

Nomor Surat	B. 2477-DIR/FMA/10/2023
Nama Emiten	PT Bank Rakyat Indonesia (Persero) Tbk
Kode Emiten	BBRI
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2023 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 BRI Danareksa Sekuritas (BRIDS)	Perusahaan Sekuritas	Jakarta	2018	Aktif	1.392.007	JUTAAN	IDR	67.0
2	PT BRI Asuransi Indonesia (BRI Insurance)	Asuransi	Jakarta	2019	Aktif	4.227.951	JUTAAN	IDR	90.0
3	PT Pegadaian	Perusahaan Pembiayaan	Jakarta	1901	Aktif	68.243.674	JUTAAN	IDR	99.99
4	PT Danareksa Investment Management (DIM)	Pengelolaan Portofolio Investasi	Jakarta	1992	Aktif	276.250	JUTAAN	IDR	65.0
5	PT Bank Raya Indonesia Tbk	Perbankan	Jakarta	1990	Aktif	14.564.652	JUTAAN	IDR	86.85
6	PT Permodalan Nasional Madani	Perusahaan Pembiayaan	Jakarta	1999	Aktif	45.490.305	JUTAAN	IDR	99.99
7	BRI Remittance Co.Limited (Ltd) Hong Kong	Jasa Keuangan	Hongkong	2005	Aktif	15.582	JUTAAN	IDR	100.0
8	PT. Asuransi BRI Life (BRI Life)	Asuransi	Jakarta	1987	Aktif	20.389.804	JUTAAN	IDR	54.77
9	PT BRI Multifinance Indonesia (BRI Finance)	Perusahaan Pembiayaan	Jakarta	1983	Aktif	6.442.369	JUTAAN	IDR	99.88
10	PT BRI Ventura Investama (BRI Ventures)	Perusahaan Modal Ventura	Jakarta	2018	Aktif	2.193.883	JUTAAN	IDR	99.97

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 September 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 III / Third Quarter	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2023	Current period start date
Tanggal akhir periode berjalan	September 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	September 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	Tidak Diaudit / Unaudit	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		Current year auditor
Nama partner audit tahun berjalan		Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya		Prior year auditor
Nama partner audit tahun sebelumnya		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	30 September 2023	31 December 2022	Assets
Kas	24,132,475	27,407,478	Cash
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	19,764,476	20,790,456	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	679,774	697,978	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(35,340)	(18,577)	Allowance for impairment losses for current accounts with other bank
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(5,352)	(1,981)	Allowance for impairment losses for placements with other banks
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	49,995,444	44,013,526	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	257,222,380	286,311,292	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(91,111)	(82,835)	Allowance for impairment losses for marketable securities
Efek yang dibeli dengan janji dijual kembali	26,719,301	51,014,678	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	39,453,218	30,156,223	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	18,750,643	8,911,152	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(2,815,941)	(1,638,929)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	8,156,804	5,557,629	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	899,251	1,609,971	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	(363,874)	(136,536)	Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	1,032,524	911,405	Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	1,106,328,134	1,015,525,063	Loans third parties

Pinjaman yang diberikan pihak berelasi	78,354,073	63,749,756	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(83,135,504)	(88,323,830)	Allowance for impairment losses for loans
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	66,015,368	59,795,041	Other receivables third parties
Piutang lainnya pihak berelasi	17,097	7,205	Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(4,735,232)	(4,764,151)	Allowance for impairment losses for other receivables
Aset pajak tangguhan	17,307,236	18,712,994	Deferred tax assets
Investasi pada ventura bersama dan entitas asosiasi			Investments in joint ventures and associates
Investasi pada entitas ventura bersama	1,674,315	1,774,614	Investments in joint ventures
Investasi pada entitas asosiasi	5,247,670	4,732,289	Investments in associates
Aset tetap	58,280,566	55,216,047	Property, plant, and equipment
Aset lainnya	51,605,049	42,374,001	Other assets
Jumlah aset	1,851,964,853	1,865,639,010	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	16,559,080	24,910,579	Obligations due immediately
Simpanan nasabah			Customers deposits
Giro			Current accounts
Giro pihak ketiga	174,350,619	165,589,839	Current accounts third parties
Giro pihak berelasi	140,359,057	184,165,751	Current accounts related parties
Tabungan			Savings
Tabungan pihak ketiga	505,895,731	521,783,175	Savings third parties
Tabungan pihak berelasi	529,852	864,745	Savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	332,208,503	296,283,522	Time deposits third parties
Deposito berjangka pihak berelasi	136,942,652	139,196,981	Time deposits related parties
Simpanan dari bank lain			Other banks deposits
Simpanan dari bank lain pihak berelasi	10,997,848	821,691	Other banks deposits related parties
Simpanan dari bank lain pihak ketiga	90,894	8,512,856	Other banks deposits third parties
Efek yang dijual dengan janji untuk dibeli kembali	15,211,647	9,997,592	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	2,209,825	783,921	Derivative payables third parties
Liabilitas akseptasi			Acceptance liabilities
Liabilitas akseptasi			Acceptance liabilities

