

Nomor Surat	016/KPBD/IDXnet/IV/17
Nama Emiten	Bank of India Indonesia Tbk
Kode Emiten	BSWD
Perihal	Penyampaian Laporan Keuangan Interim (KOREKSI)

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 3 Bulan yang berakhir pada 31/03/2017 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									

Dokumen ini merupakan dokumen resmi Bank of India Indonesia Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik.

Bank of India Indonesia Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		31 March 2017	General information
Nama entitas	Bank of India Indonesia 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	BSWD		Entity code
Nomor identifikasi entitas	AA389		Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia		Entity main industry
Sektor	8. Finance		Sector
Subsektor	81. Bank		Subsector
Informasi pemegang saham pengendali	Foreign Corporation		Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction		Type of entity
Jenis efek yang dicatatkan	Saham / Stock		Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Pengembangan / Development		Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas tunggal / Single entity		Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Kuartal I / First Quarter		Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2017		Current period start date
Tanggal akhir periode berjalan	March 31, 2017		Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2016		Prior year end date
Tanggal awal periode sebelumnya	January 01, 2016		Prior period start date
Tanggal akhir periode sebelumnya	March 31, 2016		Prior period end date
Mata uang pelaporan	Rupiah / IDR		Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah			Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Satuan Penuh / Full Amount		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
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 BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan	Ya / Yes		Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua	Ya / Yes		Whether in compliance with BAPEPAM LK VIII A two rules concerning

tentang independensi akuntan yang
memberikan jasa audit di pasar modal



independence of accountant providing
audit services in capital market

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

Laporan posisi keuangan			Statement of financial position
	<u>31 March 2017</u>	<u>31 December 2016</u>	
Aset			Assets
Kas	11,950,184,751	8,736,913,370	Cash
Giro pada bank indonesia	236,380,793,515	234,751,556,085	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	46,664,864,649	57,941,354,522	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	1,741,327,097	735,964,706	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(148,668,197)	(147,876,955)	Allowance for impairment losses for current accounts with other bank
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	470,650,879,232	118,973,564,367	Placements with bank Indonesia and other banks third parties
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	74,056,107,528	73,317,257,159	Bills and other receivables third parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(71,547,054,463)	(72,336,324,434)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	25,991,357,634	33,585,350,185	Acceptance receivables third parties
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	9,616,504	29,086,425	Derivative receivables third parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	2,244,903,112,496	2,434,404,729,672	Loans third parties
Pinjaman yang diberikan pihak berelasi	150,453,925,759	65,757,882,389	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(308,746,535,545)	(308,214,862,425)	Allowance for impairment losses for loans
Aset keuangan lainnya	708,820,659,359	1,181,173,040,946	Other financial assets
Biaya dibayar dimuka	6,427,722,069	3,216,187,615	Prepaid expenses
Pajak dibayar dimuka	23,764,129,964	23,764,129,964	Prepaid taxes
Aset pajak tangguhan	68,642,299,887	68,642,299,894	Deferred tax assets
Aset takberwujud selain goodwill	2,508,439,574	2,801,181,846	Intangible assets other than goodwill
Aset tetap	141,098,123,130	141,921,449,013	Property and equipment
Agunan yang diambil alih	186,671,707,559	186,671,707,559	Foreclosed assets
Aset lainnya	50,732,753,746	50,348,957,996	Other assets
Jumlah aset	4,071,025,746,248	4,306,073,549,899	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity

Liabilitas			Liabilities
Liabilitas segera	6,832,012,683	3,228,712,059	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	271,757,096,692	254,384,645,206	Current accounts third parties
Giro pihak berelasi	8,791,364,679	14,684,260,380	Current accounts related parties
Tabungan			Savings
Tabungan pihak ketiga	138,267,878,148	154,620,688,680	Savings third parties
Tabungan pihak berelasi	2,098,630,361	699,216,423	Savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	2,360,041,303,218	2,583,171,109,686	Time deposits third parties
Deposito berjangka pihak berelasi	21,030,762,010	15,664,938,585	Time deposits related parties
Simpanan dari bank lain	75,551,005,592	111,117,902,985	Other banks deposits
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	11,692,854	31,666,410	Derivative payables third parties
Liabilitas akseptasi	25,991,357,634	33,585,350,185	Acceptance payables
Pendapatan ditangguhkan	641,942,288	688,005,946	Deferred income
Utang pajak	8,989,841,611	3,522,954,897	Taxes payable
Liabilitas pajak tangguhan		0	Deferred tax liabilities
Liabilitas lainnya	12,806,273,592	14,418,515,963	Other liabilities
Kewajiban imbalan pasca kerja	8,039,576,114	8,039,576,114	post-employment benefit obligations
Jumlah liabilitas	2,940,850,737,476	3,197,857,543,519	Total liabilities
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	208,320,000,000	208,320,000,000	Common stocks
Tambahan modal disetor	594,222,617,025	592,125,470,702	Additional paid-in capital
Uang muka setoran modal	500,000,000,000	500,000,000,000	Advances in capital stock
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	20,000,000,000	20,000,000,000	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	(192,367,608,253)	(212,229,464,322)	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	1,130,175,008,772	1,108,216,006,380	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	1,130,175,008,772	1,108,216,006,380	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	4,071,025,746,248	4,306,073,549,899	Total liabilities, temporary syirkah funds and equity

