

Nomor Surat	B.2024-DIR/FMA/08/2023
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 6 Bulan yang berakhir pada 30/06/2023 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 Danareksa Investment Management (DIM)	Pengelolaan Portofolio Investasi	Jakarta	1992	Aktif	276.250	JUTAAN	IDR	65.0
2	PT Bank Raya Indonesia Tbk	Perbankan	Jakarta	1990	Aktif	14.564.652	JUTAAN	IDR	86.85
3	PT Permodalan Nasional Madani	Perusahaan Pembiayaan	Jakarta	1999	Aktif	45.490.305	JUTAAN	IDR	99.99
4	BRI Remittance Co.Limited (Ltd) Hong Kong	Jasa Keuangan	Hongkong	2005	Aktif	15.582	JUTAAN	IDR	100.0
5	PT. Asuransi BRI Life (BRI Life)	Asuransi	Jakarta	1987	Aktif	20.389.804	JUTAAN	IDR	54.77
6	PT BRI Multifinance Indonesia (BRI Finance)	Perusahaan Pembiayaan	Jakarta	1983	Aktif	6.442.369	JUTAAN	IDR	99.88
7	PT BRI Ventura Investama (BRI Ventures)	Perusahaan Modal Ventura	Jakarta	2018	Aktif	2.193.883	JUTAAN	IDR	99.97
8	PT BRI Danareksa Sekuritas (BRIDS)	Perusahaan Sekuritas	Jakarta	2018	Aktif	1.392.007	JUTAAN	IDR	67.0
9	PT BRI Asuransi Indonesia (BRI Insurance)	Asuransi	Jakarta	2019	Aktif	4.227.951	JUTAAN	IDR	90.0
10	PT Pegadaian	Perusahaan Pembiayaan	Jakarta	1901	Aktif	68.243.674	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

	<u>30 June 2023</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	Kuartal II / Second Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2023	Current period start date
Tanggal akhir periode berjalan	June 30, 2023	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2022	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2022	Prior period start date
Tanggal akhir periode sebelumnya	June 30, 2022	Prior period end date
Tanggal akhir 2 tahun sebelumnya	December 31, 2021	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	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
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 & 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**

<b>Aset</b>	<b>30 June 2023</b>	<b>31 December 2022</b>	<b>Assets</b>
Kas	28,403,964	27,407,478	Cash
<b>Giro pada bank lain</b>			<b>Current accounts with other banks</b>
Giro pada bank lain pihak ketiga	15,089,104	20,790,456	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	16,696,970	697,978	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	( 48,213 )	( 18,577 )	Allowance for impairment losses for current accounts with other bank
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	( 2,504 )	( 1,981 )	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	43,506,694	44,013,526	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	265,808,253	286,311,292	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	( 80,757 )	( 82,835 )	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	22,823,619	51,014,678	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	31,392,563	30,156,223	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	7,592,572	8,911,152	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	( 2,240,391 )	( 1,638,929 )	Allowance for impairment losses for bills and other receivables
<b>Tagihan akseptasi</b>			<b>Acceptance receivables</b>
Tagihan akseptasi pihak ketiga	6,640,152	5,557,629	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	977,711	1,609,971	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	( 256,259 )	( 136,536 )	Allowance for impairment losses for acceptance receivables
<b>Tagihan derivatif</b>			<b>Derivative receivables</b>
Tagihan derivatif pihak ketiga	1,109,328	911,405	Derivative receivables third parties
<b>Pinjaman yang diberikan</b>			<b>Loans</b>
Pinjaman yang diberikan pihak ketiga	1,066,723,070	1,015,525,063	Loans third parties

