

Lampiran 1 Kebutuhan Data Analisis

Total Liabilitas (Jutaan Rp)					
No.	Tahun	BNI	BRI	Bank Mandiri	BTN
1	2016	492.701.125	856.831.836	824.559.898	195.037.943
2	2017	584.086.818	958.900.948	888.026.817	223.937.463
3	2018	671.237.546	1.111.622.961	941.953.100	263.784.017
4	2019	688.489.442	1.183.155.670	1.025.749.580	269.451.682
5	2020	746.235.663	1.278.346.276	1.151.267.847	321.376.142

Sumber: idx.co.id

Total Ekuitas (Jutaan Rp)					
No.	Tahun	BNI	BRI	Bank Mandiri	BTN
1	2016	89.254.000	146.812.590	153.369.723	19.130.536
2	2017	100.903.304	167.347.494	170.006.132	21.663.434
3	2018	110.373.789	185.275.331	184.960.305	23.840.448
4	2019	125.003.948	208.784.336	209.034.525	23.836.195
5	2020	112.872.199	199.911.376	193.796.083	19.987.845

Sumber: idx.co.id

Beban Bunga (Jutaan Rp)					
No.	Tahun	BNI	BRI	Bank Mandiri	BTN
1	2016	12.918.820	27.541.302	22.484.799	8.870.675
2	2017	15.272.144	28.652.214	24.633.241	9.805.116
3	2018	17.684.456	32.541.395	23.710.628	11.627.554
4	2019	20.939.501	38.671.838	29.070.226	15.167.294
5	2020	18.101.085	36.190.771	28.222.605	14.687.492

Sumber: idx.co.id

Beban Pajak (Jutaan Rp)					
No.	Tahun	BNI	BRI	Bank Mandiri	BTN
1	2016	2.892.709	7.745.779	3.922.802	711.179
2	2017	3.394.795	7.977.823	5.713.821	834.089
3	2018	4.728.952	9.335.208	8.091.432	802.352
4	2019	3.860.523	8.950.228	7.985.848	201.799
5	2020	1.790.711	8.064.453	5.652.417	668.499

Sumber: idx.co.id

Laba (Rugi) Bersih Setelah Pajak (Jutaan Rp)					
No.	Tahun	BNI	BRI	Bank Mandiri	BTN
1	2016	11.410.196	26.227.991	14.650.163	2.618.905
2	2017	13.770.592	29.044.334	21.443.042	3.027.466
3	2018	15.091.763	32.418.486	25.851.937	2.807.923
4	2019	15.508.583	34.413.825	28.455.592	209.263
5	2020	3.321.442	18.660.393	17.645.624	1.602.358

Sumber: idx.co.id

Jumlah Saham Beredar (Lembar)					
No.	Tahun	BNI	BRI	Bank Mandiri	BTN
1	2016	18.648.656.458	24.669.162.000	23.333.333.333	10.590.000.000
2	2017	18.648.656.458	123.345.810.000	46.666.666.666	10.590.000.000
3	2018	18.648.656.458	123.345.810.000	46.666.666.666	10.590.000.000
4	2019	18.648.656.458	123.345.810.000	46.666.666.666	10.590.000.000
5	2020	18.648.656.458	123.345.810.000	46.666.666.666	10.590.000.000

Sumber: idx.co.id

Harga Saham (Rp)					
No.	Tahun	BNI	BRI	Bank Mandiri	BTN
1	2016	5.525	2.335	5.788	1.740
2	2017	9.900	3.640	8.000	3.570
3	2018	8.800	3.660	7.375	2.540
4	2019	7.850	4.400	7.675	2.120
5	2020	6.175	4.170	6.325	1.725

Sumber: finance.yahoo.com

Ringkasan Hutang Jangka Pendek PT. Bank Negara Indonesia (Persero) Tbk. (Jutaan Rp)					
Akun	2016	2017	2018	2019	2020
Liabilitas Segera	3.275.668	4.867.547	4.160.295	5.272.805	5.560.702
Simpanan Nasabah	415.453.084	492.747.948	552.172.202	582.540.625	647.571.744
Simpanan Bank Lain	9.735.182	11.682.783	13.874.495	11.584.276	9.023.031
Efek Yang Dijual	3.764.961	2.390.066	21.524.329	2.183.403	2.590.268
Liabilitas Derivatif	410.870	113.820	322.028	203.054	414.280
Liabilitas Akseptasi	4.358.537	4.507.331	4.416.613	5.341.440	5.500.360
Hutang Pajak	150.770	80.425	481.064	567.811	1.147.777
Hutang Jk. Pendek	437.149.072	516.389.920	596.951.026	607.693.414	671.808.162

Sumber: idx.co.id

Ringkasan Hutang Jangka Pendek PT. Bank Rakyat Indonesia (Persero) Tbk.
(Jutaan Rp)

Akun	2016	2017	2018	2019	2020
Liabilitas Segera	5.410.313	6.584.201	8.462.958	7.549.312	11.845.910
Simpanan Nasabah	754.526.374	841.656.450	944.268.737	996.377.825	1.087.555.173
Simpanan Bank Lain	2.229.538	5.593.367	9.131.158	17.969.829	23.785.996
Efek Yang Dijual	7.302.398	12.136.684	37.379.394	49.902.938	40.478.672
Liabilitas Derivatif	347.217	200.858	332.343	184.605	407.774
Liabilitas Akseptasi	5.692.583	5.693.425	11.643.003	9.346.064	6.817.436
Hutang Pajak	942.401	564.798	153.833	185.443	1.400.638
Hutang Jk. Pendek	776.450.824	872.429.783	1.011.371.426	1.081.516.016	1.172.291.599

Sumber: idx.co.id

Ringkasan Hutang Jangka Pendek PT. Bank Mandiri (Persero) Tbk.
(Jutaan Rp)

Akun	2016	2017	2018	2019	2020
Liabilitas Segera	1.569.911	2.838.567	3.843.194	3.169.451	4.286.333
Simpanan Nasabah	702.060.230	749.583.982	766.008.893	850.108.345	963.593.762
Simpanan Bank Lain	9.339.196	8.349.507	16.493.815	13.397.866	6.669.696
Efek Yang Dijual	3.353.042	3.592.883	16.611.528	3.782.055	1.330.068
Liabilitas Derivatif	502.469	276.243	1.117.677	1.195.022	1.570.506
Liabilitas Akseptasi	14.789.244	12.544.494	13.888.862	10.279.839	10.156.509
Hutang Pajak	1.258.792	1.009.832	1.087.949	1.286.973	1.761.477
Hutang Jk. Pendek	732.872.884	778.195.508	819.051.918	883.219.551	989.368.351

Sumber: idx.co.id

Ringkasan Hutang Jangka Pendek PT. Bank Tabungan Negara (Persero) Tbk.
(Jutaan Rp)

Akun	2016	2017	2018	2019	2020
Liabilitas Segera	2.081.886	2.813.874	2.301.930	1.999.183	4.765.276
Simpanan Nasabah	159.987.717	177.091.421	211.034.488	206.905.692	259.149.814
Simpanan Bank Lain	3.652.735	5.063.433	2.992.579	4.509.238	29.880
Efek Yang Dijual	1.385.000	1.385.000	935.000	935.000	-
Liabilitas Derivatif	-	-	-	-	22.787
Liabilitas Akseptasi	-	8.081	528.148	487.052	196.071
Hutang Pajak	-	-	-	-	-
Hutang Jk. Pendek	167.107.338	186.361.809	217.792.145	214.836.165	264.163.828

Sumber: idx.co.id

Laporan Keuangan Konsolidasian Tanggal 31 Desember 2016
PT. Bank Negara Indonesia (Persero) Tbk.



**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION
As of 31 December 2016
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2016	2015	
ASET				ASSETS
Kas	4	11,167,643	12,890,427	Cash
Giro pada Bank Indonesia	5	30,146,853	30,932,177	Current accounts with Bank Indonesia
Giro pada bank lain				Current accounts with other banks
- Pihak berelasi		1,655,498	1,469,517	Related parties -
- Pihak ketiga		4,644,269	7,530,182	Third parties -
Total giro pada bank lain		6,299,767	8,999,699	Total current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai		(1,748)	(906)	Less: Allowance for impairment losses
	6,46b	6,298,019	8,998,793	
Penempatan pada bank lain dan Bank Indonesia				Placements with other banks and Bank Indonesia
- Pihak berelasi		713,026	1,053,078	Related parties -
- Pihak ketiga		32,949,142	32,363,730	Third parties -
Total penempatan pada bank lain dan Bank Indonesia		33,662,168	33,416,808	Total placements with other banks and Bank Indonesia
Dikurangi: Cadangan kerugian penurunan nilai		(500)	-	Less: Allowance for impairment losses
	7,46c	33,661,668	33,416,808	
Efek-efek				Marketable securities
- Pihak berelasi		4,686,585	1,356,304	Related parties -
- Pihak ketiga		19,169,272	8,607,499	Third parties -
Total efek-efek		23,855,857	9,963,803	Total marketable securities
Dikurangi: Cadangan kerugian penurunan nilai		(91,107)	(36,309)	Less: Allowance for impairment losses
	8,46d	23,764,750	9,927,494	
Efek-efek yang dibeli dengan janji dijual kembali		1,664,750	376,215	Securities purchased under agreements to resell
Dikurangi: Cadangan kerugian penurunan nilai		-	-	Less: Allowance for impairment losses
	14	1,664,750	376,215	
Wesel ekspor dan tagihan lainnya				Bills and other receivables
- Pihak berelasi		5,205,598	2,896,219	Related parties -
- Pihak ketiga		3,393,465	5,961,604	Third parties -
Total wesel ekspor dan tagihan lainnya		8,599,063	8,857,823	Total bills and other receivables
Dikurangi: Cadangan kerugian penurunan nilai		(31,268)	(26,379)	Less: Allowance for impairment losses
	9,46e	8,567,795	8,831,444	

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2016
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2016	2015	
ASET (lanjutan)				ASSETS (continued)
Tagihan akseptasi				Acceptances receivables
- Pihak berelasi		3,115,708	1,236,874	Related parties -
- Pihak ketiga		11,693,520	9,662,927	Third parties -
Total tagihan akseptasi		14,809,228	10,899,801	Total acceptances receivables
Dikurangi: Cadangan kerugian penurunan nilai		(84,834)	(79,188)	Less: Allowance for impairment losses
	10,46f	14,724,394	10,820,613	
Tagihan derivatif				Derivatives receivables
- Pihak berelasi		48,105	118,902	Related parties -
- Pihak ketiga		201,759	321,799	Third parties -
Total tagihan derivatif	11,46g	249,864	440,701	Total derivatives receivables
Pinjaman yang diberikan				Loans
- Pihak berelasi		78,193,582	48,417,362	Related parties -
- Pihak ketiga		315,081,810	277,687,787	Third parties -
Total pinjaman yang diberikan		393,275,392	326,105,149	Total loans
Dikurangi: Cadangan kerugian penurunan nilai		(16,680,865)	(12,038,618)	Less: Allowance for impairment losses
	12,46h	376,594,527	314,066,531	
Obligasi Pemerintah setelah penyesuaian amortisasi diskonto dan premi	13	63,006,339	47,222,319	Government bonds adjusted for amortization of discount and premium
Pajak dibayar dimuka	27a	620,320	2,299,174	Prepaid taxes
Beban dibayar dimuka	15	2,410,891	1,632,641	Prepaid expenses
Penyertaan saham		57,169	60,500	Equity investments
Dikurangi: Cadangan kerugian penurunan nilai		-	(24,707)	Less: Allowance for impairment losses
	16	57,169	35,793	
Aset lain-lain - neto	17	6,793,167	4,482,111	Other assets - net
Aset tetap		28,425,728	26,348,670	Fixed assets
Dikurangi: Akumulasi penyusutan		(6,453,505)	(5,592,076)	Less: Accumulated depreciation
	18	21,972,223	20,756,594	
Aset pajak tangguhan - neto	27d	1,331,508	1,465,453	Deferred tax assets - net
TOTAL ASET		603,031,880	508,595,288	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2016
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2016	2015	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	19	3,275,668	1,805,494	Obligations due immediately
Simpanan nasabah				Deposits from customers
- Pihak berelasi		71,981,896	50,886,870	Related parties -
- Pihak ketiga		343,471,188	303,050,010	Third parties -
Total simpanan nasabah	20,46i	415,453,084	353,936,880	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
- Pihak berelasi		695,722	179,887	Related parties -
- Pihak ketiga		9,039,460	4,068,171	Third parties -
Total simpanan dari bank lain	21,46j	9,735,182	4,248,058	Total deposits from other banks
Liabilitas derivatif				Derivatives payable
- Pihak berelasi		10,979	2,745	Related parties -
- Pihak ketiga		399,891	1,158,812	Third parties -
Total liabilitas derivatif	11,46k	410,870	1,161,557	Total derivatives payable
Efek-efek yang dijual dengan janji dibeli kembali	22	3,764,961	3,163,142	Securities sold under agreements to repurchase
Liabilitas akseptasi				Acceptances payable
- Pihak berelasi		1,093,708	491,533	Related parties -
- Pihak ketiga		3,264,829	5,696,725	Third parties -
Total liabilitas akseptasi	23,46l	4,358,537	6,188,258	Total acceptances payable
Beban yang masih harus dibayar	24	1,047,239	917,129	Accrued expenses
Utang pajak				Taxes payable
- Pajak penghasilan badan		92,423	716,302	Corporate income tax -
- Pajak lainnya		58,347	33,094	Other taxes -
Total utang pajak	27b	150,770	749,396	Total taxes payable
Imbalan kerja	43	3,503,202	3,480,504	Employee benefits
Penyisihan	25	156,119	99,227	Provisions
Liabilitas lain-lain	26	11,148,956	7,583,784	Other liabilities
Efek-efek yang diterbitkan	28	6,731,115	6,870,667	Securities issued
Pinjaman yang diterima	29	32,965,422	22,523,581	Borrowings
TOTAL LIABILITAS		492,701,125	412,727,677	TOTAL LIABILITIES

