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|-------------|--|
| Nomor Surat | 080/DIR-EKS/05/17 |
| Nama Emiten | Bank Victoria International Tbk |
| Kode Emiten | BVIC |
| 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 | PT Bank Victoria Syariah (dahulu PT Bank Swaguna) | Perbankan Syariah | Jakarta | 1966 | Masih Beroperasi | 1.581.785.233 | RIBUAN | IDR | 99.99 |

Dokumen ini merupakan dokumen resmi Bank Victoria International Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik.

Bank Victoria International Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

| Informasi umum | | General information |
|--|---|---|
| 31 March 2017 | | |
| Nama entitas | Bank Victoria International 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 | BVIC | Entity code |
| Nomor identifikasi entitas | AA311 | 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 | National Corporation | 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 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 | Ribuan / In Thousand | 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 | Ya / Yes | Whether in compliance with BAPEPAM |

peraturan BAPEPAM LK VIII A dua
tentang independensi akuntan yang
memberikan jasa audit di pasar modal

LK VIII A two rules concerning
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 | 58,274,512 | 73,136,238 | Cash |
| Giro pada bank indonesia | 1,741,944,016 | 1,467,640,451 | Current accounts with bank Indonesia |
| Giro pada bank lain | | | Current accounts with other banks |
| Giro pada bank lain pihak ketiga | 28,025,082 | 20,202,388 | Current accounts with other banks third parties |
| Penempatan pada bank indonesia dan bank lain | | | Placements with bank Indonesia and other banks |
| Penempatan pada bank indonesia dan bank lain pihak ketiga | 684,642,180 | 1,449,178,267 | Placements with bank Indonesia and other banks third parties |
| Efek-efek yang diperdagangkan | | | Marketable securities |
| Efek-efek yang diperdagangkan pihak ketiga | 9,138,568,589 | 7,282,891,945 | Marketable securities third parties |
| Tagihan akseptasi | | | Acceptance receivables |
| Tagihan akseptasi pihak ketiga | 5,304,621 | 9,730,501 | Acceptance receivables third parties |
| Pinjaman yang diberikan | | | Loans |
| Pinjaman yang diberikan pihak ketiga | 13,946,502,134 | 14,479,925,709 | Loans third parties |
| Pinjaman yang diberikan pihak berelasi | 72,452,248 | 58,014,358 | Loans related parties |
| Cadangan kerugian penurunan nilai pada pinjaman yang diberikan | (303,583,279) | (277,093,053) | Allowance for impairment losses for loans |
| Biaya dibayar dimuka | 27,921,018 | 17,468,899 | Prepaid expenses |
| Pajak dibayar dimuka | 4,147,080 | | Prepaid taxes |
| Aset pajak tangguhan | 82,443,378 | 99,374,395 | Deferred tax assets |
| Investasi pada entitas anak, ventura bersama, dan entitas asosiasi | | | Investments in subsidiaries, joint ventures and associates |
| Investasi pada entitas anak | 59,864 | 59,864 | Investments in subsidiaries |
| Aset takberwujud selain goodwill | 6,038,076 | 5,076,230 | Intangible assets other than goodwill |
| Aset tetap | 545,426,822 | 544,490,501 | Property and equipment |
| Agunan yang diambil alih | 476,379,739 | 532,102,252 | Foreclosed assets |
| Aset lainnya | 241,340,400 | 237,782,338 | Other assets |
| Jumlah aset | 26,755,886,480 | 25,999,981,283 | Total assets |
| Liabilitas, dana syirkah temporer dan ekuitas | | | Liabilities, temporary syirkah funds and equity |
| Liabilitas | | | Liabilities |
| Liabilitas segera | 3,111,864 | 3,372,928 | Obligations due immediately |
| Simpanan nasabah | | | Customers Deposits |
| Giro | | | Current accounts |
| Giro pihak ketiga | 540,782,227 | 447,785,598 | Current accounts third parties |