Pinjaman yang diberikan pihak berelasi	70,805,543	63,749,756	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	( 83,486,893 )	( 88,323,830 )	Allowance for impairment losses for loans
<b>Piutang lainnya</b>			<b>Other receivables</b>
Piutang lainnya pihak ketiga	64,592,209	59,795,041	Other receivables third parties
Piutang lainnya pihak berelasi	8,673	7,205	Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya	( 4,751,015 )	( 4,764,151 )	Allowance for impairment losses for other receivables
Aset pajak tangguhan	16,448,631	18,712,994	Deferred tax assets
<b>Investasi pada ventura bersama dan entitas asosiasi</b>			<b>Investments in joint ventures and associates</b>
Investasi pada entitas ventura bersama	1,658,731	1,774,614	Investments in joint ventures
Investasi pada entitas asosiasi	5,114,243	4,732,289	Investments in associates
Aset tetap	56,627,721	55,216,047	Property, plant, and equipment
Aset lainnya	50,795,168	42,374,001	Other assets
<b>Jumlah aset</b>	<b>1,805,146,314</b>	<b>1,865,639,010</b>	<b>Total assets</b>
<b>Liabilitas, dana syirkah temporer dan ekuitas</b>			<b>Liabilities, temporary syirkah funds and equity</b>
<b>Liabilitas</b>			<b>Liabilities</b>
Liabilitas segera	17,011,972	24,910,579	Obligations due immediately
<b>Simpanan nasabah</b>			<b>Customers deposits</b>
<b>Giro</b>			<b>Current accounts</b>
Giro pihak ketiga	163,971,221	165,589,839	Current accounts third parties
Giro pihak berelasi	134,338,386	184,165,751	Current accounts related parties
<b>Tabungan</b>			<b>Savings</b>
Tabungan pihak ketiga	516,197,064	521,783,175	Savings third parties
Tabungan pihak berelasi	917,577	864,745	Savings related parties
<b>Deposito berjangka</b>			<b>Time deposits</b>
Deposito berjangka pihak ketiga	305,066,260	296,283,522	Time deposits third parties
Deposito berjangka pihak berelasi	124,624,467	139,196,981	Time deposits related parties
<b>Simpanan dari bank lain</b>			<b>Other banks deposits</b>
Simpanan dari bank lain pihak berelasi	87,914	821,691	Other banks deposits related parties
Simpanan dari bank lain pihak ketiga	12,596,295	8,512,856	Other banks deposits third parties
Efek yang dijual dengan janji untuk dibeli kembali	24,616,575	9,997,592	Securities sold with repurchase agreement
<b>Liabilitas derivatif</b>			<b>Derivative payables</b>
Liabilitas derivatif pihak ketiga	825,751	783,921	Derivative payables third parties
<b>Liabilitas akseptasi</b>			<b>Acceptance liabilities</b>
Liabilitas akseptasi			Acceptance liabilities

pihak ketiga	7,617,863	7,167,600	third parties
<b>Pinjaman yang diterima</b>			<b>Borrowings</b>
Pinjaman yang diterima pihak ketiga	59,393,754	60,523,529	Borrowings third parties
Pinjaman yang diterima pihak berelasi	22,692,937	18,847,671	Borrowings related parties
Estimasi kerugian komitmen dan kontinjensi	6,262,903	6,458,343	Estimated losses on commitments and contingencies
Utang pajak	2,040,678	3,053,782	Taxes payable
Liabilitas lainnya	32,984,903	27,871,880	Other liabilities
Kewajiban imbalan pasca kerja	19,452,172	21,296,487	Post-employment benefit obligations
<b>Pinjaman subordinasi</b>			<b>Subordinated loans</b>
Pinjaman subordinasi pihak ketiga	2,205	501,988	Subordinated loans third parties
<b>Jumlah liabilitas</b>	<b>1,506,654,628</b>	<b>1,562,243,693</b>	<b>Total liabilities</b>
<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	75,847,349	75,637,083	Additional paid-in capital
Saham treasuri	( 3,019,133 )	( 2,202,178 )	Treasury stocks
Opsi saham	39,870	226,622	Stock options
Cadangan revaluasi	20,216,505	20,267,952	Revaluation reserves
Cadangan selisih kurs penjabaran	( 241,483 )	( 127,954 )	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	158,103	139,978	Reserve for changes in fair value of fair value through other comprehensive income financial assets
Komponen ekuitas lainnya	( 2,760,123 )	( 3,395,376 )	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	192,676,815	198,147,249	Unappropriated retained earnings
<b>Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk</b>	<b>293,518,538</b>	<b>299,294,011</b>	<b>Total equity attributable to equity owners of parent entity</b>
Kepentingan non-pengendali	4,973,148	4,101,306	Non-controlling interests
<b>Jumlah ekuitas</b>	<b>298,491,686</b>	<b>303,395,317</b>	<b>Total equity</b>
<b>Jumlah liabilitas, dana syirkah temporer dan ekuitas</b>	<b>1,805,146,314</b>	<b>1,865,639,010</b>	<b>Total liabilities, temporary syirkah funds and equity</b>