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2016
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2016	2015	
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Simpanan nasabah				Deposits from customers
Giro <i>Mudharabah</i>	30,46m			Mudharabah current accounts
- Pihak berelasi		141,115	10	Related parties -
- Pihak ketiga		434,854	430,940	Third parties -
Total giro <i>Mudharabah</i>		575,969	430,950	Total Mudharabah current accounts
Tabungan <i>Mudharabah</i>	31,46o			Mudharabah saving deposits
- Pihak berelasi		13,849	8,778	Related parties -
- Pihak ketiga		6,863,593	5,692,052	Third parties -
Total tabungan <i>Mudharabah</i>		6,877,442	5,700,830	Total Mudharabah saving deposits
Deposito <i>Mudharabah</i>	32,46n			Mudharabah time deposits
- Pihak berelasi		7,530,591	334,139	Related parties -
- Pihak ketiga		5,107,827	10,017,986	Third parties -
Total deposito <i>Mudharabah</i>		12,638,418	10,352,125	Total Mudharabah time deposits
Total simpanan nasabah		20,091,829	16,483,905	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
Giro <i>Mudharabah</i>	30			Mudharabah current accounts
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		15,470	11,938	Third parties -
Total giro <i>Mudharabah</i>		15,470	11,938	Total Mudharabah current accounts
Tabungan <i>Mudharabah</i>	31			Mudharabah saving deposits
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		187,088	138,660	Third parties -
Total tabungan <i>Mudharabah</i>		187,088	138,660	Total Mudharabah saving deposits
Deposito <i>Mudharabah</i>	32			Mudharabah time deposits
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		286,368	298,886	Third parties -
Total deposito <i>Mudharabah</i>		286,368	298,886	Total Mudharabah time deposits
Total simpanan dari bank lain		488,926	449,484	Total deposits from other banks
Sukuk <i>Mudharabah</i> yang diterbitkan	33,46p			Mudharabah Sukuk issued
- Pihak berelasi		165,000	151,000	Related parties -
- Pihak ketiga		331,000	345,000	Third parties -
Total Sukuk <i>Mudharabah</i> yang diterbitkan		496,000	496,000	Total Mudharabah Sukuk issues
TOTAL DANA SYIRKAH TEMPORER		21,076,755	17,429,389	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2016
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2016	2015	
EKUITAS				EQUITY
Ekuitas diatribusikan kepada pemilik entitas induk				Equity attributable to equity holders of the parent entity
Modal saham:				Share capital:
- Seri A Dwiwarna - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				Class A Dwiwarna - Rp7,500 par value per share (in full Rupiah amount)
- Seri B - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				Class B - Rp7,500 par value per share (in full Rupiah amount)
- Seri C - nilai nominal Rp375 per saham (dalam Rupiah penuh)				Class C - Rp375 par value per share (in full Rupiah amount)
Modal dasar:				Share capital - Authorized:
- Seri A Dwiwarna - 1 saham				Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham				Class B - 289,341,866 shares
- Seri C - 34.213.162.660 saham				Class C - 34,213,162,660 shares
Modal ditempatkan dan disetor penuh:				Issued and fully paid:
- Seri A Dwiwarna - 1 saham				Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham				Class B - 289,341,866 shares
- Seri C - 18.359.314.591 saham	34	9,054,807	9,054,807	Class C - 18,359,314,591 shares
Tambahan modal disetor	34	14,568,468	14,568,468	Additional paid-in capital
Transaksi dengan kepentingan nonpengendali	1i	2,256,999	2,256,999	Transactions with non-controlling interest
Cadangan revaluasi aset	18	12,285,490	12,189,957	Asset revaluation reserve
Rugi yang belum direalisasi atas efek-efek dan Obligasi Pemerintah dalam kelompok tersedia untuk dijual, setelah pajak	8,13	(1,888,467)	(2,518,968)	Unrealized losses on available-for-sale marketable securities and Government Bonds, net of tax
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing		81,715	75,502	Exchange difference on translation of foreign currency financial statements
Saldo laba				Retained earnings
Sudah ditentukan penggunaannya				Appropriated
Cadangan umum dan wajib	36	2,778,412	2,778,412	General and legal reserves
Cadangan khusus	37	-	5,705,376	Specific reserves
Tidak ditentukan penggunaannya		48,019,910	33,054,162	Unappropriated
Total saldo laba		50,798,322	41,537,950	Total retained earnings
Saham treasuri	2ah,34	-	(749,979)	Treasury shares
Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk		87,157,334	76,414,736	Total equity attributable to equity holders of the parent entity
Keperentingan nonpengendali		2,096,666	2,023,486	Non-controlling interest
TOTAL EKUITAS		89,254,000	78,438,222	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		603,031,880	508,595,288	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended 31 December 2016
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended December		
		2016	2015	
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH	38	43,768,439	36,895,081	INTEREST INCOME AND SHARIA INCOME
BEBAN BUNGA DAN BEBAN SYARIAH	39	(13,773,377)	(11,334,885)	INTEREST EXPENSE AND SHARIA EXPENSE
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH - NETO		29,995,062	25,560,196	INTEREST INCOME AND SHARIA INCOME - NET
PENDAPATAN PREMI DAN HASIL INVESTASI BEBAN KLAIM		5,596,823 (4,255,262)	3,618,148 (2,485,134)	PREMIUM INCOME AND INVESTMENTS RETURN CLAIMS EXPENSE
PENDAPATAN PREMI DAN HASIL INVESTASI - NETO		1,341,561	1,133,014	PREMIUM INCOME AND INVESTMENTS RETURN - NET
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Provisi dan komisi lainnya		6,472,654	5,539,509	Other fee and commission
Penerimaan kembali aset yang telah dihapusbukukan (Kerugian)/keuntungan dari aset keuangan yang dimiliki untuk diperdagangkan		1,377,944 (43,417)	1,590,469 21,904	Recovery of assets written off (Loss)/gain from financial assets held for trading
Keuntungan dari penjualan aset keuangan yang diklasifikasikan tersedia untuk dijual dan dimiliki untuk diperdagangkan		646,026	279,273	Gain on sale of financial assets classified as available for sale and held for trading
Laba selisih kurs - neto		685,019	515,081	Foreign exchange gains - net
Lain-lain		824,457	618,793	Others
TOTAL PENDAPATAN OPERASIONAL LAINNYA		9,962,683	8,565,029	TOTAL OTHER OPERATING INCOME
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI	6,7,8,9,10 12,16,25b	(7,853,131)	(7,336,259)	ALLOWANCE FOR IMPAIRMENT LOSSES
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Gaji dan tunjangan	40,43,46s	(8,833,954)	(7,365,834)	Salaries and employees' benefits
Umum dan administrasi	42	(6,211,925)	(5,758,344)	General and administrative
Beban promosi		(945,652)	(884,631)	Promotion expense
Premi penjaminan simpanan		(729,374)	(597,504)	Deposit guarantee premium
Lain-lain	41	(2,495,938)	(1,903,585)	Others
TOTAL BEBAN OPERASIONAL LAINNYA		(19,216,843)	(16,509,898)	TOTAL OTHER OPERATING EXPENSES
LABA OPERASIONAL		14,229,332	11,412,081	OPERATING INCOME
PENDAPATAN BUKAN OPERASIONAL - NETO		73,573	54,067	NON-OPERATING INCOME - NET
LABA SEBELUM BEBAN PAJAK		14,302,905	11,466,148	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK				TAX EXPENSE
Kini		(2,959,750)	(3,033,413)	Current
Tangguhan		67,041	707,797	Deferred
TOTAL BEBAN PAJAK	27c	(2,892,709)	(2,325,616)	TOTAL TAX EXPENSE
LABA TAHUN BERJALAN		11,410,196	9,140,532	INCOME FOR THE YEAR

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended 31 December 2016
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended December		
		2016	2015	
LABA TAHUN BERJALAN		11,410,196	9,140,532	INCOME FOR THE YEAR
PENDAPATAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME:
Pos-pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Keuntungan revaluasi aset tetap	18	120,136	12,380,091	Gain on revaluation of fixed assets
Pengukuran kembali liabilitas imbalan kerja	43	231,693	101,002	Remeasurement of post employment benefit
Pajak penghasilan terkait		(47,125)	(202,272)	Related income tax
Pos-pos yang akan direklasifikasi ke laba rugi				Items that will be reclassified to profit or loss
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing		6,213	17,464	Translation adjustment of foreign currency financial statements
Keuntungan/(kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual		733,885	(693,742)	Gain/(loss) on changes in value of financial assets categorized as available-for-sale
Pajak penghasilan terkait		(122,314)	119,472	Related income tax
PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK		922,488	11,722,015	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAXES
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		12,332,684	20,862,547	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN DIATRIBUSIKAN KEPADA:				INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		11,338,748	9,066,581	Equity holders of the parent entity
Kepentingan nonpengendali		71,448	73,951	Non-controlling interest
TOTAL		11,410,196	9,140,532	TOTAL
LABA KOMPREHENSIF TAHUN BERJALAN DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		12,259,504	20,788,596	Equity holders of the parent entity
Kepentingan nonpengendali		73,180	73,951	Non-controlling interest
TOTAL		12,332,684	20,862,547	TOTAL
LABA PER SAHAM DASAR DAN DILUSIAN DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (DALAM RUPIAH PENUH)	44	610	487	BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (IN FULL RUPIAH AMOUNT)

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

Laporan Keuangan Konsolidasian Tanggal 31 Desember 2017
PT. Bank Negara Indonesia (Persero) Tbk.



**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
Tanggal 31 Desember 2017
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION
As of 31 December 2017
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2017	2016	
ASET				ASSETS
Kas	4	11,577,664	11,167,643	Cash
Giro pada Bank Indonesia	5	32,700,717	30,146,853	Current accounts with Bank Indonesia
Giro pada bank lain				Current accounts with other banks
- Pihak berelasi		1,407,434	1,655,498	Related parties -
- Pihak ketiga		19,931,003	4,644,269	Third parties -
Total giro pada bank lain		21,338,437	6,299,767	Total current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai		(3,287)	(1,748)	Less: Allowance for impairment losses
	6,46b	21,335,150	6,298,019	
Penempatan pada bank lain dan Bank Indonesia				Placements with other banks and Bank Indonesia
- Pihak berelasi		1,298,627	1,113,026	Related parties -
- Pihak ketiga		27,294,621	32,549,142	Third parties -
Total penempatan pada bank lain dan Bank Indonesia		28,593,248	33,662,168	Total placements with other banks and Bank Indonesia
Dikurangi: Cadangan kerugian penurunan nilai		(510)	(500)	Less: Allowance for impairment losses
	7,46c	28,592,738	33,661,668	
Efek-efek				Marketable securities
- Pihak berelasi		6,053,845	4,686,585	Related parties -
- Pihak ketiga		30,305,149	19,169,272	Third parties -
Total efek-efek		36,358,994	23,855,857	Total marketable securities
Dikurangi: Cadangan kerugian penurunan nilai		(309,095)	(91,107)	Less: Allowance for impairment losses
	8,46d	36,049,899	23,764,750	
Efek-efek yang dibeli dengan janji dijual kembali	14	679,122	1,664,750	Securities purchased under agreements to resell
Wesel ekspor dan tagihan lainnya				Bills and other receivables
- Pihak berelasi		8,510,551	5,205,598	Related parties -
- Pihak ketiga		7,288,619	3,757,901	Third parties -
Total wesel ekspor dan tagihan lainnya		15,799,170	8,963,499	Total bills and other receivables
Dikurangi: Cadangan kerugian penurunan nilai		(98,245)	(31,268)	Less: Allowance for impairment losses
	9,46f	15,700,925	8,932,231	

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2017
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2017
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2017	2016	
ASET (lanjutan)				ASSETS (continued)
Tagihan akseptasi				Acceptances receivables
- Pihak berelasi		5,768,236	3,115,708	Related parties -
- Pihak ketiga		12,502,787	11,693,520	Third parties -
Total tagihan akseptasi		18,271,023	14,809,228	Total acceptances receivables
Dikurangi: Cadangan kerugian penurunan nilai		(164,611)	(84,834)	Less: Allowance for impairment losses
	10,46g	18,106,412	14,724,394	
Tagihan derivatif				Derivatives receivables
- Pihak berelasi		27,361	48,105	Related parties -
- Pihak ketiga		189,523	201,759	Third parties -
Total tagihan derivatif	11,46h	216,884	249,864	Total derivatives receivables
Pinjaman yang diberikan				Loans
- Pihak berelasi		86,415,498	78,193,582	Related parties -
- Pihak ketiga		354,898,068	315,081,810	Third parties -
Total pinjaman yang diberikan		441,313,566	393,275,392	Total loans
Dikurangi: Cadangan kerugian penurunan nilai		(14,523,585)	(16,680,865)	Less: Allowance for impairment losses
	12,46i	426,789,981	376,594,527	
Obligasi Pemerintah setelah penyesuaian amortisasi diskonto dan premi				Government bonds adjusted for amortization of discount and premium
- Pihak berelasi	13,46e	79,849,452	63,006,339	Related parties -
Pajak dibayar dimuka	27a	622,723	620,320	Prepaid taxes
Beban dibayar dimuka	15	2,318,516	2,410,891	Prepaid expenses
Penyertaan saham		785,823	57,169	Equity investments
Dikurangi: Cadangan kerugian penurunan nilai	46j	(72,400)	-	Less: Allowance for impairment losses
	16	713,423	57,169	
Aset lain-lain - neto	17	10,380,886	6,428,731	Other assets - net
Aset tetap		30,205,202	28,425,728	Fixed assets
Dikurangi: Akumulasi penyusutan		(7,400,513)	(6,453,505)	Less: Accumulated depreciation
	18	22,804,689	21,972,223	
Aset pajak tangguhan - neto	27d	890,903	1,331,508	Deferred tax assets - net
TOTAL ASET		709,330,084	603,031,880	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2017
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2017
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2017	2016	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	19	4,867,547	3,275,668	Obligations due immediately
Simpanan nasabah				Deposits from customers
- Pihak berelasi		87,756,080	72,206,809	Related parties -
- Pihak ketiga		404,991,868	343,246,275	Third parties -
Total simpanan nasabah	20,46k	492,747,948	415,453,084	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
- Pihak berelasi		2,246,156	695,722	Related parties -
- Pihak ketiga		9,436,627	9,616,380	Third parties -
Total simpanan dari bank lain	21,46l	11,682,783	10,312,102	Total deposits from other banks
Liabilitas derivatif				Derivatives payable
- Pihak berelasi		30,630	10,979	Related parties -
- Pihak ketiga		83,190	399,891	Third parties -
Total liabilitas derivatif	11,46o	113,820	410,870	Total derivatives payable
Efek-efek yang dijual dengan janji dibeli kembali	22	2,390,066	3,764,961	Securities sold under agreements to repurchase
Liabilitas akseptasi				Acceptances payable
- Pihak berelasi		1,160,981	1,093,708	Related parties -
- Pihak ketiga		3,346,350	3,264,829	Third parties -
Total liabilitas akseptasi	23,46p	4,507,331	4,358,537	Total acceptances payable
Beban yang masih harus dibayar	24	971,479	1,047,239	Accrued expenses
Utang pajak				Taxes payable
- Pajak penghasilan badan		20,047	92,423	Corporate income tax -
- Pajak lainnya		60,378	58,347	Other taxes -
Total utang pajak	27b	80,425	150,770	Total taxes payable
Imbalan kerja	43	4,093,855	3,503,202	Employee benefits
Penyisihan	25	192,406	156,119	Provisions
Liabilitas lain-lain	26	14,730,714	11,148,956	Other liabilities
Efek-efek yang diterbitkan	28,46m	2,986,279	6,731,115	Securities issued
Pinjaman yang diterima	29,46n	44,722,165	32,388,502	Borrowings
TOTAL LIABILITAS		584,086,818	492,701,125	TOTAL LIABILITIES