[4322000] Statement of profit or loss and other comprehensive income, OCI components presented before tax, by nature - Financial and Sharia Industry

Laporan laba rugi dan penghasilan komprehensif lain	31 March 2017	31 March 2016	Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	82,938,713,976	113,738,896,160	Interest income
Beban bunga	(41,154,370,076)	(79,776,785,082)	Interest expenses
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	2,268,491,021	3,391,626,910	Provisions and commissions income from transactions other than loan
Keuntungan (kerugian) yang telah direalisasi atas instrumen derivatif	(88,927,128)	(6,463,414,494)	Realised gains (losses) from derivative instruments
Keuntungan (kerugian) selisih kurs mata uang asing	807,189,396	7,394,366,835	Gains (losses) on changes in foreign exchange rates
Pendapatan operasional lainnya	1,511,695,149	178,545,168	Other operating income
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(1,135,463,470)	(427,431,447,350)	Allowances for impairment losses on earnings assets
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(14,027,082,439)	(14,230,749,992)	General and administrative expenses
Beban sewa, pemeliharaan, dan perbaikan	(996,054,159)	(862,399,757)	Rent, maintenance and improvement expenses
Beban provisi dan komisi	(780,611,543)	(877,106,620)	Other fees and commissions expenses
Beban operasional lainnya	(2,651,275,237)	(618,796,938)	Other operating expenses
Jumlah laba operasional	26,692,305,490	(405,557,265,160)	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional		588,004,318	Non-operating income
Beban bukan operasional	(209,830,732)		Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	26,482,474,758	(404,969,260,842)	Total profit (loss) before tax
Pendapatan (beban) pajak	(6,620,618,689)	0	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	19,861,856,069	(404,969,260,842)	Total profit (loss) from continuing operations
Jumlah laba (rugi)	19,861,856,069	(404,969,260,842)	Total profit (loss)
Pendapatan komprehensif lainnya, sebelum pajak			Other comprehensive income, before tax
Pendapatan komprehensif lainnya yang akan			Other comprehensive income that may be

direklasifikasi ke laba rugi, sebelum pajak			reclassified to profit or loss, before tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, sebelum pajak	2,097,146,323	(109,084,548)	Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, before tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, sebelum pajak	2,097,146,323	(109,084,548)	Total other comprehensive income that may be reclassified to profit or loss, before tax
Jumlah pendapatan komprehensif lainnya, sebelum pajak	2,097,146,323	(109,084,548)	Total other comprehensive income, before tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	2,097,146,323	(109,084,548)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	21,959,002,392	(405,078,345,390)	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	19,861,856,069	(404,969,260,842)	Profit (loss) attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	21,959,002,392	(405,078,345,390)	Comprehensive income attributable to parent entity
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	19.068602216301844	(388.8)	Basic earnings (loss) per share from continuing operations

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

31 March 2017

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Uang muka setoran modal</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Advances in capital stock</u>	<u>Appropriated retained earnings-general and legal reserves</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	
Posisi ekuitas								Equity position
Saldo awal periode sebelum penyajian kembali	208,320,000,000	592,125,470,702	500,000,000,000	20,000,000,000	(212,229,464,322)	1,108,216,006,380	1,108,216,006,380	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	208,320,000,000	592,125,470,702	500,000,000,000	20,000,000,000	(212,229,464,322)	1,108,216,006,380	1,108,216,006,380	Equity position, beginning of the period
Laba (rugi)					19,861,856,069	19,861,856,069	19,861,856,069	Profit (loss)
Pendapatan komprehensif lainnya		2,097,146,323				2,097,146,323	2,097,146,323	Other comprehensive income
Posisi ekuitas, akhir periode	208,320,000,000	594,222,617,025	500,000,000,000	20,000,000,000	(192,367,608,253)	1,130,175,008,772	1,130,175,008,772	Equity position, end of the period