**[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>30 June 2023</u>	<u>30 June 2022</u>	
<b>Pendapatan dan beban operasional</b>			<b>Operating income and expenses</b>
Pendapatan bunga	85,590,785	76,860,963	Interest income
Beban bunga	( 20,050,483 )	( 12,247,440 )	Interest expenses
<b>Pendapatan asuransi</b>			<b>Insurance income</b>
Pendapatan dari premi asuransi	4,660,908	4,629,263	Revenue from insurance premiums
<b>Beban asuransi</b>			<b>Insurance expenses</b>
Beban klaim	( 3,773,606 )	( 3,774,492 )	Claim expenses
<b>Pendapatan sekuritas</b>			<b>Securities income</b>
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	979,602	895,360	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	291,398	65,890	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	10,222,819	9,366,552	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	6,697,966	5,078,975	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	236,221	605,993	Gains (losses) on changes in foreign exchange rates
<b>Pendapatan operasional lainnya</b>	2,859,769	4,815,545	<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	( 305 )		Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	196,508		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	( 14,017,597 )	( 17,493,328 )	Allowances for impairment losses on earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontinjensi		567,800	Reversal (expense) of estimated losses on commitments and contingencies
<b>Beban operasional lainnya</b>			<b>Other operating expenses</b>
Beban umum dan administrasi	( 13,533,357 )	( 11,451,113 )	General and administrative expenses

Beban provisi dan komisi		( 81,524 )	Other fees and commissions expenses
<b>Beban operasional lainnya</b>	( 23,123,791 )	( 26,692,824 )	<b>Other operating expenses</b>
<b>Jumlah laba operasional</b>	<b>37,236,837</b>	<b>31,145,620</b>	<b>Total profit from operation</b>
<b>Pendapatan dan beban bukan operasional</b>			<b>Non-operating income and expense</b>
Pendapatan bukan operasional	( 36,706 )	78,659	Non-operating income
<b>Jumlah laba (rugi) sebelum pajak penghasilan</b>	<b>37,200,131</b>	<b>31,224,279</b>	<b>Total profit (loss) before tax</b>
Pendapatan (beban) pajak	( 7,638,770 )	( 6,348,008 )	Tax benefit (expenses)
<b>Jumlah laba (rugi) dari operasi yang dilanjutkan</b>	<b>29,561,361</b>	<b>24,876,271</b>	<b>Total profit (loss) from continuing operations</b>
<b>Jumlah laba (rugi)</b>	<b>29,561,361</b>	<b>24,876,271</b>	<b>Total profit (loss)</b>
<b>Pendapatan komprehensif lainnya, setelah pajak</b>			<b>Other comprehensive income, after tax</b>
<b>Jumlah pendapatan komprehensif lainnya, setelah pajak</b>	<b>558,587</b>	<b>( 4,229,389 )</b>	<b>Total other comprehensive income, after tax</b>
<b>Jumlah laba rugi komprehensif</b>	<b>30,119,948</b>	<b>20,646,882</b>	<b>Total comprehensive income</b>
<b>Laba (rugi) yang dapat diatribusikan</b>			<b>Profit (loss) attributable to</b>
Laba (rugi) yang dapat diatribusikan ke entitas induk	29,421,509	24,786,205	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	139,852	90,066	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	29,909,911	20,636,995	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	210,037	9,887	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	195	164	Basic earnings (loss) per share from continuing operations