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2017
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2017
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2017	2016	
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Simpanan nasabah				Deposits from customers
Giro <i>Mudharabah</i>	30,46q			Mudharabah current accounts
- Pihak berelasi		319,334	141,115	Related parties -
- Pihak ketiga		609,829	434,854	Third parties -
Total giro <i>Mudharabah</i>		929,163	575,969	Total Mudharabah current accounts
Tabungan <i>Mudharabah</i>	31,46s			Mudharabah saving deposits
- Pihak berelasi		9,522	13,849	Related parties -
- Pihak ketiga		8,244,874	6,863,593	Third parties -
Total tabungan <i>Mudharabah</i>		8,254,396	6,877,442	Total Mudharabah saving deposits
Deposito <i>Mudharabah</i>	32,46r			Mudharabah time deposits
- Pihak berelasi		7,843,403	7,530,591	Related parties -
- Pihak ketiga		6,323,072	5,107,827	Third parties -
Total deposito <i>Mudharabah</i>		14,166,475	12,638,418	Total Mudharabah time deposits
Total simpanan nasabah		23,350,034	20,091,829	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
Giro <i>Mudharabah</i>	30			Mudharabah current accounts
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		21,739	15,470	Third parties -
Total giro <i>Mudharabah</i>		21,739	15,470	Total Mudharabah current accounts
Tabungan <i>Mudharabah</i>	31			Mudharabah saving deposits
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		143,934	187,088	Third parties -
Total tabungan <i>Mudharabah</i>		143,934	187,088	Total Mudharabah saving deposits
Deposito <i>Mudharabah</i>	32			Mudharabah time deposits
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		328,255	286,368	Third parties -
Total deposito <i>Mudharabah</i>		328,255	286,368	Total Mudharabah time deposits
Total simpanan dari bank lain		493,928	488,926	Total deposits from other banks
Sukuk <i>Mudharabah</i> yang diterbitkan	33,46t			Mudharabah Sukuk issued
- Pihak berelasi		259,500	201,000	Related parties -
- Pihak ketiga		236,500	295,000	Third parties -
Total Sukuk <i>Mudharabah</i> yang diterbitkan		496,000	496,000	Total Mudharabah Sukuk issues
TOTAL DANA SYIRKAH TEMPORER		24,339,962	21,076,755	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2017
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2017
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2017	2016	
EKUITAS				EQUITY
Ekuitas diatribusikan kepada pemilik entitas induk				Equity attributable to equity holders of the parent entity
Modal saham:				Share capital:
- Seri A Dwiwarna - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				Class A Dwiwarna - Rp7,500 par value per share (in full Rupiah amount)
- Seri B - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				Class B - Rp7,500 par value per share (in full Rupiah amount)
- Seri C - nilai nominal Rp375 per saham (dalam Rupiah penuh)				Class C - Rp375 par value per share (in full Rupiah amount)
Modal dasar:				Share capital - Authorized:
- Seri A Dwiwarna - 1 saham				Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham				Class B - 289,341,866 shares
- Seri C - 34.213.162.660 saham				Class C - 34,213,162,660 shares
Modal ditempatkan dan disetor penuh:				Issued and fully paid:
- Seri A Dwiwarna - 1 saham				Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham				Class B - 289,341,866 shares
- Seri C - 18.359.314.591 saham	34	9,054,807	9,054,807	Class C - 18,359,314,591 shares
Tambahan modal disetor	34	14,568,468	14,568,468	Additional paid-in capital
Transaksi dengan kepentingan nonpengendali	1i	2,256,999	2,256,999	Transactions with non-controlling interest
Cadangan revaluasi aset	18	12,283,125	12,285,490	Asset revaluation reserve
Laba (rugi) yang belum direalisasi atas efek-efek dan Obligasi Pemerintah dalam kelompok tersedia untuk dijual, setelah pajak	8,13	22,230	(1,888,467)	Unrealized gains (losses) on available-for-sale marketable securities and Government Bonds, net of tax
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing		93,155	81,715	Exchange difference on translation of foreign currency financial statements
Saldo laba				Retained earnings
Sudah ditentukan penggunaannya				Appropriated
Cadangan umum dan wajib	36	2,778,412	2,778,412	General and legal reserves
Cadangan khusus	37	-	-	Specific reserves
Tidak ditentukan penggunaannya		57,535,093	48,019,910	Unappropriated
Total saldo laba		60,313,505	50,798,322	Total retained earnings
Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk		98,592,289	87,157,334	Total equity attributable to equity holders of the parent entity
Kepentingan nonpengendali		2,311,015	2,096,666	Non-controlling interest
TOTAL EKUITAS		100,903,304	89,254,000	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		709,330,084	603,031,880	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2017
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended 31 December 2017
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended December		
		2017	2016	
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH	38			INTEREST INCOME AND SHARIA INCOME
Pendapatan bunga		45,003,201	40,978,056	Interest Income
Pendapatan syariah		3,174,648	2,790,383	Sharia Income
TOTAL PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH		48,177,849	43,768,439	TOTAL INTEREST INCOME AND SHARIA INCOME
BEBAN BUNGA DAN BEBAN SYARIAH	39			INTEREST EXPENSE AND SHARIA EXPENSE
Beban bunga		(15,272,144)	(12,918,820)	Interest Expense
Beban syariah		(967,942)	(854,557)	Sharia Expense
TOTAL BEBAN BUNGA DAN BEBAN SYARIAH		(16,240,086)	(13,773,377)	TOTAL INTEREST EXPENSE AND SHARIA EXPENSE
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH - NETO		31,937,763	29,995,062	INTEREST INCOME AND SHARIA INCOME - NET
PENDAPATAN PREMI DAN HASIL INVESTASI BEBAN KLAIM		6,871,380 (5,103,812)	5,596,823 (4,255,262)	PREMIUM INCOME AND INVESTMENTS RETURN CLAIMS EXPENSE
PENDAPATAN PREMI DAN HASIL INVESTASI - NETO		1,767,568	1,341,561	PREMIUM INCOME AND INVESTMENTS RETURN - NET
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Provisi dan komisi lainnya		7,314,262	6,472,654	Other fee and commission
Penerimaan kembali aset yang telah dihapusbukukan		1,732,289	1,377,944	Recovery of assets written off
Kerugian yang belum direalisasi dari perubahan nilai wajar aset keuangan yang dimiliki untuk diperdagangkan		(38,254)	(43,417)	Unrealized loss on changes in fair value of assets held for trading
Keuntungan dari penjualan aset keuangan yang diklasifikasikan tersedia untuk dijual dan dimiliki untuk diperdagangkan		720,485	646,026	Gain on sale of financial assets classified as available for sale and held for trading
Laba selisih kurs - neto		907,958	685,019	Foreign exchange gains - net
Lain-lain		870,284	824,457	Others
TOTAL PENDAPATAN OPERASIONAL LAINNYA		11,507,024	9,962,683	TOTAL OTHER OPERATING INCOME
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI	6,7,8,9,10 12,16,25b	(7,126,335)	(7,853,131)	ALLOWANCE FOR IMPAIRMENT LOSSES
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Gaji dan tunjangan	40,43,46u	(9,277,196)	(8,833,954)	Salaries and employees' benefits
Umum dan administrasi	42	(6,922,572)	(6,211,925)	General and administrative
Beban promosi		(1,038,713)	(945,652)	Promotion expense
Premi penjaminan simpanan		(877,307)	(729,374)	Deposit guarantee premium
Lain-lain	41	(2,747,569)	(2,495,938)	Others
TOTAL BEBAN OPERASIONAL LAINNYA		(20,863,357)	(19,216,843)	TOTAL OTHER OPERATING EXPENSES
LABA OPERASIONAL		17,222,663	14,229,332	OPERATING INCOME

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2017
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended 31 December 2017
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended December		
		2017	2016	
(BEBAN)/PENDAPATAN BUKAN OPERASIONAL – NETO		(57,276)	73,573	NON-OPERATING (EXPENSE)/ INCOME - NET
LABA SEBELUM BEBAN PAJAK		17,165,387	14,302,905	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK				TAX EXPENSE
Kini		(3,293,379)	(2,959,750)	Current
Tangguhan		(101,416)	67,041	Deferred
TOTAL BEBAN PAJAK	27c	(3,394,795)	(2,892,709)	TOTAL TAX EXPENSE
LABA TAHUN BERJALAN		13,770,592	11,410,196	INCOME FOR THE YEAR
PENDAPATAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME:
Pos-pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Keuntungan revaluasi aset tetap	18	(3,791)	120,136	Gain on revaluation of fixed assets
Pengukuran kembali liabilitas imbalan kerja		(148,679)	231,693	Remeasurement of post employment benefit
Pajak penghasilan terkait		29,736	(47,125)	Related income tax
Pos-pos yang akan direklasifikasi ke laba rugi				Items that will be reclassified to profit or loss
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing		11,440	6,213	Translation adjustment of foreign currency financial statements
Keuntungan dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual		2,447,926	733,885	Gain on changes in value of financial assets categorized as available-for-sale
Pajak penghasilan terkait		(489,585)	(122,314)	Related income tax
PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK		1,847,047	922,488	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAXES
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		15,617,639	12,332,684	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN DIATRIBUSIKAN KEPADA:				INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		13,616,476	11,338,748	Equity holders of the parent entity
Kepentingan nonpengendali		154,116	71,448	Non-controlling interest
TOTAL		13,770,592	11,410,196	TOTAL

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

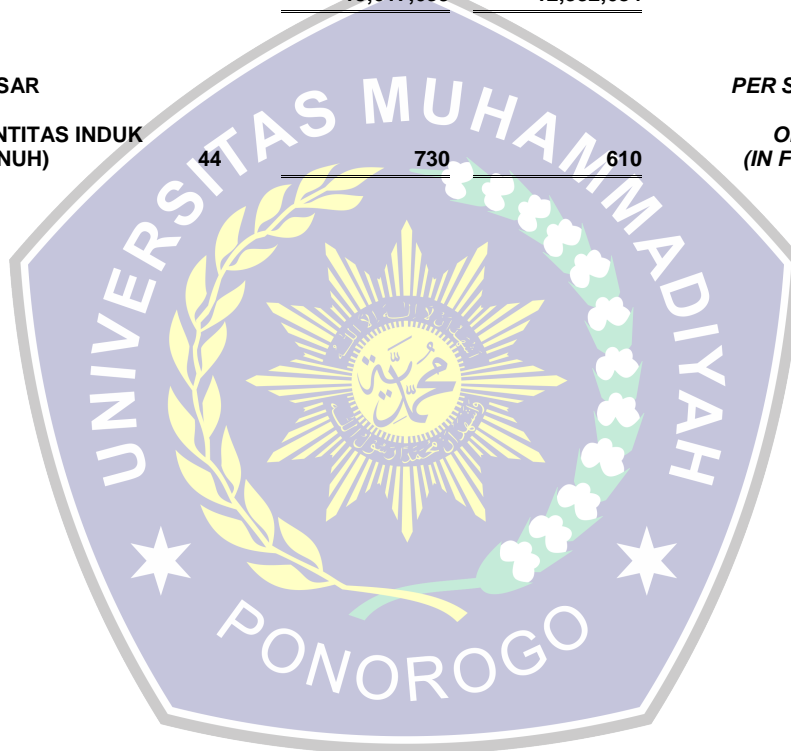
The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2017
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended 31 December 2017
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Tahun yang Berakhir pada tanggal 31 Desember/Year ended December		
	Catatan/ Notes	2017	
LABA KOMPREHENSIF TAHUN BERJALAN DIATRIBUSIKAN KEPADA:			TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		15,403,290	Equity holders of the parent entity
Kepentingan nonpengendali		214,349	Non-controlling interest
TOTAL		15,617,639	TOTAL
LABA PER SAHAM DASAR DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (DALAM RUPIAH PENUH)			BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (IN FULL RUPIAH AMOUNT)
	44	730	610



Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

Laporan Keuangan Konsolidasian Tanggal 31 Desember 2018
PT. Bank Negara Indonesia (Persero) Tbk.



