap <i>Addition in property, plant, and equipment</i>	Pengurangan aset tetap <i>Disposals in property, plant, and equipment</i>	Reklasifikasi aset tetap <i>Reclassifications of property, plant, and equipment</i>	Aset tetap, akhir periode <i>Property, plant, and equipment, end period</i>		
Nilai perolehan, kotor	Tanah, dimiliki langsung	30,014,425	3,634,662	(206,667)	(36,048)	33,406,372	Land, directly owned	Carrying amount, gross
	Bangunan dan fasilitasnya, dimiliki langsung	9,420,713	3,747,043	(1,745,445)	797,366	12,219,677	Building and leasehold improvement, directly owned	
	Mesin dan peralatan, dimiliki langsung	10,595,357	1,296,684	(434,729)	718,240	12,175,552	Machinery and equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	3,908,928	707,388	(571,618)	(686,835)	3,357,863	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	3,612,022	1,153,328	(915,890)	50,825	3,900,285	Motor vehicle, directly owned	
	Lainnya, dimiliki langsung	3,284,848	250	(0)	(246)	3,284,852	Others, directly owned	
	Dimiliki langsung	60,836,293	10,539,355	(3,874,349)	843,302	68,344,601	Directly owned	
	Bangunan, dalam penyelesaian	4,202,191	3,295,590	(1,047,879)	(843,302)	5,606,600	Building, assets under construction	
	Aset dalam penyelesaian	4,202,191	3,295,590	(1,047,879)	(843,302)	5,606,600	Assets under construction	
	Aset tetap	65,038,484	13,834,945	(4,922,228)	0	73,951,201	Property, plant, and equipment	
Akumulasi depresiasi	Bangunan dan fasilitasnya, dimiliki langsung	3,313,244	1,094,220	(262,287)	12,982	4,158,159	Building and leasehold improvement, directly owned	Carrying amount, accumulated depreciation
	Mesin dan peralatan, dimiliki langsung	7,666,009	1,344,986	(275,523)	540,653	9,276,125	Machinery and equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	2,981,185	383,015	(554,450)	(562,720)	2,247,030	Furniture and office equipment, directly owned	
	Kendaraan bermotor,						Motor vehicle, directly	

	dimiliki langsung	2,120,861	572,000	(855,688)	9,093	1,846,266	owned	
	Lainnya, dimiliki langsung	986,998	220,584		8	1,207,574	Others, directly owned	
	Dimiliki langsung	17,068,297	3,614,805	(1,947,948)	0	18,735,154	Directly owned	
	Aset tetap	17,068,297	3,614,805	(1,947,948)	0	18,735,154	Property, plant, and equipment	
Nilai perolehan	Aset tetap	47,970,187				55,216,047	Property, plant, and equipment	Carrying amount

[4611000] Notes to the financial statements - Property, Plant, and Equipment - Financial and Sharia Industry - Prior Year

31 December 2021

Aset tetap

Property, plant, and equipment

		Aset tetap, awal periode	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Aset tetap, akhir periode		
		<i>Property, plant, and equipment, beginning period</i>	<i>Addition in property, plant, and equipment</i>	<i>Disposals in property, plant, and equipment</i>	<i>Reclassifications of property, plant, and equipment</i>	<i>Property, plant, and equipment, end period</i>		
Nilai perolehan, kotor	Tanah, dimiliki langsung	29,642,881	600,486	(228,942)		30,014,425	Land, directly owned	Carrying amount, gross
	Bangunan dan fasilitasnya, dimiliki langsung	8,439,460	1,637,063	(1,208,797)	552,987	9,420,713	Building and leasehold improvement, directly owned	
	Mesin dan peralatan, dimiliki langsung	11,043,494	1,369,600	(1,694,095)	(123,642)	10,595,357	Machinery and equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	3,872,354	457,582	(421,008)		3,908,928	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	3,216,178	936,118	(540,274)		3,612,022	Motor vehicle, directly owned	
	Lainnya, dimiliki langsung	3,284,848				3,284,848	Others, directly owned	
	Dimiliki langsung	59,499,215	5,000,849	(4,093,116)	429,345	60,836,293	Directly owned	
	Bangunan, dalam penyelesaian	1,385,639	3,253,267	(7,370)	(429,345)	4,202,191	Building, assets under construction	
	Aset dalam penyelesaian	1,385,639	3,253,267	(7,370)	(429,345)	4,202,191	Assets under construction	
	Aset tetap	60,884,854	8,254,116	(4,100,486)	0	65,038,484	Property, plant, and equipment	
Akumulasi depresiasi	Bangunan dan fasilitasnya, dimiliki langsung	2,979,527	753,531	(419,814)		3,313,244	Building and leasehold improvement, directly owned	Carrying amount, accumulated depreciation
	Mesin dan peralatan, dimiliki langsung	8,062,009	1,132,077	(1,528,077)		7,666,009	Machinery and equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	2,962,001	439,464	(420,280)		2,981,185	Furniture and office equipment, directly owned	
	Kendaraan bermotor,						Motor vehicle, directly	