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

30 June 2023

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	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	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 equity interests	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	
<b>Posisi ekuitas</b>														<b>Equity position</b>
Saldo awal periode sebelum penyajian kembali	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	Balance before restatement at beginning of period
<b>Posisi ekuitas, awal periode</b>	<b>7,577,950</b>	<b>75,637,083</b>	<b>( 2,202,178 )</b>	<b>226,622</b>	<b>20,267,952</b>	<b>( 127,954 )</b>	<b>139,978</b>	<b>( 3,395,376 )</b>	<b>3,022,685</b>	<b>198,147,249</b>	<b>299,294,011</b>	<b>4,101,306</b>	<b>303,395,317</b>	<b>Equity position, beginning of the period</b>
Laba (rugi)										29,421,509	29,421,509	139,852	29,561,361	Profit (loss)
Pendapatan komprehensif lainnya					( 51,447 )	( 113,529 )	18,125	635,253			488,402	70,185	558,587	Other comprehensive income
Distribusi dividen kas										( 34,891,943 )	( 34,891,943 )	( 25,862 )	( 34,917,805 )	Distributions of cash dividends
Distribusi dividen saham		210,266		( 186,693 )							23,573		23,573	Distributions of stock dividends
Penerbitan saham biasa				( 59 )							( 59 )	( 9 )	( 68 )	Issuance of common stocks
Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri			( 816,955 )								( 816,955 )		( 816,955 )	Increase (decrease) in equity through treasury stock transactions
Transaksi ekuitas lainnya												687,676	687,676	Other equity transactions
<b>Posisi ekuitas, akhir periode</b>	<b>7,577,950</b>	<b>75,847,349</b>	<b>( 3,019,133 )</b>	<b>39,870</b>	<b>20,216,505</b>	<b>( 241,483 )</b>	<b>158,103</b>	<b>( 2,760,123 )</b>	<b>3,022,685</b>	<b>192,676,815</b>	<b>293,518,538</b>	<b>4,973,148</b>	<b>298,491,686</b>	<b>Equity position, end of the period</b>

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

30 June 2022

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	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	Treasury stocks	Stock options	Reserve of exchange differences on translation	Reserve for changes in fair value of fair value through other comprehensive income financial assets	Other equity interests	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Non-controlling interests	Equity	
<b>Posisi ekuitas</b>													<b>Equity position</b>
Saldo awal periode sebelum penyajian kembali	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	Balance before restatement at beginning of period
<b>Posisi ekuitas, awal periode</b>	<b>7,577,950</b>	<b>76,242,898</b>	<b>( 45,997 )</b>	<b>229,521</b>	<b>( 115,975 )</b>	<b>547,026</b>	<b>19,290,512</b>	<b>3,022,685</b>	<b>181,986,363</b>	<b>288,734,983</b>	<b>3,051,821</b>	<b>291,786,804</b>	<b>Equity position, beginning of the period</b>
Laba (rugi)									24,786,205	24,786,205	90,066	24,876,271	Profit (loss)
Pendapatan komprehensif lainnya					10,436	( 147,821 )	( 4,011,825 )			( 4,149,210 )	( 80,179 )	( 4,229,389 )	Other comprehensive income
Distribusi dividen kas									( 26,406,603 )	( 26,406,603 )		( 26,406,603 )	Distributions of cash dividends
Distribusi dividen saham										( 587,314 )		( 587,314 )	Distributions of stock dividends
Penerbitan saham biasa			( 587,314 )										Issuance of common stocks
Pelaksanaan opsi saham				( 2,958 )						( 2,958 )	12	( 2,946 )	Stock options exercised
Transaksi ekuitas lainnya							138,020		67,785	205,805	622,637	828,442	Other equity transactions
<b>Posisi ekuitas, akhir periode</b>	<b>7,577,950</b>	<b>76,242,898</b>	<b>( 633,311 )</b>	<b>226,563</b>	<b>( 105,539 )</b>	<b>399,205</b>	<b>15,416,707</b>	<b>3,022,685</b>	<b>180,433,750</b>	<b>282,580,908</b>	<b>3,684,357</b>	<b>286,265,265</b>	<b>Equity position, end of the period</b>