| | | | |
|--|----------------|----------------|--|
| Giro pihak berelasi | 6,783,325 | 5,489,475 | Current accounts related parties |
| Giro wadiah | | | Wadiah demand deposits |
| Giro wadiah pihak ketiga | | 37,132,350 | Wadiah demand deposits third parties |
| Tabungan | | | Savings |
| Tabungan pihak ketiga | 1,732,427,265 | 1,587,042,501 | Savings third parties |
| Tabungan pihak berelasi | 33,342,738 | 29,978,576 | Savings related parties |
| Deposito berjangka | | | Time deposits |
| Deposito berjangka pihak ketiga | 17,731,187,424 | 17,391,290,953 | Time deposits third parties |
| Deposito berjangka pihak berelasi | 56,663,079 | 25,551,676 | Time deposits related parties |
| Simpanan dari bank lain | 1,451,950,810 | 1,332,527,013 | Other banks deposits |
| Efek yang dijual dengan janji untuk dibeli kembali | | 101,621,102 | Securities sold with repurchase agreement |
| Liabilitas akseptasi | 1,493,272 | 4,682,005 | Acceptance payables |
| Efek yang diterbitkan | | | Securities issued |
| Obligasi | 995,711,595 | 995,161,071 | Bonds |
| Beban akrual | 114,681,988 | 119,922,857 | Accrued expenses |
| Utang pajak | 46,421,883 | 30,699,853 | Taxes payable |
| Kewajiban imbalan pasca kerja | 65,287,466 | 62,653,626 | post-employment benefit obligations |
| Jumlah liabilitas | 22,779,844,936 | 22,174,911,584 | Total liabilities |
| Dana syirkah temporer | | | Temporary syirkah funds |
| Bukan bank | | | Non-banks |
| Giro mudharabah | | | Mudharabah current account |
| Giro mudharabah pihak ketiga | 136,938 | 118,653 | Mudharabah current account third parties |
| Tabungan mudharabah | | | Mudharabah saving deposits |
| Tabungan mudharabah pihak ketiga | 47,431,578 | 39,567,657 | Mudharabah saving deposits third parties |
| Tabungan mudharabah pihak berelasi | 589,585 | 589,586 | Mudharabah saving deposits related parties |
| Deposito berjangka mudharabah | | | Mudharabah time deposits |
| Deposito berjangka mudharabah pihak ketiga | 1,114,266,074 | 1,099,088,106 | Mudharabah time deposits third parties |
| Deposito berjangka mudharabah pihak berelasi | 53,378,500 | 28,185,000 | Mudharabah time deposits related parties |
| Bank | | | Bank |
| Giro mudharabah | | | Mudharabah current account |
| Deposito berjangka mudharabah | | | Mudharabah time deposits |
| Jumlah dana syirkah temporer | 1,246,302,675 | 1,198,799,002 | Total temporary syirkah funds |
| Ekuitas | | | Equity |
| Ekuitas yang diatribusikan kepada pemilik entitas induk | | | Equity attributable to equity owners of parent entity |