**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
Tanggal 31 Desember 2018
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION
As of 31 December 2018
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2018	2017	
ASET				ASSETS
Kas	4	14,043,846	11,577,664	Cash
Giro pada Bank Indonesia	5	35,591,243	32,700,717	Current accounts with Bank Indonesia
Giro pada bank lain				Current accounts with other banks
- Pihak berelasi		78,908	1,407,434	Related parties -
- Pihak ketiga		13,058,191	19,931,003	Third parties -
Total giro pada bank lain		13,137,099	21,338,437	Total current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai		(3,271)	(3,287)	Less: Allowance for impairment losses
	6,47b	13,133,828	21,335,150	
Penempatan pada bank lain dan Bank Indonesia				Placements with other banks and Bank Indonesia
- Pihak berelasi		1,677,584	1,298,627	Related parties -
- Pihak ketiga		37,646,876	27,294,621	Third parties -
Total penempatan pada bank lain dan Bank Indonesia		39,324,460	28,593,248	Total placements with other banks and Bank Indonesia
Dikurangi: Cadangan kerugian penurunan nilai		(15)	(510)	Less: Allowance for impairment losses
	7,47c	39,324,445	28,592,738	
Efek-efek				Marketable securities
- Pihak berelasi		8,590,229	6,053,845	Related parties -
- Pihak ketiga		23,772,178	30,305,149	Third parties -
Total efek-efek		32,362,407	36,358,994	Total marketable securities
Dikurangi: Cadangan kerugian penurunan nilai		(318,137)	(309,095)	Less: Allowance for impairment losses
	8,47d	32,044,270	36,049,899	
Efek-efek yang dibeli dengan janji dijual kembali	14	-	679,122	Securities purchased under agreements to resell
Wesel ekspor dan tagihan lainnya				Bills and other receivables
- Pihak berelasi		11,707,785	8,510,551	Related parties -
- Pihak ketiga		13,037,421	7,288,619	Third parties -
Total wesel ekspor dan tagihan lainnya		24,745,206	15,799,170	Total bills and other receivables
Dikurangi: Cadangan kerugian penurunan nilai		(158,344)	(98,245)	Less: Allowance for impairment losses
	9,47f	24,586,862	15,700,925	

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2018
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2018
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2018	2017	
ASET (lanjutan)				ASSETS (continued)
Tagihan akseptasi				Acceptances receivables
- Pihak berelasi		5,548,051	5,768,236	Related parties -
- Pihak ketiga		14,926,968	12,502,787	Third parties -
Total tagihan akseptasi		20,475,019	18,271,023	Total acceptances receivables
Dikurangi: Cadangan kerugian penurunan nilai		(179,742)	(164,611)	Less: Allowance for impairment losses
	10,47g	20,295,277	18,106,412	
Tagihan derivatif				Derivative receivables
- Pihak berelasi		56,317	27,361	Related parties -
- Pihak ketiga		548,931	189,523	Third parties -
Total tagihan derivatif	11,47h	605,248	216,884	Total derivatives receivables
Pinjaman yang diberikan				Loans
- Pihak berelasi		107,404,932	86,415,498	Related parties -
- Pihak ketiga		405,373,565	354,898,068	Third parties -
Total pinjaman yang diberikan		512,778,497	441,313,566	Total loans
Dikurangi: Cadangan kerugian penurunan nilai		(14,891,609)	(14,523,585)	Less: Allowance for impairment losses
	12,47i	497,886,888	426,789,981	
Obligasi Pemerintah	13,47e	86,791,402	79,849,452	Government bonds
Pajak dibayar dimuka	27a	1,624,418	622,723	Prepaid taxes
Beban dibayar dimuka	15	2,337,403	2,318,516	Prepaid expenses
Penyertaan saham		785,007	785,823	Equity investments
Dikurangi: Cadangan kerugian penurunan nilai	47j	(181,084)	(72,400)	Less: Allowance for impairment losses
	16	603,923	713,423	
Aset lain-lain - neto	17	11,900,084	10,380,886	Other assets - net
Aset tetap		34,008,656	30,205,202	Fixed assets
Dikurangi: Akumulasi penyusutan		(7,882,148)	(7,400,513)	Less: Accumulated depreciation
	18	26,126,508	22,804,689	
Aset pajak tangguhan - neto	27d	1,676,366	890,903	Deferred tax assets - net
TOTAL ASET		808,572,011	709,330,084	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2018
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2018
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2018	2017	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	19	4,160,295	4,867,547	Obligations due immediately
Simpanan nasabah				Deposits from customers
- Pihak berelasi		87,463,874	87,756,080	Related parties -
- Pihak ketiga		464,708,328	404,991,868	Third parties -
Total simpanan nasabah	20,47k	552,172,202	492,747,948	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
- Pihak berelasi		2,968,169	2,246,156	Related parties -
- Pihak ketiga		10,906,326	9,488,051	Third parties -
Total simpanan dari bank lain	21,47l	13,874,495	11,734,207	Total deposits from other banks
Liabilitas derivatif				Derivative payables
- Pihak berelasi		41,234	30,630	Related parties -
- Pihak ketiga		280,794	83,190	Third parties -
Total liabilitas derivatif	11,47o	322,028	113,820	Total derivative payables
Efek-efek yang dijual dengan janji dibeli kembali	22	21,524,329	2,390,066	Securities sold under agreements to repurchase
Liabilitas akseptasi				Acceptance payables
- Pihak berelasi		1,253,947	1,160,981	Related parties -
- Pihak ketiga		3,162,666	3,346,350	Third parties -
Total liabilitas akseptasi	23,47r	4,416,613	4,507,331	Total acceptances payables
Beban yang masih harus dibayar	24	876,347	971,479	Accrued expenses
Utang pajak				Taxes payable
- Pajak penghasilan badan		415,756	20,047	Corporate income tax -
- Pajak lainnya		65,308	60,378	Other taxes -
Total utang pajak	27b	481,064	80,425	Total taxes payable
Imbalan kerja	44	3,512,266	4,093,855	Employee benefits
Penyisihan	25	177,519	192,406	Provisions
Liabilitas lain-lain	26	14,608,465	14,730,714	Other liabilities
Efek-efek yang diterbitkan	28,47n	2,987,464	2,986,279	Securities issued
Pinjaman yang diterima	29,47o	52,024,506	44,670,741	Borrowings
Efek-efek subordinasi	30,47p	99,953	-	Subordinated securities
TOTAL LIABILITAS		671,237,546	584,086,818	TOTAL LIABILITIES

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2018
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2018
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2018	2017	
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Simpanan nasabah				Deposits from customers
Giro <i>Mudharabah</i>	31,47s			<i>Mudharabah</i> current accounts
- Pihak berelasi		209,056	319,334	Related parties -
- Pihak ketiga		957,683	609,829	Third parties -
Total giro <i>Mudharabah</i>		1,166,739	929,163	Total <i>Mudharabah</i> current accounts
Tabungan <i>Mudharabah</i>	32,47u			<i>Mudharabah</i> saving deposits
- Pihak berelasi		16,574	9,522	Related parties -
- Pihak ketiga		9,786,293	8,244,874	Third parties -
Total tabungan <i>Mudharabah</i>		9,802,867	8,254,396	Total <i>Mudharabah</i> saving deposits
Deposito <i>Mudharabah</i>	33,47t			<i>Mudharabah</i> time deposits
- Pihak berelasi		370,527	7,843,403	Related parties -
- Pihak ketiga		15,262,439	6,323,072	Third parties -
Total deposito <i>Mudharabah</i>		15,632,966	14,166,475	Total <i>Mudharabah</i> time deposits
Total simpanan nasabah		26,602,572	23,350,034	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
Giro <i>Mudharabah</i>	31			<i>Mudharabah</i> current accounts
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		24,314	21,739	Third parties -
Total giro <i>Mudharabah</i>		24,314	21,739	Total <i>Mudharabah</i> current accounts
Tabungan <i>Mudharabah</i>	32			<i>Mudharabah</i> saving deposits
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		109,717	143,934	Third parties -
Total tabungan <i>Mudharabah</i>		109,717	143,934	Total <i>Mudharabah</i> saving deposits
Deposito <i>Mudharabah</i>	33			<i>Mudharabah</i> time deposits
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		224,073	328,255	Third parties -
Total deposito <i>Mudharabah</i>		224,073	328,255	Total <i>Mudharabah</i> time deposits
Total simpanan dari bank lain		358,104	493,928	Total deposits from other banks
Sukuk <i>Mudharabah</i> yang diterbitkan	34,47v			<i>Mudharabah</i> Sukuk issued
- Pihak berelasi		-	259,500	Related parties -
- Pihak ketiga		-	236,500	Third parties -
Total Sukuk <i>Mudharabah</i> yang diterbitkan		-	496,000	Total <i>Mudharabah</i> Sukuk issued
TOTAL DANA SYIRKAH TEMPORER		26,960,676	24,339,962	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2018
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2018
(Expressed in millions of Rupiah,
unless otherwise stated)**

Catatan/ Notes	31 Desember/December		
	2018	2017	
EKUITAS			EQUITY
Ekuitas diatribusikan kepada pemilik entitas induk			Equity attributable to equity holders of the parent entity
Modal saham:			Share capital:
- Seri A Dwiwarna - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)			Class A Dwiwarna - Rp7,500 par value per share (in full Rupiah amount)
- Seri B - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)			Class B - Rp7,500 par value per share (in full Rupiah amount)
- Seri C - nilai nominal Rp375 per saham (dalam Rupiah penuh)			Class C - Rp375 par value per share (in full Rupiah amount)
Modal dasar:			Share capital - Authorized:
- Seri A Dwiwarna - 1 saham			Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham			Class B - 289,341,866 shares
- Seri C - 34.213.162.660 saham			Class C - 34,213,162,660 shares
Modal ditempatkan dan disetor penuh:			Issued and fully paid:
- Seri A Dwiwarna - 1 saham			Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham			Class B - 289,341,866 shares
- Seri C - 18.359.314.591 saham	35	9,054,807	Class C - 18,359,314,591 shares
Tambahan modal disetor	35	14,568,468	Additional paid-in capital
Transaksi dengan kepentingan nonpengendali	1i	2,256,999	Transactions with non-controlling interests
Cadangan revaluasi aset	18	14,978,731	Asset revaluation reserve
(Rugi) laba yang belum direalisasi atas efek-efek dan Obligasi Pemerintah dalam kelompok tersedia untuk dijual, setelah pajak	8,13	(3,913,839)	Unrealized (losses) gains on available-for-sale marketable securities and Government Bonds, net of tax
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing		84,886	Exchange difference on translation of foreign currency financial statements
Saldo laba			Retained earnings
Sudah ditentukan penggunaannya			Appropriated
Cadangan umum dan wajib	37	2,778,412	General and legal reserves
Cadangan khusus	38	-	Specific reserves
Tidak ditentukan penggunaannya		68,268,420	Unappropriated
Total saldo laba		71,046,832	Total retained earnings
Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk		108,076,884	Total equity attributable to equity holders of the parent entity
Kepentingan nonpengendali		2,296,905	Non-controlling interests
TOTAL EKUITAS		110,373,789	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		808,572,011	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2018
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended 31 December 2018
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended December		
		2018	2017	
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH	39			INTEREST INCOME AND SHARIA INCOME
Pendapatan bunga		50,571,284	45,003,201	Interest Income
Pendapatan syariah		3,567,329	3,174,648	Sharia Income
TOTAL PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH		54,138,613	48,177,849	TOTAL INTEREST INCOME AND SHARIA INCOME
BEBAN BUNGA DAN BEBAN SYARIAH	40			INTEREST EXPENSE AND SHARIA EXPENSE
Beban bunga		(17,684,456)	(15,272,144)	Interest Expense
Beban syariah		(1,007,842)	(967,942)	Sharia Expense
TOTAL BEBAN BUNGA DAN BEBAN SYARIAH		(18,692,298)	(16,240,086)	TOTAL INTEREST EXPENSE AND SHARIA EXPENSE
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH - NETO		35,446,315	31,937,763	INTEREST INCOME AND SHARIA INCOME - NET
PENDAPATAN PREMI DAN HASIL INVESTASI BEBAN KLAIM		5,997,417 (4,285,560)	6,871,380 (5,103,812)	PREMIUM INCOME AND INVESTMENTS RETURN CLAIMS EXPENSE
PENDAPATAN PREMI DAN HASIL INVESTASI - NETO		1,711,857	1,767,568	PREMIUM INCOME AND INVESTMENTS RETURN - NET
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Provisi dan komisi lainnya		7,801,854	6,871,907	Other fees and commission
Penerimaan kembali aset yang telah dihapusbukukan		1,997,152	1,732,289	Recovery of assets written-off
Keuntungan (kerugian) yang belum direalisasi dari perubahan nilai wajar aset keuangan yang dimiliki untuk diperdagangkan		11,956	(38,254)	Unrealized gains (losses) on changes in fair value of assets held for trading
Keuntungan dari penjualan aset keuangan yang diklasifikasikan tersedia untuk dijual dan dimiliki untuk diperdagangkan		508,516	720,485	Gain on sale of financial assets classified as available-for-sale and held for trading
Laba selisih kurs - neto		493,590	907,958	Foreign exchange gains - net
Lain-lain		799,531	845,674	Others
TOTAL PENDAPATAN OPERASIONAL LAINNYA		11,612,599	11,040,059	TOTAL OTHER OPERATING INCOME
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI	6,7,8,9,10 12,16,25b	(7,388,411)	(7,126,335)	ALLOWANCE FOR IMPAIRMENT LOSSES
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Gaji dan tunjangan	41,44,47y	(9,518,738)	(9,277,196)	Salaries and employee benefits
Umum dan administrasi	43	(7,667,065)	(6,922,572)	General and administrative
Beban promosi		(1,290,553)	(1,038,713)	Promotion expense
Premi penjaminan simpanan		(970,733)	(877,307)	Deposit guarantee premium
Lain-lain	42	(2,335,872)	(2,280,604)	Others
TOTAL BEBAN OPERASIONAL LAINNYA		(21,782,961)	(20,396,392)	TOTAL OTHER OPERATING EXPENSES
LABA OPERASIONAL		19,599,399	17,222,663	OPERATING INCOME

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK**
**LAPORAN LABA RUGI DAN PENGHASILAN
KOMPRESIF LAIN KONSOLIDASIAN (lanjutan)**
**Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2018**
**(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES**
**CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME**
(continued)
For the Year Ended 31 December 2018
**(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended 31 December		
		2018	2017	
PENDAPATAN (BEBAN) BUKAN OPERASIONAL - NETO		221,316	(57,276)	NON-OPERATING INCOME (EXPENSE) - NET
LABA SEBELUM BEBAN PAJAK		19,820,715	17,165,387	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK				TAX EXPENSE
Kini		(4,948,261)	(3,293,379)	Current
Tanggung		219,309	(101,416)	Deferred
TOTAL BEBAN PAJAK	27c	(4,728,952)	(3,394,795)	TOTAL TAX EXPENSE
LABA TAHUN BERJALAN		15,091,763	13,770,592	INCOME FOR THE YEAR
PENDAPATAN KOMPRESIF LAIN:				OTHER COMPREHENSIVE INCOME:
Pos-pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Keuntungan revaluasi aset tetap	18	2,815,509	(3,791)	Gain on revaluation of fixed assets
Pengukuran kembali liabilitas imbalan kerja		601,440	(148,679)	Remeasurement of post employment benefits
Pajak penghasilan terkait		(235,860)	29,736	Related income tax
Pos-pos yang akan direklasifikasi ke laba rugi				Items that will be reclassified to profit or loss
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing		(8,270)	11,440	Translation adjustment of foreign currency financial statements
(Kerugian) keuntungan dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual		(5,035,413)	2,447,926	(Loss) gain on changes in value of financial assets categorized as available-for-sale
Pajak penghasilan terkait		1,007,083	(489,585)	Related income tax
PENGHASILAN KOMPRESIF LAIN TAHUN BERJALAN SETELAH PAJAK		(855,511)	1,847,047	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAXES
TOTAL LABA KOMPRESIF TAHUN BERJALAN		14,236,252	15,617,639	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN DIATRIBUSIKAN KEPADA:				INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		15,015,118	13,616,476	Equity holders of the parent entity
Kepentingan nonpengendali		76,645	154,116	Non-controlling interests
TOTAL		15,091,763	13,770,592	TOTAL