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

**Laporan arus kas**

**Statement of cash flows**

	<u>30 June 2023</u>	<u>30 June 2022</u>	
<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	78,189,032	69,953,146	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	( 19,656,825 )	( 11,785,653 )	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	5,944,967	4,335,095	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	( 578,942 )	( 533,095 )	Payments of temporary syirkah funds
Penerimaan premi asuransi	1,086,972	854,771	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	18,939,544	16,427,982	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	6,697,966	5,078,975	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	( 7,482,282 )	( 4,735,150 )	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	( 43,872,133 )	( 41,209,533 )	Payments for other operating expenses
Penerimaan pendapatan non-operasional	( 128,051 )	583	Receipts from non-operating income
<b>Penurunan (kenaikan) aset operasi</b>			<b>Decrease (increase) in operating assets</b>
Penurunan (kenaikan) efek yang diperdagangkan	1,340,743	3,002,389	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	28,191,059	47,279,093	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	82,240	( 11,674,695 )	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	( 75,194,800 )	( 59,319,588 )	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	( 3,619,285 )	( 4,932,096 )	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang lainnya	( 1,293,120 )	( 361,835 )	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	3,726,156	( 17,579,380 )	Decrease (increase) in other assets
<b>Kenaikan (penurunan) liabilitas operasi</b>			<b>Increase (decrease) in operating liabilities</b>
Kenaikan (penurunan)			Increase (decrease) in

liabilitas segera	( 7,898,607 )	3,095,292	obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	( 56,979,262 )	22,151,709	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	( 5,789,776 )	( 23,913,011 )	Increase (decrease) in customers time deposits
Kenaikan (penurunan) simpanan dari bank lain	3,349,662	( 7,555,480 )	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	14,618,983	( 15,762,007 )	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas lainnya	4,011,378	10,827,023	Increase (decrease) in other liabilities
<b>Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi</b>	<b>( 55,728,351 )</b>	<b>( 15,878,979 )</b>	<b>Total net cash flows received from (used in) operating activities</b>
<b>Arus kas dari aktivitas investasi</b>			<b>Cash flows from investing activities</b>
Penerimaan dari penyertaan saham dalam klasifikasi biaya perolehan diamortisasi dan nilai wajar melalui pendapatan komprehensif lainnya	55,059	( 94,109 )	Proceeds from equity investments classified as amortized cost and fair value through other comprehensive income
Penerimaan dividen dari aktivitas investasi	65,636	44	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	( 3,397,674 )	78,076	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	91,345	( 3,704,778 )	Proceeds from disposal (acquisition) of property and equipment
Pencairan (penempatan) efek-efek yang diperdagangkan	23,305,515	43,789,304	Withdrawal (placement) of marketable securities
<b>Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi</b>	<b>20,119,881</b>	<b>40,068,537</b>	<b>Total net cash flows received from (used in) investing activities</b>
<b>Arus kas dari aktivitas pendanaan</b>			<b>Cash flows from financing activities</b>
Kenaikan (penurunan) efek yang diterbitkan	4,563,418	7,007,655	Increase (decrease) in securities issued
Penerimaan pinjaman yang diterima	16,271,919	( 2,445,842 )	Proceeds from borrowings
Pembayaran pinjaman yang diterima	( 14,106,379 )		Payments for borrowings
Pembayaran utang obligasi	( 11,582,600 )	( 6,135,195 )	Payments of bonds payable
Penerimaan dari penerbitan saham baru	( 816,955 )	( 587,314 )	Proceeds from issuance of new stocks
Pembayaran dividen dari aktivitas pendanaan	( 43,494,766 )	( 26,406,603 )	Dividends paid from financing activities
<b>Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan</b>	<b>( 49,165,363 )</b>	<b>( 28,567,299 )</b>	<b>Total net cash flows received from (used in) financing activities</b>