| | | | |
|--|----------------|----------------|--|
| Saham biasa | 867,104,816 | 789,065,382 | Common stocks |
| Tambahan modal disetor | 211,406,207 | 21,945,031 | Additional paid-in capital |
| Uang muka setoran modal | | 267,775,610 | Advances in capital stock |
| Cadangan revaluasi | 355,458,556 | 355,458,556 | Revaluation reserves |
| Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual | 20,759,354 | (14,305,958) | Reserve for changes in fair value of available-for-sale financial assets |
| Saldo laba (akumulasi kerugian) | | | Retained earnings (deficit) |
| Saldo laba yang telah ditentukan penggunaannya | | | Appropriated retained earnings |
| Cadangan umum dan wajib | 116,000,000 | 116,000,000 | General and legal reserves |
| Saldo laba yang belum ditentukan penggunaannya | 1,158,997,431 | 1,090,314,715 | Unappropriated retained earnings |
| Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk | 2,729,726,364 | 2,626,253,336 | Total equity attributable to equity owners of parent entity |
| Kepentingan non-pengendali | 12,505 | 17,361 | Non-controlling interests |
| Jumlah ekuitas | 2,729,738,869 | 2,626,270,697 | Total equity |
| Jumlah liabilitas, dana syirkah temporer dan ekuitas | 26,755,886,480 | 25,999,981,283 | 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 | 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 | 554,735,809 | 524,914,545 | Interest income |
| Beban bunga | (464,058,496) | (478,424,953) | Interest expenses |
| Pendapatan sekuritas | | | Securities income |
| Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi | 54,572,175 | 50,131,680 | Realised gains (losses) on trading of marketable securities |
| Keuntungan (kerugian) perubahan nilai wajar efek | 5,936,399 | 3,249,406 | Gains (losses) on changes in fair value of marketable securities |
| Pendapatan operasional lainnya | | | Other operating income |
| Pendapatan investasi | 9,766,039 | 13,322,809 | Investments income |
| Pendapatan provisi dan komisi dari transaksi lainnya selain kredit | 3,236,617 | 1,557,935 | Provisions and commissions income from transactions other than loan |
| Pendapatan operasional lainnya | 11,256,728 | 7,192,083 | Other operating income |
| Pembentukan kerugian penurunan nilai | | | Allowances for impairment losses |
| Pembentukan penyisihan kerugian penurunan nilai aset produktif | (28,452,258) | (15,130,168) | Allowances for impairment losses on earnings assets |
| Beban operasional lainnya | | | Other operating expenses |
| Beban umum dan administrasi | (82,339,640) | (70,484,894) | General and administrative expenses |
| Beban operasional lainnya | (4,582,571) | (4,227,047) | Other operating expenses |
| Jumlah laba operasional | 60,070,802 | 32,101,396 | Total profit from operation |
| Pendapatan dan beban bukan operasional | | | Non-operating income and expense |
| Pendapatan bukan operasional | 65,856,712 | 1,122,130 | Non-operating income |
| Beban bukan operasional | (39,613,775) | (3,818,157) | Non-operating expenses |
| Jumlah laba (rugi) sebelum pajak penghasilan | 86,313,739 | 29,405,369 | Total profit (loss) before tax |
| Pendapatan (beban) pajak | (17,627,861) | (1,599,162) | Tax benefit (expenses) |
| Jumlah laba (rugi) dari operasi yang dilanjutkan | 68,685,878 | 27,806,207 | Total profit (loss) from continuing operations |
| Jumlah laba (rugi) | 68,685,878 | 27,806,207 | Total profit (loss) |
| Pendapatan komprehensif lainnya, setelah pajak | | | Other comprehensive income, after tax |
| Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak | | | Other comprehensive income that may be reclassified to profit or loss, after tax |
| Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset | 35,065,315 | 19,051,854 | Unrealised gains (losses) on changes in fair value of available-for-sale financial |