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

31 March 2016

Laporan perubahan ekuitas

Statement of changes in equity

	<u>Saham biasa</u>	<u>Tambahan modal disetor</u>	<u>Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib</u>	<u>Saldo laba yang belum ditentukan penggunaannya</u>	<u>Ekuitas yang dapat diatribusikan kepada entitas induk</u>	<u>Ekuitas</u>	
	<u>Common stocks</u>	<u>Additional paid-in capital</u>	<u>Appropriated retained earnings-general and legal reserves</u>	<u>Unappropriated retained earnings</u>	<u>Equity attributable to parent entity</u>	<u>Equity</u>	
Posisi ekuitas							Equity position
Saldo awal periode sebelum penyajian kembali	208,320,000,000	593,795,493,966	20,000,000,000	292,772,558,726	1,114,888,052,692	1,114,888,052,692	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	208,320,000,000	593,795,493,966	20,000,000,000	292,772,558,726	1,114,888,052,692	1,114,888,052,692	Equity position, beginning of the period
Laba (rugi)				(404,969,260,842)	(404,969,260,842)	(404,969,260,842)	Profit (loss)
Pendapatan komprehensif lainnya		(109,084,548)			(109,084,548)	(109,084,548)	Other comprehensive income
Posisi ekuitas, akhir periode	208,320,000,000	593,686,409,418	20,000,000,000	(112,196,702,116)	709,809,707,302	709,809,707,302	Equity position, end of the period

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

Laporan arus kas

Statement of cash flows

	31 March 2017	31 March 2016	
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	82,174,144,006	110,109,912,610	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(41,436,175,151)	(79,372,426,493)	Payments Of Interest And Bonus Fees And Commissions
Pendapatan dari transaksi operasional lainnya	18,016,299,430	9,713,762,151	Income from other operating transactions
Pembayaran atas beban keuangan dan beban administrasi bank	(27,659,870,792)	(16,235,663,119)	Payments of finance costs and bank administration charges
Pembayaran gaji dan tunjangan	(7,881,445,132)	(9,253,960,948)	Payments for salaries and allowances
Penerimaan pengembalian (pembayaran) pajak penghasilan		0	Refunds (payments) of income tax
Penerimaan pendapatan non-operasional	(209,830,735)	588,004,320	Receipts from non-operating income
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia	(351,677,314,865)	21,963,813,780	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(738,850,369)	13,653,559	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi	7,593,992,551	49,666,934,606	Decrease (increase) in acceptance receivables
Penurunan (kenaikan) pinjaman yang diberikan	104,805,573,806	294,389,613,673	Decrease (increase) in loans
Penurunan (kenaikan) agunan yang diambil alih	0	80,663,606	Decrease (increase) in foreclosed assets
Penurunan (kenaikan) tagihan derivatif	19,469,921	(63,229,896)	Decrease (increase) in derivative receivables
Penurunan (kenaikan) aset lainnya	353,333,562,132	(31,041,538,247)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	3,603,300,624	(3,874,870,397)	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	(3,473,840,809)	32,901,942,603	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	(217,763,983,043)	(352,617,444,505)	Increase (decrease) in customers time deposits
Kenaikan (penurunan) simpanan dari bank lain	(35,566,897,393)	(17,395,723,626)	Increase (decrease) in other banks saving

			deposits
Kenaikan (penurunan) liabilitas akseptasi	(7,593,992,551)	(49,666,934,606)	Increase (decrease) in acceptance payables
Kenaikan (penurunan) liabilitas derivatif	(19,973,556)	95,500,045	Increase (decrease) in derivative payables
Kenaikan (penurunan) liabilitas lainnya	(860,208,907)	(1,456,449,272)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(125,336,040,833)	(41,454,440,156)	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penjualan (perolehan) aset tetap	190,099,998	355,116,599	Proceeds from disposal (acquisition) of property and equipment
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi	470,824,261,247	30,695,975,525	Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	471,014,361,245	31,051,092,124	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Penerimaan setoran modal		0	Proceeds from capital contributions
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan		0	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	345,678,320,412	(10,403,348,032)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	420,991,476,095	586,085,326,480	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	718,252,737	3,369,387,042	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	767,388,049,244	579,051,365,490	Cash and cash equivalents cash flows, end of the period