<b>Jumlah kenaikan (penurunan) bersih kas dan setara kas</b>	<b>( 84,773,833 )</b>	<b>( 4,377,741 )</b>	<b>Total net increase (decrease) in cash and cash equivalents</b>
Kas dan setara kas arus kas, awal periode	268,192,168	153,924,601	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	402	46,150	Effect of exchange rate changes on cash and cash equivalents
<b>Kas dan setara kas arus kas, akhir periode</b>	<b>183,418,737</b>	<b>149,593,010</b>	<b>Cash and cash equivalents cash flows, end of the period</b>

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

### Kebijakan akuntansi signifikan

### Significant accounting policies

	<u>30 June 2023</u>	
Dasar penyusunan laporan keuangan konsolidasian	Longform Notes 2a (halaman 36)	Basis of preparation of consolidated financial statements
Prinsip-prinsip konsolidasi	Longform Notes 2b (halaman 37)	Principles of consolidation
Kas dan setara kas	Longform Notes 3 (halaman 70)	Cash and cash equivalents
Aset tetap	Longform Notes 16 (halaman 145-149)	Fixed assets
Penurunan nilai aset nonkeuangan	Longform Notes 2p (halaman 57)	Impairment of non-financial assets
Beban tangguhan	-	Deferred charges
Pengakuan pendapatan dan beban	Longform Notes 2c.iv (halaman 42-43)	Revenue and expense recognition

<b>Penjabaran mata uang asing</b>	Longform Notes 2ah (halaman 63-64)	<b>Foreign currency translation</b>
<b>Transaksi dengan pihak berelasi</b>	Longform Notes 44 (halaman 311-319)	<b>Transactions with related parties</b>
<b>Pajak penghasilan</b>	Longform Notes 38 (halaman 245)	<b>Income taxes</b>
<b>Pinjaman</b>	Longform Notes 11 (halaman 123-134)	<b>Borrowings</b>
<b>Provisi</b>	Longform Notes 2y (halaman 59)	<b>Provisions</b>
<b>Imbalan kerja karyawan</b>	Longform Notes 2ae (halaman 62-63)	<b>Employee benefits</b>
<b>Laba per saham</b>	Longform Notes 49 (halaman 326)	<b>Earnings per share</b>

<b>Dividen</b>	Longform Notes 15 (halaman 142)	<b>Dividends</b>
<b>Pelaporan segmen</b>	Longform Notes 41 (halaman 291)	<b>Segment reporting</b>
<b>Instrumen keuangan derivatif</b>	Longform Notes 10 (halaman 122-123)	<b>Derivative financial instruments</b>
<b>Penerapan standar akuntansi baru</b>	Longform Notes 47 (halaman 322)	<b>The implementation of new statements of accounting standards</b>
<b>Kombinasi bisnis</b>	-	<b>Business combination</b>
<b>Penentuan nilai wajar</b>	Longform Notes 40 (halaman 287-290)	<b>Determination of fair value</b>
<b>Transaksi dan saldo dalam mata uang asing</b>	-	<b>Foreign currency transactions and balances</b>



<b>Giro pada Bank Indonesia dan bank lain</b>	Longform Notes 4 dan 5 (halaman 70-76)	<b>Current accounts with Bank Indonesia and other banks</b>
<b>Penempatan pada Bank Indonesia dan bank lain</b>	Longform Notes 6 (halaman 76-82)	<b>Placements with Bank Indonesia and other banks</b>
<b>Efek-efek</b>	Longform Notes 7 (halaman 82-114)	<b>Securities</b>
<b>Investasi jangka pendek</b>	-	<b>Short-term investment</b>
<b>Aset hak guna</b>	Longform Notes 16 (halaman 144)	<b>Right of use assets</b>
<b>Properti investasi</b>	-	<b>Investment properties</b>
<b>Goodwill</b>	-	<b>Goodwill</b>
<b>Investasi pada entitas asosiasi</b>	-	<b>Investment in associates</b>