| | | | |
|--|-------------|------------|--|
| keuangan yang tersedia untuk dijual, setelah pajak | | | assets, after tax |
| Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak | 35,065,315 | 19,051,854 | Total other comprehensive income that may be reclassified to profit or loss, after tax |
| Jumlah pendapatan komprehensif lainnya, setelah pajak | 35,065,315 | 19,051,854 | Total other comprehensive income, after tax |
| Jumlah laba rugi komprehensif | 103,751,193 | 46,858,061 | Total comprehensive income |
| Laba (rugi) yang dapat diatribusikan | | | Profit (loss) attributable to |
| Laba (rugi) yang dapat diatribusikan ke entitas induk | 68,685,716 | 27,807,222 | Profit (loss) attributable to parent entity |
| Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali | 162 | (1,015) | 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 | 103,751,028 | 46,859,076 | Comprehensive income attributable to parent entity |
| Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali | 165 | (1,015) | 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 | 7.82 | 3.9 | Basic earnings (loss) per share from continuing operations |
| Laba (rugi) per saham dilusian | | | Diluted earnings (loss) per share |
| Laba (rugi) per saham dilusian dari operasi yang dilanjutkan | 7.82 | 3.47 | Diluted 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>Cadangan revaluasi</u> | <u>Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual</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>Kepentingan non-pengendali</u> | <u>Ekuitas</u> | |
|--|----------------------|-----------------------------------|----------------------------------|-----------------------------|---|---|---|--|-----------------------------------|----------------|---|
| | <u>Common stocks</u> | <u>Additional paid-in capital</u> | <u>Advances in capital stock</u> | <u>Revaluation reserves</u> | <u>Reserve for changes in fair value of available-for-sale financial assets</u> | <u>Appropriated retained earnings-general and legal reserves</u> | <u>Unappropriated retained earnings</u> | <u>Equity attributable to parent entity</u> | <u>Non-controlling interests</u> | <u>Equity</u> | <u>Equity position</u> |
| Posisi ekuitas | | | | | | | | | | | |
| Saldo awal periode sebelum penyajian kembali | 789,065,382 | 21,945,031 | 267,775,610 | 355,458,556 | (14,305,958) | 116,000,000 | 1,090,314,715 | 2,626,253,336 | 17,361 | 2,626,270,697 | Balance before restatement at beginning of period |
| Posisi ekuitas, awal periode | 789,065,382 | 21,945,031 | 267,775,610 | 355,458,556 | (14,305,958) | 116,000,000 | 1,090,314,715 | 2,626,253,336 | 17,361 | 2,626,270,697 | Equity position, beginning of the period |
| Laba (rugi) | | | | | | | 68,685,716 | 68,685,716 | 162 | 68,685,878 | Profit (loss) |
| Pendapatan komprehensif lainnya | | | | | 35,065,312 | | | 35,065,312 | 3 | 35,065,315 | Other comprehensive income |
| Pembentukan cadangan umum | | | | | | | | | 586 | 586 | Allocation for general reserves |
| Transaksi ekuitas lainnya | 78,039,434 | 189,461,176 | (267,775,610) | | | | (3,000) | (278,000) | (5,607) | (283,607) | Other equity transactions |
| Posisi ekuitas, akhir periode | 867,104,816 | 211,406,207 | | 355,458,556 | 20,759,354 | 116,000,000 | 1,158,997,431 | 2,729,726,364 | 12,505 | 2,729,738,869 | 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>Cadangan revaluasi</u> | <u>Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual</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>Kepentingan non-pengendali</u> | <u>Ekuitas</u> | |
|--|----------------------|-----------------------------------|-----------------------------|---|---|---|--|-----------------------------------|----------------|---|
| | <u>Common stocks</u> | <u>Additional paid-in capital</u> | <u>Revaluation reserves</u> | <u>Reserve for changes in fair value of available-for-sale financial assets</u> | <u>Appropriated retained earnings-general and legal reserves</u> | <u>Unappropriated retained earnings</u> | <u>Equity attributable to parent entity</u> | <u>Non-controlling interests</u> | <u>Equity</u> | |
| Posisi ekuitas | | | | | | | | | | Equity position |
| Saldo awal periode sebelum penyajian kembali | 713,916,728 | 21,945,031 | 276,071,127 | (6,046,461) | 91,000,000 | 1,016,787,556 | 2,113,673,981 | 16,265 | 2,113,690,246 | Balance before restatement at beginning of period |
| Posisi ekuitas, awal periode | 713,916,728 | 21,945,031 | 276,071,127 | (6,046,461) | 91,000,000 | 1,016,787,556 | 2,113,673,981 | 16,265 | 2,113,690,246 | Equity position, beginning of the period |
| Laba (rugi) | | | | | | 27,807,222 | 27,807,222 | (1,015) | 27,806,207 | Profit (loss) |
| Pendapatan komprehensif lainnya | | | | 19,051,854 | | | 19,051,854 | | 19,051,854 | Other comprehensive income |
| Biaya emisi efek | | (123,750) | | | | | (123,750) | | (123,750) | Stock issuance costs |
| Pelaksanaan waran | 2,070 | | | | | | 2,070 | | 2,070 | Exercise of warrants |
| Posisi ekuitas, akhir periode | 713,918,798 | 21,821,281 | 276,071,127 | 13,005,393 | 91,000,000 | 1,044,594,778 | 2,160,411,377 | 15,250 | 2,160,426,627 | 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 | 543,495,421 | 537,730,437 | Interest, investment income, fees and commissions received |
| Pembayaran bunga dan bonus, provisi dan komisi | (463,507,972) | (477,936,498) | Payments Of Interest And Bonus Fees And Commissions |
| Pendapatan dari transaksi operasional lainnya | 76,224,528 | 132,429,178 | Income from other operating transactions |
| Pembayaran atas beban keuangan dan beban administrasi bank | (37,088,462) | (33,039,418) | Payments of finance costs and bank administration charges |
| Pembayaran gaji dan tunjangan | (45,251,178) | (37,445,476) | Payments for salaries and allowances |
| Pembayaran beban operasional lainnya | (4,582,572) | (4,227,047) | Payments for other operating expenses |
| Penerimaan pendapatan non-operasional | 26,037,676 | (2,701,131) | Receipts from non-operating income |
| Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi | 3,806,953 | (3,958,036) | Other cash inflows (outflows) from operating activities |
| Penurunan (kenaikan) aset operasi | | | Decrease (increase) in operating assets |
| Penurunan (kenaikan) penempatan pada bank lain dan bank indonesia | 87,031,001 | 466,597,459 | Decrease (increase) in placements with other banks and bank indonesia |
| Penurunan (kenaikan) pinjaman yang diberikan | 518,985,685 | (176,498,119) | Decrease (increase) in loans |
| Penurunan (kenaikan) aset lainnya | 22,970,561 | 257,608,451 | Decrease (increase) in other assets |
| Kenaikan (penurunan) liabilitas operasi | | | Increase (decrease) in operating liabilities |
| Kenaikan (penurunan) liabilitas segera | (261,064) | (166,700) | Increase (decrease) in obligations due immediately |
| Kenaikan (penurunan) giro dan tabungan simpanan nasabah | 519,756,800 | 330,437,791 | Increase (decrease) in current accounts and customers savings |
| Kenaikan (penurunan) deposito berjangka nasabah | 57,158,129 | 390,590,565 | Increase (decrease) in customers time deposits |
| Kenaikan (penurunan) simpanan dari bank lain | 119,423,797 | (233,014,497) | Increase (decrease) in other banks saving deposits |
| Kenaikan (penurunan) dana syirkah temporer | 47,503,673 | (132,871,283) | Increase (decrease) in temporary syirkah funds |
| Kenaikan (penurunan) liabilitas lainnya | 15,722,030 | 263,385 | Increase (decrease) in other liabilities |
| Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi | 1,487,425,006 | 1,013,799,061 | Total net cash flows received from (used in) operating activities |