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

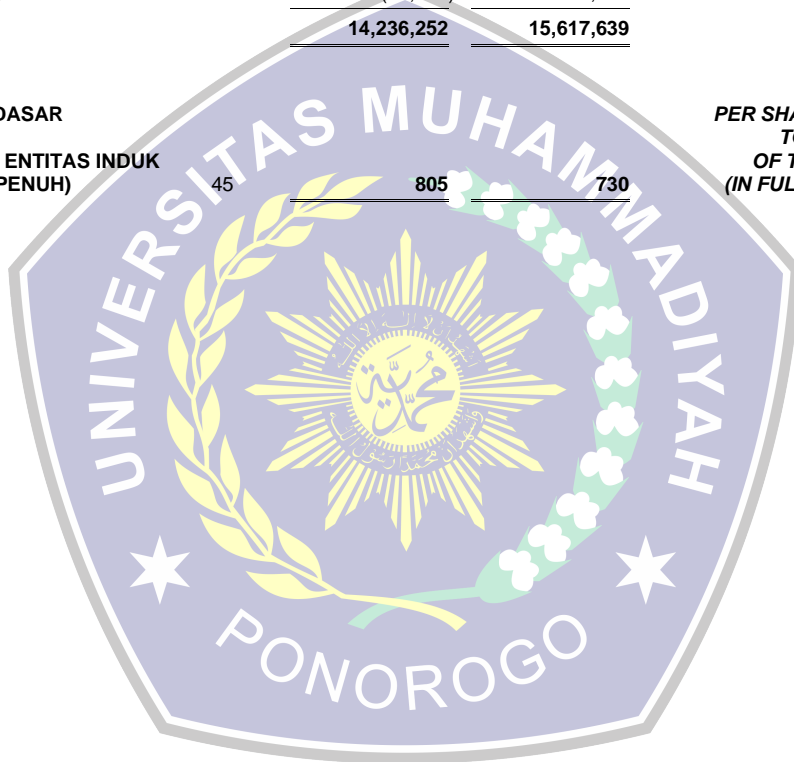
The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2018
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended 31 December 2018
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Tahun yang Berakhir pada tanggal 31 Desember/Year ended 31 December		
	Catatan/ Notes	2018	
LABA KOMPREHENSIF TAHUN BERJALAN DIATRIBUSIKAN KEPADA:			TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		14,250,362	15,403,290
Kepentingan nonpengendali		(14,110)	214,349
TOTAL		14,236,252	15,617,639
			TOTAL
LABA PER SAHAM DASAR DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (DALAM RUPIAH PENUH)	45	805	730
			BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (IN FULL RUPIAH AMOUNT)



Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

Laporan Keuangan Konsolidasian Tanggal 31 Desember 2019
PT. Bank Negara Indonesia (Persero) Tbk.



**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
Tanggal 31 Desember 2019
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION
As of 31 December 2019
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2019	2018	
ASET				ASSETS
Kas	4	15,361,703	14,043,846	Cash
Giro pada Bank Indonesia	5	37,104,091	35,591,243	Current accounts with Bank Indonesia
Giro pada bank lain				Current accounts with other banks
- Pihak berelasi		598,915	78,908	Related parties -
- Pihak ketiga		14,365,878	13,058,191	Third parties -
Total giro pada bank lain		14,964,793	13,137,099	Total current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai		(2,000)	(3,271)	Less: Allowance for impairment losses
	6,46b	14,962,793	13,133,828	
Penempatan pada bank lain dan Bank Indonesia				Placements with other banks and Bank Indonesia
- Pihak berelasi		821,757	1,677,584	Related parties -
- Pihak ketiga		46,955,056	37,646,876	Third parties -
Total penempatan pada bank lain dan Bank Indonesia		47,776,813	39,324,460	Total placements with other banks and Bank Indonesia
Dikurangi: Cadangan kerugian penurunan nilai		(4)	(15)	Less: Allowance for impairment losses
	7,46c	47,776,809	39,324,445	
Efek-efek				Marketable securities
- Pihak berelasi		7,280,770	7,184,834	Related parties -
- Pihak ketiga		20,166,100	25,177,573	Third parties -
Total efek-efek		27,446,870	32,362,407	Total marketable securities
Dikurangi: Cadangan kerugian penurunan nilai		(285,119)	(318,137)	Less: Allowance for impairment losses
	8,47d	27,161,751	32,044,270	
Efek-efek yang dibeli dengan janji dijual kembali	14	411,442	-	Securities purchased under agreements to resell
Wesel ekspor dan tagihan lainnya				Bills and other receivables
- Pihak berelasi		12,961,279	11,707,785	Related parties -
- Pihak ketiga		6,388,402	13,037,421	Third parties -
Total wesel ekspor dan tagihan lainnya		19,349,681	24,745,206	Total bills and other receivables
Dikurangi: Cadangan kerugian penurunan nilai		(142,078)	(158,344)	Less: Allowance for impairment losses
	9,46f	19,207,603	24,586,862	

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2019
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2019
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2019	2018	
ASET (lanjutan)				ASSETS (continued)
Tagihan akseptasi				Acceptances receivables
- Pihak berelasi		9,005,913	5,548,051	Related parties -
- Pihak ketiga		10,112,362	14,926,968	Third parties -
Total tagihan akseptasi		19,118,275	20,475,019	Total acceptances receivables
Dikurangi: Cadangan kerugian penurunan nilai		(559,999)	(179,742)	Less: Allowance for impairment losses
	10,46g	18,558,276	20,295,277	
Tagihan derivatif				Derivative receivables
- Pihak berelasi		28,116	56,317	Related parties -
- Pihak ketiga		284,150	548,931	Third parties -
Total tagihan derivatif	11,46h	312,266	605,248	Total derivatives receivables
Pinjaman yang diberikan				Loans
- Pihak berelasi		111,947,133	107,404,932	Related parties -
- Pihak ketiga		444,823,814	405,373,565	Third parties -
Total pinjaman yang diberikan		556,770,947	512,778,497	Total loans
Dikurangi: Cadangan kerugian penurunan nilai		(16,908,871)	(14,891,609)	Less: Allowance for impairment losses
	12,46i	539,862,076	497,886,888	
Obligasi Pemerintah	13,46e	81,029,020	86,791,402	Government bonds
Pajak dibayar dimuka	27a	1,049,979	1,624,418	Prepaid taxes
Beban dibayar dimuka	15	2,609,259	2,337,403	Prepaid expenses
Penyertaan saham		985,007	785,007	Equity investments
Dikurangi: Cadangan kerugian penurunan nilai	46j	(461,904)	(181,084)	Less: Allowance for impairment losses
	16	523,103	603,923	
Aset lain-lain - neto	17	11,800,935	11,900,084	Other assets - net
Aset tetap		35,661,850	34,008,656	Fixed assets
Dikurangi: Akumulasi penyusutan		(9,137,091)	(7,882,148)	Less: Accumulated depreciation
	18	26,524,759	26,126,508	
Aset pajak tangguhan - neto	27d	1,349,343	1,676,366	Deferred tax assets - net
TOTAL ASET		845,605,208	808,572,011	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2019
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2019
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2019	2018	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	19	5,272,805	4,160,295	Obligations due immediately
Simpanan nasabah				Deposits from customers
- Pihak berelasi		89,091,957	87,463,874	Related parties -
- Pihak ketiga		493,448,668	464,708,328	Third parties -
Total simpanan nasabah	20,46k	582,540,625	552,172,202	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
- Pihak berelasi		2,478,538	2,968,169	Related parties -
- Pihak ketiga		9,105,738	10,906,326	Third parties -
Total simpanan dari bank lain	21,46l	11,584,276	13,874,495	Total deposits from other banks
Liabilitas derivatif				Derivative payables
- Pihak berelasi		29,931	41,234	Related parties -
- Pihak ketiga		173,123	280,794	Third parties -
Total liabilitas derivatif	11,46q	203,054	322,028	Total derivative payables
Efek-efek yang dijual dengan janji dibeli kembali	22,46m	2,183,403	21,524,329	Securities sold under agreements to repurchase
Liabilitas akseptasi				Acceptance payables
- Pihak berelasi		859,909	1,253,947	Related parties -
- Pihak ketiga		4,481,531	3,162,666	Third parties -
Total liabilitas akseptasi	23,46r	5,341,440	4,416,613	Total acceptances payables
Beban yang masih harus dibayar	24	997,259	876,347	Accrued expenses
Utang pajak				Taxes payable
- Pajak penghasilan badan		456,598	415,756	Corporate income tax -
- Pajak lainnya		111,213	65,308	Other taxes -
Total utang pajak	27b	567,811	481,064	Total taxes payable
Imbalan kerja	43	4,392,277	3,512,266	Employee benefits
Penyisihan	25	185,019	177,519	Provisions
Liabilitas lain-lain	26	14,900,956	14,608,465	Other liabilities
Efek-efek yang diterbitkan	28,46n	2,985,052	2,987,464	Securities issued
Pinjaman yang diterima	29,46o	57,235,500	52,024,506	Borrowings
Efek-efek subordinasi	30,46p	99,965	99,953	Subordinated securities
TOTAL LIABILITAS		688,489,442	671,237,546	TOTAL LIABILITIES

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2019
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2019
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2019	2018	
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Simpanan nasabah				Deposits from customers
Giro <i>Mudharabah</i>	31,46s			Mudharabah current accounts
- Pihak berelasi		371,145	209,056	Related parties -
- Pihak ketiga		4,437,173	957,683	Third parties -
Total giro <i>Mudharabah</i>		4,808,318	1,166,739	Total Mudharabah current accounts
Tabungan <i>Mudharabah</i>	32,46u			Mudharabah saving deposits
- Pihak berelasi		15,603	16,574	Related parties -
- Pihak ketiga		10,860,296	9,786,293	Third parties -
Total tabungan <i>Mudharabah</i>		10,875,899	9,802,867	Total Mudharabah saving deposits
Deposito <i>Mudharabah</i>	33,46t			Mudharabah time deposits
- Pihak berelasi		1,962,744	370,527	Related parties -
- Pihak ketiga		14,123,386	15,262,439	Third parties -
Total deposito <i>Mudharabah</i>		16,086,130	15,632,966	Total Mudharabah time deposits
Total simpanan nasabah		31,770,347	26,602,572	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
Giro <i>Mudharabah</i>	31			Mudharabah current accounts
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		11,384	24,314	Third parties -
Total giro <i>Mudharabah</i>		11,384	24,314	Total Mudharabah current accounts
Tabungan <i>Mudharabah</i>	32			Mudharabah saving deposits
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		151,422	109,717	Third parties -
Total tabungan <i>Mudharabah</i>		151,422	109,717	Total Mudharabah saving deposits
Deposito <i>Mudharabah</i>	33			Mudharabah time deposits
- Pihak berelasi		-	-	Related parties -
- Pihak ketiga		178,665	224,073	Third parties -
Total deposito <i>Mudharabah</i>		178,665	224,073	Total Mudharabah time deposits
Total simpanan dari bank lain		341,471	358,104	Total deposits from other banks
TOTAL DANA SYIRKAH TEMPORER		32,111,818	26,960,676	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2019
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2019
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2019	2018	
EKUITAS				EQUITY
Ekuitas diatribusikan kepada pemilik entitas induk				Equity attributable to equity holders of the parent entity
Modal saham:				Share capital:
- Seri A Dwiwarna - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				Class A Dwiwarna - Rp7,500 par value per share (in full Rupiah amount)
- Seri B - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				Class B - Rp7,500 par value per share (in full Rupiah amount)
- Seri C - nilai nominal Rp375 per saham (dalam Rupiah penuh)				Class C - Rp375 par value per share (in full Rupiah amount)
Modal dasar:				Share capital - Authorized:
- Seri A Dwiwarna - 1 saham				Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham				Class B - 289,341,866 shares
- Seri C - 34.213.162.660 saham				Class C - 34,213,162,660 shares
Modal ditempatkan dan disetor penuh:				Issued and fully paid:
- Seri A Dwiwarna - 1 saham				Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham				Class B - 289,341,866 shares
- Seri C - 18.359.314.591 saham	34	9,054,807	9,054,807	Class C - 18,359,314,591 shares
Tambahan modal disetor	34	14,568,468	14,568,468	Additional paid-in capital
Transaksi dengan kepentingan nonpengendali	1i	2,256,999	2,256,999	Transactions with non-controlling interests
Cadangan revaluasi aset	18	14,946,879	14,978,731	Asset revaluation reserve
Rugi yang belum direalisasi atas efek-efek dan Obligasi Pemerintah dalam kelompok tersedia untuk dijual, setelah pajak	8,13	(822,278)	(3,913,839)	Unrealized losses on available-for-sale marketable securities and Government Bonds, net of tax
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing		47,199	84,886	Exchange difference on translation of foreign currency financial statements
Saldo laba				Retained earnings
Sudah ditentukan penggunaannya				Appropriated
Cadangan umum dan wajib	36	2,778,412	2,778,412	General and legal reserves
Cadangan khusus	37	-	-	Specific reserves
Tidak ditentukan penggunaannya		79,685,093	68,268,420	Unappropriated
Total saldo laba		82,463,505	71,046,832	Total retained earnings
Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk		122,515,579	108,076,884	Total equity attributable to equity holders of the parent entity
Keuntungan nonpengendali		2,488,369	2,296,905	Non-controlling interests
TOTAL EKUITAS		125,003,948	110,373,789	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		845,605,208	808,572,011	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2019
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended 31 December 2019
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended December		
		2019	2018	
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH	38			INTEREST INCOME AND SHARIA INCOME
Pendapatan bunga		54,495,996	50,571,284	Interest Income
Pendapatan syariah		4,036,377	3,567,329	Sharia Income
TOTAL PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH		58,532,373	54,138,613	TOTAL INTEREST INCOME AND SHARIA INCOME
BEBAN BUNGA DAN BEBAN SYARIAH	39			INTEREST EXPENSE AND SHARIA EXPENSE
Beban bunga		(20,939,501)	(17,684,456)	Interest Expense
Beban syariah		(990,498)	(1,007,842)	Sharia Expense
TOTAL BEBAN BUNGA DAN BEBAN SYARIAH		(21,929,999)	(18,692,298)	TOTAL INTEREST EXPENSE AND SHARIA EXPENSE
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH - NETO		36,602,374	35,446,315	INTEREST INCOME AND SHARIA INCOME - NET
PENDAPATAN PREMI DAN HASIL INVESTASI BEBAN KLAIM		6,158,192	5,997,417	PREMIUM INCOME AND INVESTMENTS RETURN CLAIMS EXPENSE
		(4,461,264)	(4,285,560)	
PENDAPATAN PREMI DAN HASIL INVESTASI - NETO		1,696,928	1,711,857	PREMIUM INCOME AND INVESTMENTS RETURN - NET
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Provisi dan komisi lainnya		8,850,923	7,801,854	Other fees and commission
Penerimaan kembali aset yang telah dihapusbukukan		2,354,214	1,997,152	Recovery of assets written-off
Keuntungan yang belum direalisasi dari perubahan nilai wajar aset keuangan yang dimiliki untuk diperdagangkan		150	11,956	Unrealized gains on changes in fair value of assets held for trading
Keuntungan dari penjualan aset keuangan yang diklasifikasikan tersedia untuk dijual dan dimiliki untuk diperdagangkan		971,584	508,516	Gain on sale of financial assets classified as available-for-sale and held for trading
Laba selisih kurs - neto		632,762	493,590	Foreign exchange gains - net
Lain-lain		902,765	799,531	Others
TOTAL PENDAPATAN OPERASIONAL LAINNYA		13,712,398	11,612,599	TOTAL OTHER OPERATING INCOME
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI	6,7,8,9,10 12,16,25b	(8,838,178)	(7,388,411)	ALLOWANCE FOR IMPAIRMENT LOSSES
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Gaji dan tunjangan	40,43,46y	(10,186,127)	(9,518,738)	Salaries and employee benefits
Umum dan administrasi	42	(8,258,709)	(7,667,065)	General and administrative
Beban promosi		(1,312,056)	(1,290,553)	Promotion expense
Premi penjaminan simpanan		(1,110,996)	(970,733)	Deposit guarantee premium
Lain-lain	41	(2,819,011)	(2,335,872)	Others
TOTAL BEBAN OPERASIONAL LAINNYA		(23,686,899)	(21,782,961)	TOTAL OTHER OPERATING EXPENSES
LABA OPERASIONAL		19,486,623	19,599,399	OPERATING INCOME