<b>Aset takberwujud</b>	-	<b>Intangible assets</b>
<b>Beban dibayar dimuka</b>	-	<b>Prepaid expenses</b>
<b>Piutang dan utang asuransi</b>	-	<b>Insurance receivables and payables</b>
<b>Piutang pembiayaan konsumen</b>	Longform Notes 13 (halaman 132)	<b>Consumer financing receivables</b>
<b>Liabilitas atas kontrak</b>	Longform Notes 16 (halaman 114)	<b>Contract liabilities</b>
<b>Simpanan nasabah dan simpanan dari bank lain</b>	Longform Notes 22 (halaman 154)	<b>Deposits from customers and deposits from other banks</b>
<b>Obligasi subordinasi</b>	Longform Notes 29 (halaman 234)	<b>Subordinated bonds</b>

<b>Efek-efek yang dibeli dengan janji dibeli kembali</b>	Longform Notes 9 (halaman 118-121)	<b>Securities purchased under resell agreements</b>
<b>Saham treasuri</b>	Longform Notes 1d (halaman 15)	<b>Treasury stock</b>
<b>Modal saham</b>	Longform Notes 31 (halaman 236-237)	<b>Share capital</b>
<b>Pengaturan pembayaran berbasis saham</b>	-	<b>Share-based payment arrangement</b>
<b>Biaya emisi efek ekuitas</b>	Longform Notes 30 (halaman 230)	<b>Stock issuance cost</b>
<b>Instrumen keuangan</b>	-	<b>Financial instruments</b>
<b>Aset tidak lancar yang diklasifikasikan sebagai dimiliki untuk dijual</b>	Longform Notes 9 (halaman 114)	<b>Non-current assets classified as held for sale</b>

<b>Peristiwa setelah tanggal periode pelaporan</b>	-	<b>Events after reporting period</b>
<b>Penerapan standar akuntansi baru</b>	Longform Notes 47 (halaman 322)	<b>Adoption of new accounting standards</b>
<b>Standar akuntansi yang telah disahkan namun belum berlaku efektif</b>	-	<b>Accounting standards issued but not yet effective</b>
<b>Utang pembiayaan konsumen</b>	-	<b>Consumer financing liabilities</b>

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

30 June 2023

Aset tetap

Property, plant, and equipment

		<b>Aset tetap, awal periode</b>	<b>Penambahan aset tetap</b>	<b>Pengurangan aset tetap</b>	<b>Reklasifikasi aset tetap</b>	<b>Aset tetap, akhir periode</b>		
		<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	33,406,372	17,516	( 123,864 )	( 26,395 )	33,273,629	Land, directly owned	Carrying amount, gross
	Bangunan dan fasilitasnya, dimiliki langsung	12,219,677	891,857	( 278,590 )	1,528,569	14,361,513	Building and leasehold improvement, directly owned	
	Mesin dan peralatan, dimiliki langsung	12,175,552	1,107,314	( 250,743 )	1,921,403	14,953,526	Machinery and equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	3,357,863	179,675	( 58,178 )	35,862	3,515,406	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	3,900,285	493,635	( 247,679 )		4,146,241	Motor vehicle, directly owned	
	Lainnya, dimiliki langsung	3,284,852	6,299	( 0 )	4,185	3,295,152	Others, directly owned	
	<b>Dimiliki langsung</b>	<b>68,344,601</b>	<b>2,696,296</b>	<b>( 959,054 )</b>	<b>3,463,624</b>	<b>73,545,467</b>	<b>Directly owned</b>	
	Bangunan, dalam penyelesaian	5,606,600	1,218,102	( 18,156 )	( 3,463,624 )	3,342,922	Building, assets under construction	
	<b>Aset dalam penyelesaian</b>	<b>5,606,600</b>	<b>1,218,102</b>	<b>( 18,156 )</b>	<b>( 3,463,624 )</b>	<b>3,342,922</b>	<b>Assets under construction</b>	
	<b>Aset tetap</b>	<b>73,951,201</b>	<b>3,914,398</b>	<b>( 977,210 )</b>	<b>0</b>	<b>76,888,389</b>	<b>Property, plant, and equipment</b>	
Akumulasi depresiasi	Bangunan dan fasilitasnya, dimiliki langsung	4,158,159	736,312	( 144,612 )		4,749,859	Building and leasehold improvement, directly owned	Carrying amount, accumulated depreciation
	Mesin dan peralatan, dimiliki langsung	9,276,125	625,825	( 86,554 )		9,815,396	Machinery and equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	2,247,030	214,881	( 45,742 )		2,416,169	Furniture and office equipment, directly owned	
	Kendaraan bermotor,						Motor vehicle, directly	