| | | | |
|--|-------------------|-------------------|--|
| Arus kas dari aktivitas investasi | | | Cash flows from investing activities |
| Penerimaan dari penyertaan saham dalam klasifikasi dimiliki hingga jatuh tempo dan tersedia untuk dijual | (1,890,741,957) | (1,133,014,268) | Proceeds from equity investments classified as held-to-maturity and available-for-sale |
| Penerimaan dari penjualan (perolehan) aset tetap | (5,186,842) | (9,283,878) | Proceeds from disposal (acquisition) of property and equipment |
| Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill | (1,461,760) | (1,157,264) | Proceeds from disposal (acquisition) of intangible assets other than goodwill |
| Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi | (1,897,390,559) | (1,143,455,410) | Total net cash flows received from (used in) investing activities |
| Arus kas dari aktivitas pendanaan | | | Cash flows from financing activities |
| Penerimaan setoran modal | (275,000) | 2,070 | Proceeds from capital contributions |
| Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan | (275,000) | 2,070 | Total net cash flows received from (used in) financing activities |
| Jumlah kenaikan (penurunan) bersih kas dan setara kas | (410,240,553) | (129,654,279) | Total net increase (decrease) in cash and cash equivalents |
| Kas dan setara kas arus kas, awal periode | 2,487,970,191 | 3,340,127,985 | Cash and cash equivalents cash flows, beginning of the period |
| Kas dan setara kas arus kas, akhir periode | 2,077,729,638 | 3,210,473,706 | Cash and cash equivalents cash flows, end of the period |