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2019
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended 31 December 2019
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended December		
		2019	2018	
PENDAPATAN (BEBAN) BUKAN OPERASIONAL - NETO		(117,517)	221,316	NON-OPERATING INCOME (EXPENSE) - NET
LABA SEBELUM BEBAN PAJAK		19,369,106	19,820,715	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK				TAX EXPENSE
Kini		(4,107,435)	(4,948,261)	Current
Tangguhan		246,912	219,309	Deferred
TOTAL BEBAN PAJAK	27c	(3,860,523)	(4,728,952)	TOTAL TAX EXPENSE
LABA TAHUN BERJALAN		15,508,583	15,091,763	INCOME FOR THE YEAR
PENDAPATAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME:
Pos-pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Keuntungan revaluasi aset tetap	18	-	2,815,509	Gain on revaluation of fixed assets
Pengukuran kembali liabilitas imbalan kerja		(310,171)	601,440	Remeasurement of post employment benefits
Pajak penghasilan terkait		62,034	(235,860)	Related income tax
Pos-pos yang akan direklasifikasi ke laba rugi				Items that will be reclassified to profit or loss
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing		(37,687)	(8,269)	Translation adjustment of foreign currency financial statements
Keuntungan/(kerugian) dari perubahan nilai aset keuangan dalam kelompok tersedia untuk dijual		3,951,475	(5,035,413)	Gain/(loss) on changes in value of financial assets categorized as available-for-sale
Pajak penghasilan terkait		(790,295)	1,007,082	Related income tax
PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN SETELAH PAJAK		2,875,356	(855,511)	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAXES
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		18,383,939	14,236,252	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN DIATRIBUSIKAN KEPADA:				INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		15,384,476	15,015,118	Equity holders of the parent entity
Kepentingan nonpengendali		124,107	76,645	Non-controlling interests
TOTAL		15,508,583	15,091,763	TOTAL

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

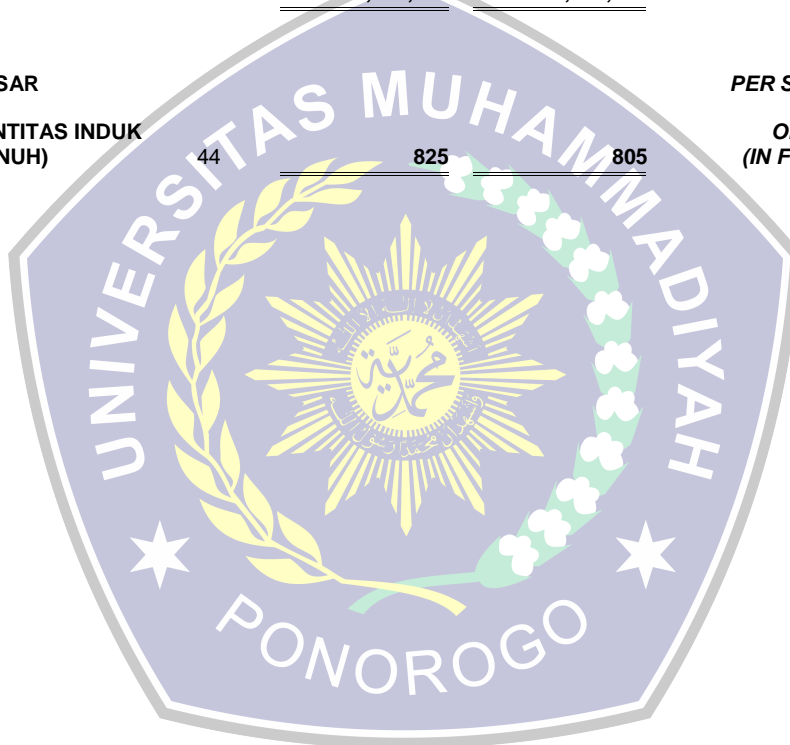
The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

The original consolidated financial statements included herein are in the Indonesian language.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2019
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended 31 December 2019
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Tahun yang Berakhir pada tanggal 31 Desember/Year ended December		
	Catatan/ Notes	2019	
LABA KOMPREHENSIF TAHUN BERJALAN DIATRIBUSIKAN KEPADA:			TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		18,192,475	14,250,362
Kepentingan nonpengendali		191,464	(14,110)
TOTAL		18,383,939	14,236,252
			TOTAL
LABA PER SAHAM DASAR DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (DALAM RUPIAH PENUH)	44	825	805
			BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (IN FULL RUPIAH AMOUNT)



Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

Laporan Keuangan Konsolidasian Tanggal 31 Desember 2020
PT. Bank Negara Indonesia (Persero) Tbk.



**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN
Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION
As of 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2020	2019	
ASET				ASSETS
Kas	4	17,324,047	15,361,703	Cash
Giro pada Bank Indonesia	5	35,065,701	37,104,091	Current accounts with Bank Indonesia
Giro pada bank lain	6,46b			Current accounts with other banks
- Pihak berelasi		473,708	598,915	Related parties -
- Pihak ketiga		15,640,158	14,365,878	Third parties -
Total giro pada bank lain		16,113,866	14,964,793	Total current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai		(6,078)	(2,000)	Less: Allowance for impairment losses
		16,107,788	14,962,793	
Penempatan pada bank lain dan Bank Indonesia	7,46c			Placements with other banks and Bank Indonesia
- Pihak berelasi		694,833	821,757	Related parties -
- Pihak ketiga		60,634,599	46,955,056	Third parties -
Total penempatan pada bank lain dan Bank Indonesia		61,329,432	47,776,813	Total placements with other banks and Bank Indonesia
Dikurangi: Cadangan kerugian penurunan nilai		(173)	(4)	Less: Allowance for impairment losses
		61,329,259	47,776,809	
Efek-efek	8,46d			Marketable securities
- Pihak berelasi		7,458,258	7,280,770	Related parties -
- Pihak ketiga		22,488,558	20,166,100	Third parties -
Total efek-efek		29,946,816	27,446,870	Total marketable securities
Dikurangi: Cadangan kerugian penurunan nilai		(260,219)	(285,119)	Less: Allowance for impairment losses
		29,686,597	27,161,751	
Efek-efek yang dibeli dengan janji dijual kembali	14	8,666,091	411,442	Securities purchased under agreements to resell
Wesel ekspor dan tagihan lainnya	9,46g			Bills and other receivables
- Pihak berelasi		10,653,247	12,961,279	Related parties -
- Pihak ketiga		7,363,188	6,388,402	Third parties -
Total wesel ekspor dan tagihan lainnya		18,016,435	19,349,681	Total bills and other receivables
Dikurangi: Cadangan kerugian penurunan nilai		(122,901)	(142,078)	Less: Allowance for impairment losses
		17,893,534	19,207,603	

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2020	2019	
ASET (lanjutan)				ASSETS (continued)
Tagihan akseptasi	10,46h			Acceptance receivables
- Pihak berelasi		7,655,982	9,005,913	Related parties -
- Pihak ketiga		14,119,058	10,112,362	Third parties -
Total tagihan akseptasi		21,775,040	19,118,275	Total acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai		(1,199,374)	(559,999)	Less: Allowance for impairment losses
		20,575,666	18,558,276	
Tagihan derivatif	11,46i			Derivative receivables
- Pihak berelasi		139,757	28,116	Related parties -
- Pihak ketiga		1,320,857	284,150	Third parties -
Total tagihan derivatif		1,460,614	312,266	Total derivatives receivables
Pinjaman yang diberikan	12,46j			Loans
- Pihak berelasi		112,907,440	111,947,133	Related parties -
- Pihak ketiga		473,299,347	444,823,814	Third parties -
Total pinjaman yang diberikan		586,206,787	556,770,947	Total loans
Dikurangi: Cadangan kerugian penurunan nilai		(44,227,986)	(16,908,871)	Less: Allowance for impairment losses
		541,978,801	539,862,076	
Obligasi Pemerintah setelah penyesuaian amortisasi diskonto dan premi	13,46f			Government bonds adjusted for amortization of discount and premium
Dikurangi: Cadangan kerugian penurunan nilai		90,661,121	81,029,020	Less: Allowance for impairment losses
		(1,803)	-	
		90,659,318	81,029,020	
Pajak dibayar dimuka	27a	1,049,787	1,049,979	Prepaid taxes
Beban dibayar dimuka	15	2,807,092	2,609,259	Prepaid expenses
Penyertaan saham - neto	16,46k	813,087	523,103	Equity investments - net
Aset lain-lain - neto	17	13,757,811	11,800,935	Other assets - net
Aset tetap	18	38,958,245	35,661,850	Fixed assets
Dikurangi: Akumulasi penyusutan		(11,595,845)	(9,137,091)	Less: Accumulated depreciation
		27,362,400	26,524,759	
Aset pajak tangguhan - neto	27d	4,799,832	1,349,343	Deferred tax assets - net
TOTAL ASET		891,337,425	845,605,208	TOTAL ASSETS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2020	2019	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	19	5,560,702	5,272,805	Obligations due immediately
Simpanan nasabah	20,46l			Deposits from customers
- Pihak berelasi		110,385,839	89,091,957	Related parties -
- Pihak ketiga		537,185,905	493,448,668	Third parties -
Total simpanan nasabah		647,571,744	582,540,625	Total deposits from customers
Simpanan dari bank lain	21,46m			Deposits from other banks
- Pihak berelasi		1,083,744	2,478,538	Related parties -
- Pihak ketiga		7,939,287	9,105,738	Third parties -
Total simpanan dari bank lain		9,023,031	11,584,276	Total deposits from other banks
Liabilitas derivatif	11,46q			Derivative payables
- Pihak berelasi		55,108	29,931	Related parties -
- Pihak ketiga		359,172	173,123	Third parties -
Total liabilitas derivatif		414,280	203,054	Total derivative payables
Efek-efek yang dijual dengan janji dibeli kembali	22	2,590,268	2,183,403	Securities sold under agreements to repurchase
Liabilitas akseptasi	23,46r			Acceptance payables
- Pihak berelasi		746,481	859,909	Related parties -
- Pihak ketiga		4,753,879	4,481,531	Third parties -
Total liabilitas akseptasi		5,500,360	5,341,440	Total acceptance payables
Beban yang masih harus dibayar	24	1,181,534	997,259	Accrued expenses
Utang pajak	27b			Taxes payable
- Pajak penghasilan badan		992,037	456,598	Corporate income tax -
- Pajak lainnya		155,740	111,213	Other taxes -
Total utang pajak		1,147,777	567,811	Total taxes payable
Imbalan kerja	43	6,344,268	4,392,277	Employee benefits
Penyisihan	25	1,421,914	185,019	Provisions
Liabilitas lain-lain	26	18,280,485	14,900,956	Other liabilities
Efek-efek yang diterbitkan	28,46n	2,985,011	2,985,052	Securities issued
Pinjaman yang diterima	29,46o	44,114,314	57,235,500	Borrowings
Efek-efek subordinasi	30,46p	99,975	99,965	Subordinated securities
TOTAL LIABILITAS		746,235,663	688,489,442	TOTAL LIABILITIES