pihak ketiga	9,056,055	7,167,600	third parties
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	60,292,332	60,523,529	Borrowings third parties
Pinjaman yang diterima pihak berelasi	24,981,007	18,847,671	Borrowings related parties
Estimasi kerugian komitmen dan kontinjensi	6,205,115	6,458,343	Estimated losses on commitments and contingencies
Utang pajak	2,300,873	3,053,782	Taxes payable
Liabilitas lainnya	34,031,744	27,871,880	Other liabilities
Kewajiban imbalan pasca kerja	22,808,470	21,296,487	Post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	496,430	501,988	Subordinated loans third parties
Jumlah liabilitas	1,540,431,029	1,562,243,693	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	75,853,127	75,637,083	Additional paid-in capital
Saham treasuri	(3,283,265)	(2,202,178)	Treasury stocks
Opsi saham	37,888	226,622	Stock options
Cadangan revaluasi	20,216,505	20,267,952	Revaluation reserves
Cadangan selisih kurs penjabaran	(220,409)	(127,954)	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	152,636	139,978	Reserve for changes in fair value of fair value through other comprehensive income financial assets
Komponen ekuitas lainnya	(4,003,806)	(3,395,376)	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	207,247,913	198,147,249	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	306,601,224	299,294,011	Total equity attributable to equity owners of parent entity
Kepentingan non-pengendali	4,932,600	4,101,306	Non-controlling interests
Jumlah ekuitas	311,533,824	303,395,317	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,851,964,853	1,865,639,010	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>30 September 2023</u>	<u>30 September 2022</u>	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	131,893,100	115,251,527	Interest income
Beban bunga	(30,696,401)	(18,744,235)	Interest expenses
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	6,734,168	6,443,929	Revenue from insurance premiums
Beban asuransi			Insurance expenses
Beban klaim	(4,915,460)	(5,613,523)	Claim expenses
Pendapatan sekuritas			Securities income
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	1,465,569	1,249,944	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	221,982	18,922	Gains (losses) on changes in fair value of marketable securities
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	15,559,991	13,869,646	Provisions and commissions income from transactions other than loan
Penerimaan kembali aset yang telah dihapusbukukan	10,911,824	8,696,285	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	291,965	1,078,882	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	3,386,096	7,728,983	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	3,799	395	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	254,296	2,061,918	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(23,236,979)	(24,626,916)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(20,423,100)	(17,906,715)	General and administrative expenses
Beban operasional lainnya	(35,249,651)	(40,671,073)	Other operating expenses
Jumlah laba operasional	56,201,199	48,837,969	Total profit from operation
Pendapatan dan beban bukan			Non-operating income and

operasional			expense
Pendapatan bukan operasional		400,516	Non-operating income
Beban bukan operasional	(482,668)		Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	55,718,531	49,238,485	Total profit (loss) before tax
Pendapatan (beban) pajak	(11,504,962)	(9,927,040)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	44,213,569	39,311,445	Total profit (loss) from continuing operations
Jumlah laba (rugi)	44,213,569	39,311,445	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	(803,671)	(3,767,625)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	43,409,898	35,543,820	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	43,992,607	39,156,233	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	220,962	155,212	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	43,252,933	35,459,978	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	156,965	83,842	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	292	259	Basic earnings (loss) per share from continuing operations

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

30 September 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	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	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
Posisi ekuitas, awal 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, beginning of the period
Laba (rugi)										43,992,607	43,992,607	220,962	44,213,569	Profit (loss)
Pendapatan komprehensif lainnya					(51,447)	(92,455)	12,658	(608,430)			(739,674)	(63,997)	(803,671)	Other comprehensive income
Distribusi dividen kas										(34,891,943)	(34,891,943)	(25,862)	(34,917,805)	Distributions of cash dividends
Perubahan kepentingan non-pengendali atas akuisisi entitas anak												146,229	146,229	Changes in non-controlling interests due to acquisition of subsidiaries
Pelaksanaan opsi saham				(59)							(59)	(9)	(68)	Stock options exercised
Transaksi ekuitas lainnya		216,044	(1,081,087)	(188,675)							(1,053,718)	553,971	(499,747)	Other equity transactions
Posisi ekuitas, akhir periode	7,577,950	75,853,127	(3,283,265)	37,888	20,216,505	(220,409)	152,636	(4,003,806)	3,022,685	207,247,913	306,601,224	4,932,600	311,533,824	Equity position, end of the period

[4410000] Statement of changes in equity - Financial and Sharia Industry - Prior 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 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)										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											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		(1,341)	(1,206,565)								(1,207,906)		(1,207,906)	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