	dimiliki langsung	2,390,015	231,754	(500,908)		2,120,861	owned	
	Lainnya, dimiliki langsung	784,670	202,328			986,998	Others, directly owned	
	Dimiliki langsung	17,178,222	2,759,154	(2,869,079)		17,068,297	Directly owned	
	Aset tetap	17,178,222	2,759,154	(2,869,079)		17,068,297	Property, plant, and equipment	
Nilai perolehan	Aset tetap	43,706,632				47,970,187	Property, plant, and equipment	Carrying amount

[4611100] Disclosure of Notes to the financial statements - Property, Plant and Equipment - Financial and Sharia Industry

Pengungkapan

Disclosure

31 December 2022

Pengungkapan catatan atas aset tetap

Notes 16 (Halaman 143-147)

Disclosure of notes for property, plant and equipment

[4621100] Notes to the financial statements - Current Accounts and Wadiah Demand deposits - Financial and Sharia Industry

Giro dan giro wadiah

Current accounts and wadiah demand deposits

			31 December 2022	31 December 2021			
Giro	Pihak berelasi	Rupiah	112,553,235	58,407,608	Rupiah	Related parties	Current accounts
		Mata uang asing	71,612,516	36,242,724	Foreign currencies		
		Subtotal Seluruh Mata Uang	184,165,751	94,650,332	Subtotal on all Currencies		
	Pihak ketiga	Rupiah	111,967,188	89,777,483	Rupiah	Third parties	
		Mata uang asing	53,622,651	36,162,382	Foreign currencies		
		Subtotal Seluruh Mata Uang	165,589,839	125,939,865	Subtotal on all Currencies		
	Subtotal Seluruh Pihak	Subtotal Seluruh Mata Uang	349,755,590	220,590,197	Subtotal on all Currencies	Subtotal on all Parties	

[4622100] Notes to the financial statements - Savings Deposits and Wadiah Savings Deposits - Financial and Sharia Industry

Tabungan dan tabungan wadiah

Savings deposits and wadiah savings deposits

			31 December 2022	31 December 2021			
Tabungan	Pihak berelasi	Rupiah	843,415	550,827	Rupiah	Related parties	Savings deposits
		Mata uang asing	21,330	29,392	Foreign currencies		
		Subtotal Seluruh Mata Uang	864,745	580,219	Subtotal on all Currencies		
	Pihak ketiga	Rupiah	516,890,566	493,928,396	Rupiah	Third parties	
		Mata uang asing	4,892,609	3,168,124	Foreign currencies		
		Subtotal Seluruh Mata Uang	521,783,175	497,096,520	Subtotal on all Currencies		
	Subtotal Seluruh Pihak	Subtotal Seluruh Mata Uang	522,647,920	497,676,739	Subtotal on all Currencies	Subtotal on all Parties	

[4623100] Notes to the financial statements - Time deposits and Wakalah deposits - Financial and Sharia Industry

Deposito berjangka dan deposito wakalah

Time deposits and wakalah deposits

		31 December 2022	31 December 2021			
Deposito berjangka Pihak berelasi	Rupiah	121,105,033	93,418,055	Rupiah	Related parties	Time deposits
	Mata uang asing	18,091,948	30,069,150	Foreign currencies		
	Subtotal Seluruh Mata Uang	139,196,981	123,487,205	Subtotal on all Currencies		
Pihak ketiga	Rupiah	258,965,235	251,188,451	Rupiah	Third parties	
	Mata uang asing	37,318,287	45,800,623	Foreign currencies		
	Subtotal Seluruh Mata Uang	296,283,522	296,989,074	Subtotal on all Currencies		
Subtotal Seluruh Pihak	Subtotal Seluruh Mata Uang	435,480,503	420,476,279	Subtotal on all Currencies	Subtotal on all Parties	

[4624110] Disclosure of Notes to the financial statements - Third Party Funds - Financial and Sharia Industry

Pengungkapan

Disclosure

31 December 2022

Pengungkapan catatan atas dana pihak ketiga

Notes 19, 20, dan 21 (Halaman 149-153)

Disclosure of notes for third party funds