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2020	2019	
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Simpanan nasabah				Deposits from customers
Giro <i>Mudharabah</i>	31,46s			Mudharabah current accounts
- Pihak berelasi		1,056,206	371,145	Related parties -
- Pihak ketiga		1,755,950	4,437,173	Third parties -
Total giro <i>Mudharabah</i>		2,812,156	4,808,318	Total Mudharabah current accounts
Tabungan	32,46u			Mudharabah saving deposits
- Pihak berelasi		13,950	15,603	Related parties -
- Pihak ketiga		12,996,325	10,860,296	Third parties -
Total tabungan <i>Mudharabah</i>		13,010,275	10,875,899	Total Mudharabah saving deposits
Deposito <i>Mudharabah</i>	33,46t			Mudharabah time deposits
- Pihak berelasi		2,010,466	1,962,744	Related parties -
- Pihak ketiga		14,047,804	14,123,386	Third parties -
Total deposito <i>Mudharabah</i>		16,058,270	16,086,130	Total Mudharabah time deposits
Total simpanan nasabah		31,880,701	31,770,347	Total deposits from customers
Simpanan dari bank lain				Deposits from other banks
Giro <i>Mudharabah</i>	31			Mudharabah current accounts
- Pihak ketiga		11,996	11,384	Third parties -
Tabungan <i>Mudharabah</i>	32			Mudharabah saving deposits
- Pihak ketiga		185,479	151,422	Third parties -
Deposito <i>Mudharabah</i>	33			Mudharabah time deposits
- Pihak ketiga		151,387	178,665	Third parties -
Total simpanan dari bank lain		348,862	341,471	Total deposits from other banks
TOTAL DANA SYIRKAH TEMPORER		32,229,563	32,111,818	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	31 Desember/December		
		2020	2019	
EKUITAS				EQUITY
Ekuitas diatribusikan kepada pemilik entitas induk				Equity attributable to equity holders of the parent entity
Modal saham:				Share capital:
- Seri A Dwiwarna - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				Class A Dwiwarna - Rp7,500 par value per share (in full Rupiah amount)
- Seri B - nilai nominal Rp7.500 per saham (dalam Rupiah penuh)				Class B - Rp7,500 par value per share (in full Rupiah amount)
- Seri C - nilai nominal Rp375 per saham (dalam Rupiah penuh)				Class C - Rp375 par value per share (in full Rupiah amount)
Modal dasar:				Share capital - Authorized:
- Seri A Dwiwarna - 1 saham				Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham				Class B - 289,341,866 shares
- Seri C - 34.213.162.660 saham				Class C - 34,213,162,660 shares
Modal ditempatkan dan disetor penuh:				Issued and fully paid:
- Seri A Dwiwarna - 1 saham				Class A Dwiwarna - 1 share
- Seri B - 289.341.866 saham				Class B - 289,341,866 shares
- Seri C - 18.339.734.891 saham	34	9,054,807	9,054,807	Class C - 18,339,734,891 shares
Tambahan modal disetor	34	14,568,468	14,568,468	Additional paid-in capital
Transaksi dengan kepentingan nonpengendali	1i	2,256,999	2,256,999	Transactions with non-controlling interests
Cadangan revaluasi aset	18	14,962,961	14,946,879	Asset revaluation reserve
Keuntungan/kerugian yang belum direalisasi atas efek-efek dan Obligasi Pemerintah yang diukur pada nilai wajar melalui penghasilan komprehensif lain setelah pajak	8,13	2,424,779	(822,278)	Unrealized gain/losses on marketable securities and Government Bonds at fair value through other comprehensive income, net of tax
Selisih kurs karena penjabaran laporan keuangan dalam mata uang asing		23,254	47,199	Exchange difference on translation of foreign currency financial statements
Saldo laba				Retained earnings
Sudah ditentukan penggunaannya				Appropriated
Cadangan umum dan wajib	36	2,778,412	2,778,412	General and legal reserves
Cadangan khusus	37	-	-	Specific reserves
Tidak ditentukan penggunaannya		64,202,289	79,685,093	Unappropriated
Total saldo laba		66,980,701	82,463,505	Total retained earnings
Saham treasuri	2ah,34	(79,449)	-	Treasury shares
Total ekuitas yang dapat diatribusikan kepada pemilik entitas induk		110,192,520	122,515,579	Total equity attributable to equity holders of the parent entity
Kepentingan nonpengendali		2,679,679	2,488,369	Non-controlling interests
TOTAL EKUITAS		112,872,199	125,003,948	TOTAL EQUITY
TOTAL LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		891,337,425	845,605,208	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended 31 December		
		2020	2019	
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH	38			INTEREST INCOME AND SHARIA INCOME
Pendapatan bunga		52,144,058	54,495,996	Interest Income
Pendapatan syariah		4,028,813	4,036,377	Sharia Income
TOTAL PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH		56,172,871	58,532,373	TOTAL INTEREST INCOME AND SHARIA INCOME
BEBAN BUNGA DAN BEBAN SYARIAH	39			INTEREST EXPENSE AND SHARIA EXPENSE
Beban bunga		(18,101,085)	(20,939,501)	Interest Expense
Beban syariah		(919,820)	(990,498)	Sharia Expense
TOTAL BEBAN BUNGA DAN BEBAN SYARIAH		(19,020,905)	(21,929,999)	TOTAL INTEREST EXPENSE AND SHARIA EXPENSE
PENDAPATAN BUNGA DAN PENDAPATAN SYARIAH - NETO		37,151,966	36,602,374	INTEREST INCOME AND SHARIA INCOME - NET
PENDAPATAN PREMI DAN HASIL INVESTASI BEBAN KLAIM		5,330,499 (3,859,411)	6,158,192 (4,461,264)	PREMIUM INCOME AND INVESTMENTS RETURN CLAIMS EXPENSE
PENDAPATAN PREMI DAN HASIL INVESTASI - NETO		1,471,088	1,696,928	PREMIUM INCOME AND INVESTMENTS RETURN - NET
PENDAPATAN OPERASIONAL LAINNYA				OTHER OPERATING INCOME
Provisi dan komisi lainnya		8,309,050	8,850,923	Other fee and commission
Penerimaan kembali aset yang telah dihapusbukukan (Kerugian)/keuntungan yang belum direalisasi dari perubahan nilai wajar aset keuangan yang diukur pada nilai wajar melalui laba rugi		1,548,562	2,354,214	Recovery of assets written off Unrealized (loss)/gain on changes in fair value of assets at fair value through profit or loss
Keuntungan dari penjualan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi		10,756	150	Gain on sale of financial assets at fair value through other comprehensive income and fair value through profit or loss
Laba selisih kurs - neto		1,423,890	971,584	Foreign exchange gains - net
Lain-lain		1,109,425	632,762	Others
		1,010,898	902,765	
TOTAL PENDAPATAN OPERASIONAL LAINNYA		13,412,581	13,712,398	TOTAL OTHER OPERATING INCOME
PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI	6,7,8,9,10 12,13,25b	(22,590,435)	(8,838,178)	ALLOWANCE FOR IMPAIRMENT LOSSES
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Gaji dan tunjangan	40,43,46x	(9,750,781)	(10,186,127)	Salaries and employees' benefits
Umum dan administrasi	42	(9,062,677)	(8,258,709)	General and administrative
Beban promosi		(1,030,410)	(1,312,056)	Promotion expense
Premi penjaminan simpanan		(1,188,620)	(1,110,996)	Deposit guarantee premium
Lain-lain	41	(3,181,268)	(2,819,011)	Others
TOTAL BEBAN OPERASIONAL LAINNYA		(24,213,756)	(23,686,899)	TOTAL OTHER OPERATING EXPENSES
LABA OPERASIONAL		5,231,444	19,486,623	OPERATING INCOME

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPRESIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)**

	Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended 31 December		
		2020	2019	
BEBAN BUKAN OPERASIONAL - NETO		(119,291)	(117,517)	NON-OPERATING - EXPENSE NET
LABA SEBELUM BEBAN PAJAK		5,112,153	19,369,106	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK				TAX EXPENSE
Kini		(2,218,324)	(4,107,435)	Current
Tangguhan		427,613	246,912	Deferred
TOTAL BEBAN PAJAK	27c	(1,790,711)	(3,860,523)	TOTAL TAX EXPENSE
LABA TAHUN BERJALAN		3,321,442	15,508,583	INCOME FOR THE YEAR
PENGHASILAN KOMPRESIF LAIN:				OTHER COMPREHENSIVE INCOME:
Pos-pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Pengukuran kembali liabilitas imbalan kerja		(2,394,394)	(310,171)	Remeasurement of post employment benefit
Keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan kompresif lain		126,201	-	Gain on changes in value of financial assets at fair value through other comprehensive income
Pajak penghasilan terkait		387,352	62,034	Related income tax
Pos-pos yang akan direklasifikasi ke laba rugi				Items that will be reclassified to profit or loss
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing		(23,945)	(37,687)	Translation adjustment of foreign currency financial statements
Keuntungan dari perubahan nilai aset keuangan yang diukur pada nilai wajar melalui penghasilan kompresif lain		3,312,177	3,951,475	Gain on changes in value of financial assets at fair value through other comprehensive income
Pajak penghasilan terkait		(536,111)	(790,295)	Related income tax
PENGHASILAN KOMPRESIF LAIN TAHUN BERJALAN SETELAH PAJAK		871,280	2,875,356	OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAXES
TOTAL LABA KOMPRESIF TAHUN BERJALAN		4,192,722	18,383,939	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA TAHUN BERJALAN DIATRIBUSIKAN KEPADA:				INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk		3,280,403	15,384,476	Equity holders of the parent entity
Kepentingan nonpengendali		41,039	124,107	Non-controlling interest
TOTAL		3,321,442	15,508,583	TOTAL

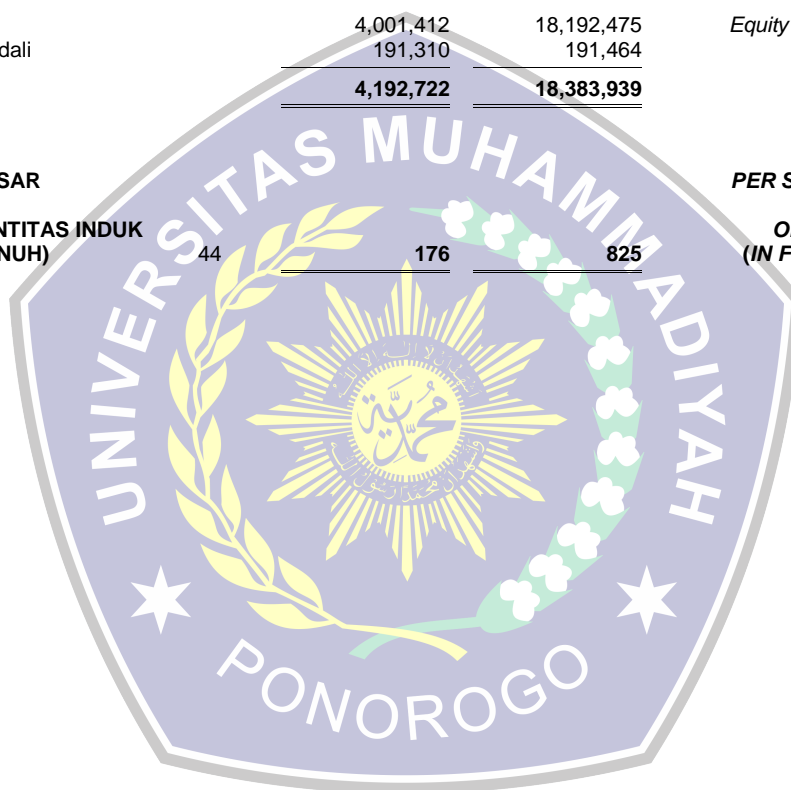
Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

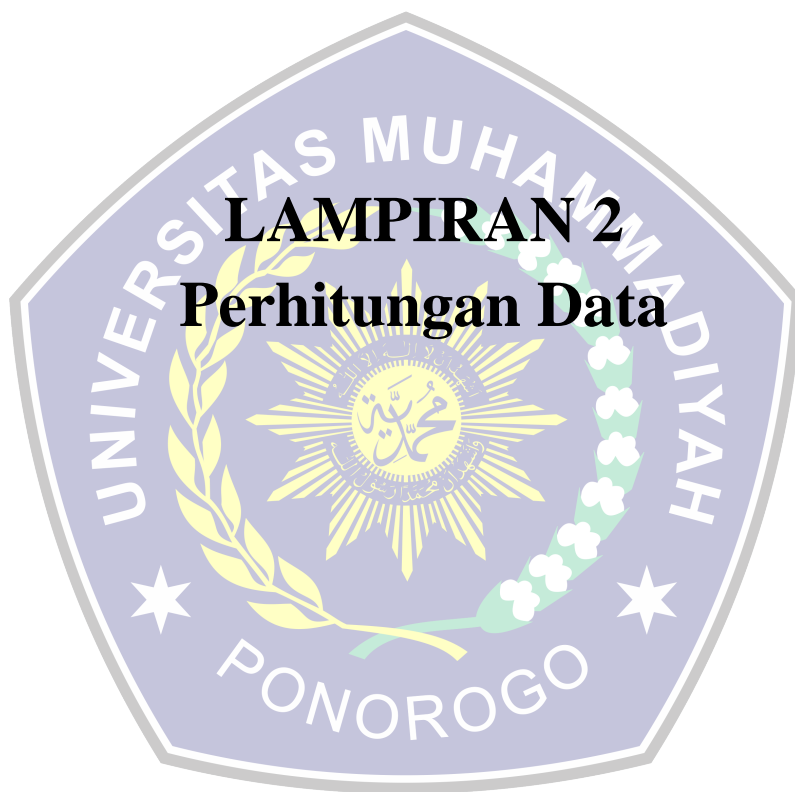
The accompanying notes to the consolidated financial statements form an integral part of these consolidated financial statements taken as a whole.

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
DAN ENTITAS ANAK
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2020
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)**

**PT BANK NEGARA INDONESIA (PERSERO) Tbk
AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
(continued)
For the Year Ended 31 December 2020
(Expressed in millions of Rupiah,
unless otherwise stated)**

Catatan/ Notes	Tahun yang Berakhir pada tanggal 31 Desember/Year ended 31 December		
	2020	2019	
LABA KOMPREHENSIF TAHUN BERJALAN DIATRIBUSIKAN KEPADA:			TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO:
Pemilik entitas induk	4,001,412	18,192,475	Equity holders of the parent entity
Kepentingan nonpengendali	191,310	191,464	Non-controlling interest
TOTAL	4,192,722	18,383,939	TOTAL
LABA PER SAHAM DASAR DIATRIBUSIKAN KEPADA PEMILIK ENTITAS INDUK (DALAM RUPIAH PENUH)	44	176	BASIC EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT ENTITY (IN FULL RUPIAH AMOUNT)





Lampiran 2 Perhitungan Data

A. Perhitungan Tingkat Pajak Bank BUMN yang Go Public

$$\text{Tingkat pajak (T)} = \frac{\text{Beban Pajak}}{\text{Laba Bersih Sebelum pajak}} \times 100\%$$

Ringkasan Tingkat Pajak

Emiten	Tahun	Beban Pajak (Jutaan Rp)	Laba Bersih Sebelum Pajak (Jutaan Rp)	Tingkat Pajak (T)
BNI	2016	2.892.709	14.302.905	20,22%
	2017	3.394.795	17.165.387	19,78%
	2018	4.728.952	19.820.715	23,86%
	2019	3.860.523	19.369.106	19,93%
	2020	1.790.711	5.112.153	35,03%
BRI	2016	7.745.779	33.973.770	22,80%
	2017	7.977.823	37.022.157	21,55%
	2018	9.335.208	41.753.694	22,36%
	2019	8.950.228	43.364.053	20,64%
	2020	8.064.453	26.724.846	30,18%
Bank Mandiri	2016	3.922.802	18.572.965	21,12%
	2017	5.713.821	27.156.863	21,04%
	2018	8.091.432	33.943.369	23,84%
	2019	7.985.848	36.441.440	21,91%
	2020	5.652.417	23.298.041	24,26%
BTN	2016	711.179	3.330.084	21,36%
	2017	834.089	3.861.555	21,60%
	2018	802.352	3.610.275	22,22%
	2019	201.799	411.062	49,09%
	2020	668.499	2.270.857	29,44%

B. Perhitungan *Net Operating After Tax* (NOPAT) Bank BUMN yang Go Public

NOPAT = EBIT (1 – Tarif Pajak Penghasilan)