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

Laporan arus kas

Statement of cash flows

	<u>30 September 2023</u>	<u>30 September 2022</u>	
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	125,014,627	107,094,913	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(29,861,348)	(18,090,745)	Payments Of Interest And Bonus Fees And Commissions
Penerimaan pendapatan pengelolaan dana sebagai mudharib	9,330,008	1,702,643	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(1,397,434)	(782,062)	Payments of temporary syirkah funds
Penerimaan premi asuransi	2,018,378	830,406	Receipts from insurance premiums
Pendapatan dari transaksi operasional lainnya	27,007,695	24,883,912	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	10,911,824	8,696,285	Recoveries of written off assets
Penerimaan pengembalian (pembayaran) pajak penghasilan	(11,221,570)	(12,306,549)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(63,430,486)	(56,927,293)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	(611,062)	231,148	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) efek yang diperdagangkan	(655,975)	1,458,138	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	24,295,377	41,394,968	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(19,136,486)	(15,544,620)	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) pinjaman yang diberikan	(130,438,057)	(76,380,310)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	(3,592,611)	(7,712,026)	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) piutang lainnya	(2,751,377)	(592,065)	Decrease (increase) in other receivables
Penurunan (kenaikan) aset lainnya	2,316,341	(1,329,215)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan)			Increase (decrease) in

liabilitas segera	(8,351,499)	246,811	obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	(51,268,251)	27,459,879	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	33,670,652	(26,438,451)	Increase (decrease) in customers time deposits
Kenaikan (penurunan) simpanan dari bank lain	1,754,195	(6,531,268)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	5,214,055	(4,198,429)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas lainnya	6,258,320	7,457,996	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(74,322,743)	(5,109,453)	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dividen dari aktivitas investasi	55,059	(108,436)	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	65,913	137,708	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	(6,666,191)	(7,572,728)	Proceeds from disposal (acquisition) of property and equipment
Pencairan (penempatan) efek-efek yang diperdagangkan	26,304,871	45,545,601	Withdrawal (placement) of marketable securities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	19,759,652	38,002,145	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Penerimaan pinjaman yang diterima	21,103,779	6,266,783	Proceeds from borrowings
Pembayaran pinjaman yang diterima	(15,265,369)	(10,794,546)	Payments for borrowings
Penerimaan dari penerbitan obligasi	8,079,000	17,172,831	Proceeds from bonds issuance
Pembayaran utang obligasi	(26,877,850)	(11,036,786)	Payments of bonds payable
Penjualan (pembelian) dari saham treasuri	(1,081,087)	(1,237,928)	Sales (purchase) of treasury stocks
Pembayaran dividen dari aktivitas pendanaan	(43,494,766)	(26,406,603)	Dividends paid from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(57,536,293)	(26,036,249)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(112,099,384)	6,856,443	Total net increase (decrease) in cash and cash equivalents
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	39,685	369,016	Effect of exchange rate changes on cash and cash equivalents

Kas dan setara kas arus kas, akhir periode	156,132,469	161,150,060	Cash and cash equivalents cash flows, end of the period
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[4610000] Explanation for Significant Accounting Policy - Financial and Sharia Industry

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

30 September 2023

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	33,406,372	140,194	(206,522)	(35,400)	33,304,644	Land, directly owned	Carrying amount, gross
	Bangunan dan fasilitasnya, dimiliki langsung	12,219,677	1,083,657	(427,376)	1,391,493	14,267,451	Building and leasehold improvement, directly owned	
	Mesin dan peralatan, dimiliki langsung	12,175,552	1,651,600	(347,144)	1,436,238	14,916,246	Machinery and equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	3,357,863	674,311	(89,709)	33,620	3,976,085	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	3,900,285	1,416,942	(445,518)		4,871,709	Motor vehicle, directly owned	
	Lainnya, dimiliki langsung	3,284,852	6,297		4,185	3,295,334	Others, directly owned	
	Dimiliki langsung	68,344,601	4,973,001	(1,516,269)	2,830,136	74,631,469	Directly owned	
	Bangunan, dalam penyelesaian	5,606,600	1,821,670	(18,156)	(2,830,136)	4,579,978	Building, assets under construction	
	Aset dalam penyelesaian	5,606,600	1,821,670	(18,156)	(2,830,136)	4,579,978	Assets under construction	
	Aset tetap	73,951,201	6,794,671	(1,534,425)		79,211,447	Property, plant, and equipment	
Akumulasi depresiasi	Bangunan dan fasilitasnya, dimiliki langsung	4,158,159	985,961	(145,268)		4,998,852	Building and leasehold improvement, directly owned	Carrying amount, accumulated depreciation
	Mesin dan peralatan, dimiliki langsung	9,276,125	911,957	(127,225)		10,060,857	Machinery and equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	2,247,030	347,479	(72,963)		2,521,546	Furniture and office equipment, directly owned	
	Kendaraan bermotor,						Motor vehicle, directly	

	dimiliki langsung	1,846,266	241,733	(111,729)		1,976,270	owned	
	Lainnya, dimiliki langsung	1,207,574	165,782			1,373,356	Others, directly owned	
	Dimiliki langsung	18,735,154	2,652,912	(457,185)		20,930,881	Directly owned	
	Aset tetap	18,735,154	2,652,912	(457,185)		20,930,881	Property, plant, and equipment	
Nilai perolehan	Aset tetap	55,216,047				58,280,566	Property, plant, and equipment	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

		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	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	(0)	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

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

Pengungkapan

Disclosure

30 September 2023

Pengungkapan catatan atas aset tetap

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Disclosure of notes for property, plant and equipment