	dimiliki langsung	1,846,266	192,602	( 77,660 )		1,961,208	owned	
	Lainnya, dimiliki langsung	1,207,574	110,462	( 0 )		1,318,036	Others, directly owned	
	<b>Dimiliki langsung</b>	<b>18,735,154</b>	<b>1,880,082</b>	<b>( 354,568 )</b>		<b>20,260,668</b>	<b>Directly owned</b>	
	<b>Aset tetap</b>	<b>18,735,154</b>	<b>1,880,082</b>	<b>( 354,568 )</b>		<b>20,260,668</b>	<b>Property, plant, and equipment</b>	
Nilai perolehan	<b>Aset tetap</b>	<b>55,216,047</b>				<b>56,627,721</b>	<b>Property, plant, and equipment</b>	Carrying amount

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

31 December 2022

Aset tetap

Property, plant, and equipment

	<b>Aset tetap, awal periode</b> <i>Property, plant, and equipment, beginning period</i>	<b>Penambahan aset tetap</b> <i>Addition in property, plant, and equipment</i>	<b>Pengurangan aset tetap</b> <i>Disposals in property, plant, and equipment</i>	<b>Reklasifikasi aset tetap</b> <i>Reclassifications of property, plant, and equipment</i>	<b>Revaluasi aset tetap</b> <i>Revaluation of property, plant, and equipment</i>	<b>Aset tetap, akhir periode</b> <i>Property, plant, and equipment, end period</i>		
Nilai perolehan, kotor								
Tanah, dimiliki langsung	30,014,425	337,950	( 206,667 )	( 36,048 )	3,296,712	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	
<b>Dimiliki langsung</b>	<b>60,836,293</b>	<b>7,242,643</b>	<b>( 3,874,349 )</b>	<b>843,302</b>	<b>3,296,712</b>	<b>68,344,601</b>	<b>Directly owned</b>	
Bangunan, dalam penyelesaian	4,202,191	3,295,590	( 1,047,879 )	( 843,302 )		5,606,600	Building, assets under construction	Carrying amount, accumulated depreciation
<b>Aset dalam penyelesaian</b>	<b>4,202,191</b>	<b>3,295,590</b>	<b>( 1,047,879 )</b>	<b>( 843,302 )</b>		<b>5,606,600</b>	<b>Assets under construction</b>	
<b>Aset tetap</b>	<b>65,038,484</b>	<b>10,538,233</b>	<b>( 4,922,228 )</b>	<b>0</b>	<b>3,296,712</b>	<b>73,951,201</b>	<b>Property, plant, and equipment</b>	
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	
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	2,981,185	383,015	( 554,450 )	( 562,720 )		2,247,030	Furniture and office equipment, directly	

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



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

**Pengungkapan**

**Disclosure**

Pengungkapan catatan atas aset tetap

30 June 2023

Longform Notes 16 (halaman 145-149)

Disclosure of notes for property, plant and equipment