Ringkasan NOPAT

Emiten	Tahun	EBIT (Jutaan Rp)	1-T	NOPAT (Jutaan Rp)
BNI	2016	27.221.725	79,78%	21.716.233,01
	2017	32.437.531	80,22%	26.022.367,27
	2018	37.505.171	76,14%	28.556.949,23
	2019	40.308.607	80,07%	32.274.560,18
	2020	23.213.238	64,97%	15.081.986,72
BRI	2016	61.515.072	77,20%	47.490.071,16
	2017	65.674.371	78,45%	51.522.345,57
	2018	74.295.089	77,64%	57.684.340,52
	2019	82.035.891	79,36%	65.103.896,00
	2020	62.915.617	69,82%	43.930.286,41
Bank Mandiri	2016	41.057.764	78,88%	32.385.940,26
	2017	51.790.104	78,96%	40.893.433,65
	2018	57.653.997	76,16%	43.910.417,33
	2019	65.511.666	78,09%	51.155.312,16
	2020	51.520.646	75,74%	39.021.046,77
BTN	2016	12.200.759	78,64%	9.595.141,97
	2017	13.666.671	78,40%	10.714.694,41
	2018	15.237.829	77,78%	11.851.354,96
	2019	15.578.356	50,91%	7.930.612,69
	2020	16.958.349	70,56%	11.966.119,48

C. Perhitungan *Invested Capital* Bank BUMN yang Go Public

Invested Capital = Total Liabilitas + Total Ekuitas – Total Hutang Jangka Pendek

Ringkasan *Invested Capital*

Emiten	Tahun	Total Liabilitas (Jutaan Rp)	Total Ekuitas (Jutaan Rp)	Hutang Jk. Pendek (Jutaan Rp)	<i>Invested Capital</i> (Jutaan Rp)
BNI	2016	492.701.125	89.254.000	437.149.072	144.806.053
	2017	584.086.818	100.903.304	516.389.920	168.600.202
	2018	671.237.546	110.373.789	596.951.026	184.660.309
	2019	688.489.442	125.003.948	607.693.414	205.799.976
	2020	746.235.663	112.872.199	671.808.162	187.299.700
BRI	2016	856.831.836	146.812.590	776.450.824	227.193.602
	2017	958.900.948	167.347.494	872.429.783	253.818.659
	2018	1.111.622.961	185.275.331	1.011.371.426	285.526.866
	2019	1.183.155.670	208.784.336	1.081.516.016	310.423.990
	2020	1.278.346.276	199.911.376	1.172.291.599	305.966.053
Bank Mandiri	2016	824.559.898	153.369.723	732.872.884	245.056.737
	2017	888.026.817	170.006.132	778.195.508	279.837.441
	2018	941.953.100	184.960.305	819.051.918	307.861.487
	2019	1.025.749.580	209.034.525	883.219.551	351.564.554
	2020	1.151.267.847	193.796.083	989.368.351	355.695.579
BTN	2016	195.037.943	19.130.536	167.107.338	47.061.141
	2017	223.937.463	21.663.434	186.361.809	59.239.088
	2018	263.784.017	23.840.448	217.792.145	69.832.320
	2019	269.451.682	23.836.195	214.836.165	78.451.712
	2020	321.376.142	19.987.845	264.163.828	77.200.159

D. Perhitungan Proporsi Hutang (Wd) Bank BUMN yang Go Public

$$\text{Proporsi Hutang (Wd)} = \frac{\text{Total Liabilitas}}{\text{Total Liabilitas dan Ekuitas}} \times 100\%$$

Ringkasan Proporsi Hutang (Wd)

Emiten	Tahun	Total Liabilitas (Jutaan Rp)	Total Ekuitas (Jutaan Rp)	Proporsi Hutang (Wd)
BNI	2016	492.701.125	89.254.000	84,66%
	2017	584.086.818	100.903.304	85,27%
	2018	671.237.546	110.373.789	85,88%
	2019	688.489.442	125.003.948	84,63%
	2020	746.235.663	112.872.199	86,86%
BRI	2016	856.831.836	146.812.590	85,37%
	2017	958.900.948	167.347.494	85,14%
	2018	1.111.622.961	185.275.331	85,71%
	2019	1.183.155.670	208.784.336	85,00%
	2020	1.278.346.276	199.911.376	86,48%
Bank Mandiri	2016	824.559.898	153.369.723	84,32%
	2017	888.026.817	170.006.132	83,93%
	2018	941.953.100	184.960.305	83,59%
	2019	1.025.749.580	209.034.525	83,07%
	2020	1.151.267.847	193.796.083	85,59%
BTN	2016	195.037.943	19.130.536	91,07%
	2017	223.937.463	21.663.434	91,18%
	2018	263.784.017	23.840.448	91,71%
	2019	269.451.682	23.836.195	91,87%
	2020	321.376.142	19.987.845	94,14%

E. Perhitungan *Cost Of Debt* (Kd) Bank BUMN yang Go Public

$$\text{Cost Of Debt (Kd)} = \frac{\text{Beban Bunga}}{\text{Total Liabilitas}} \times 100\%$$

Ringkasan *Cost Of Debt* (Kd)

Emiten	Tahun	Beban Bunga (Jutaan Rp)	Total Liabilitas (Jutaan Rp)	<i>Cost Of Debt</i> (Kd)
BNI	2016	12.918.820	492.701.125	2,62%
	2017	15.272.144	584.086.818	2,61%
	2018	17.684.456	671.237.546	2,63%
	2019	20.939.501	688.489.442	3,04%
	2020	18.101.085	746.235.663	2,43%
BRI	2016	27.541.302	856.831.836	3,21%
	2017	28.652.214	958.900.948	2,99%
	2018	32.541.395	1.111.622.961	2,93%
	2019	38.671.838	1.183.155.670	3,27%
	2020	36.190.771	1.278.346.276	2,83%
Bank Mandiri	2016	22.484.799	824.559.898	2,73%
	2017	24.633.241	888.026.817	2,77%
	2018	23.710.628	941.953.100	2,52%
	2019	29.070.226	1.025.749.580	2,83%
	2020	28.222.605	1.151.267.847	2,45%
BTN	2016	8.870.675	195.037.943	4,55%
	2017	9.805.116	223.937.463	4,38%
	2018	11.627.554	263.784.017	4,41%
	2019	15.167.294	269.451.682	5,63%
	2020	14.687.492	321.376.142	4,57%

F. Perhitungan Proporsi Ekuitas (We) Bank BUMN yang Go Public

$$\text{Proporsi Ekuitas (We)} = \frac{\text{Total Ekuitas}}{\text{Total Liabilitas dan Ekuitas}} \times 100\%$$

Ringkasan Proporsi Ekuitas (We)

Emiten	Tahun	Total Liabilitas (Jutaan Rp)	Total Ekuitas (Jutaan Rp)	Proporsi Ekuitas (We)
BNI	2016	492.701.125	89.254.000	15,34%
	2017	584.086.818	100.903.304	14,73%
	2018	671.237.546	110.373.789	14,12%
	2019	688.489.442	125.003.948	15,37%
	2020	746.235.663	112.872.199	13,14%
BRI	2016	856.831.836	146.812.590	14,63%
	2017	958.900.948	167.347.494	14,86%
	2018	1.111.622.961	185.275.331	14,29%
	2019	1.183.155.670	208.784.336	15,00%
	2020	1.278.346.276	199.911.376	13,52%
Bank Mandiri	2016	824.559.898	153.369.723	15,68%
	2017	888.026.817	170.006.132	16,07%
	2018	941.953.100	184.960.305	16,41%
	2019	1.025.749.580	209.034.525	16,93%
	2020	1.151.267.847	193.796.083	14,41%
BTN	2016	195.037.943	19.130.536	8,93%
	2017	223.937.463	21.663.434	8,82%
	2018	263.784.017	23.840.448	8,29%
	2019	269.451.682	23.836.195	8,13%
	2020	321.376.142	19.987.845	5,86%

G. Perhitungan *Cost Of Equity* (Ke) Bank BUMN yang Go Public

$$\text{Cost Of Equity (Ke)} = \frac{\text{Laba Bersih Setelah Pajak}}{\text{Total Ekuitas}} \times 100\%$$

Ringkasan *Cost Of Equity* (Ke)

Emiten	Tahun	Laba Bersih Setelah Pajak (Jutaan Rp)	Total Ekuitas (Jutaan Rp)	<i>Cost Of Equity</i> (Ke)
BNI	2016	11.410.196	89.254.000	12,78%
	2017	13.770.592	100.903.304	13,65%
	2018	15.091.763	110.373.789	13,67%
	2019	15.508.583	125.003.948	12,41%
	2020	3.321.442	112.872.199	2,94%
BRI	2016	26.227.991	146.812.590	17,86%
	2017	29.044.334	167.347.494	17,36%
	2018	32.418.486	185.275.331	17,50%
	2019	34.413.825	208.784.336	16,48%
	2020	18.660.393	199.911.376	9,33%
Bank Mandiri	2016	14.650.163	153.369.723	9,55%
	2017	21.443.042	170.006.132	12,61%
	2018	25.851.937	184.960.305	13,98%
	2019	28.455.592	209.034.525	13,61%
	2020	17.645.624	193.796.083	9,11%
BTN	2016	2.618.905	19.130.536	13,69%
	2017	3.027.466	21.663.434	13,98%
	2018	2.807.923	23.840.448	11,78%
	2019	209.263	23.836.195	0,88%
	2020	1.602.358	19.987.845	8,02%

H. Perhitungan WACC Bank BUMN yang Go Public

$$WACC = [(Wd \times Kd) (1 - Tax) + (We \times Ke)]$$

Dimana:

- Proporsi Hutang (Wd) = $\frac{\text{Total Liabilitas}}{\text{Total Liabilitas dan Ekuitas}} \times 100\%$
- *Cost Of Debt* (Kd) = $\frac{\text{Beban Bunga}}{\text{Total Liabilitas}} \times 100\%$
- Tingkat Pajak (T) = $\frac{\text{Beban Pajak}}{\text{Laba Bersih Sebelum Pajak}} \times 100\%$
- Proporsi Ekuitas (We) = $\frac{\text{Total Ekuitas}}{\text{Total Liabilitas dan Ekuitas}} \times 100\%$
- *Cost Of Equity* (Ke) = $\frac{\text{Laba Bersih Setelah Pajak}}{\text{Total Ekuitas}} \times 100\%$

Ringkasan WACC

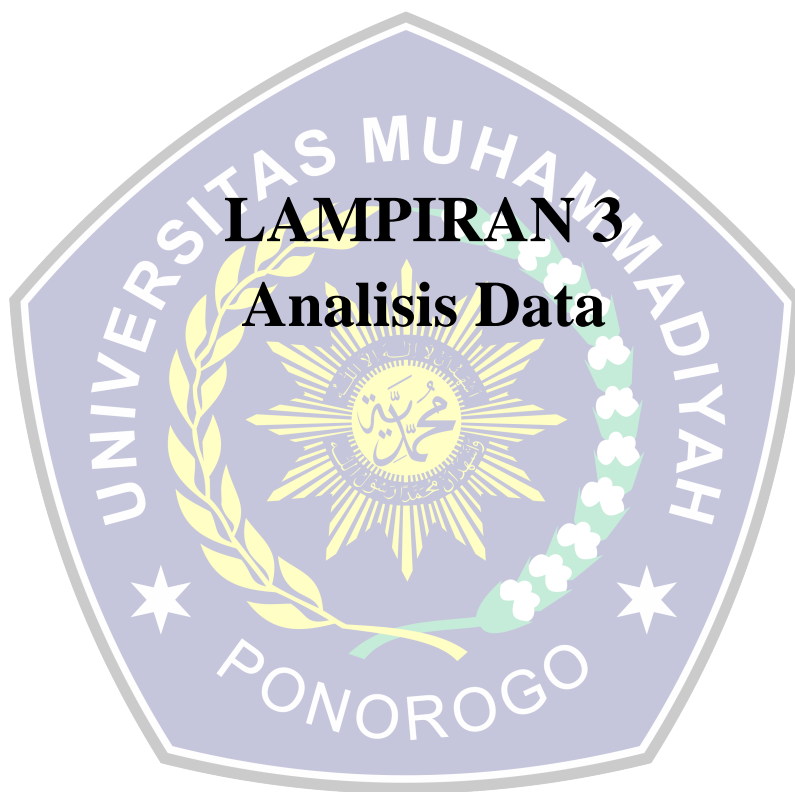
Emiten	Tahun	Wd	Kd	1-T	We	Ke	WACC
BNI	2016	84,66%	2,62%	79,78%	15,34%	12,78%	3,73%
	2017	85,27%	2,61%	80,22%	14,73%	13,65%	3,80%
	2018	85,88%	2,63%	76,14%	14,12%	13,67%	3,65%
	2019	84,63%	3,04%	80,07%	15,37%	12,41%	3,97%
	2020	86,86%	2,43%	64,97%	13,14%	2,94%	1,76%
BRI	2016	85,37%	3,21%	77,20%	14,63%	17,86%	4,73%
	2017	85,14%	2,99%	78,45%	14,86%	17,36%	4,57%
	2018	85,71%	2,93%	77,64%	14,29%	17,50%	4,45%
	2019	85,00%	3,27%	79,36%	15,00%	16,48%	4,68%
	2020	86,48%	2,83%	69,82%	13,52%	9,33%	2,97%
Bank Mandiri	2016	84,32%	2,73%	78,88%	15,68%	9,55%	3,31%
	2017	83,93%	2,77%	78,96%	16,07%	12,61%	3,87%
	2018	83,59%	2,52%	76,16%	16,41%	13,98%	3,90%
	2019	83,07%	2,83%	78,09%	16,93%	13,61%	4,14%
	2020	85,59%	2,45%	75,74%	14,41%	9,11%	2,90%
BTN	2016	91,07%	4,55%	78,64%	8,93%	13,69%	4,48%
	2017	91,18%	4,38%	78,40%	8,82%	13,98%	4,36%
	2018	91,71%	4,41%	77,78%	8,29%	11,78%	4,12%
	2019	91,87%	5,63%	50,91%	8,13%	0,88%	2,70%
	2020	94,14%	4,57%	70,56%	5,86%	8,02%	3,51%

I. Perhitungan *Capital Charge* Bank BUMN yang Go Public

$$\text{Capital Charges} = \text{WACC} \times \text{Invested Capital}$$

Ringkasan *Capital Charges*

Emiten	Tahun	WACC	Invested Capital (Jutaan Rp)	Capital Charges (Jutaan Rp)
BNI	2016	3,73%	144.806.053	5.403.581,57
	2017	3,80%	168.600.202	6.405.021,38
	2018	3,65%	184.660.309	6.746.748,46
	2019	3,97%	205.799.976	8.164.914,17
	2020	1,76%	187.299.700	3.288.122,15
BRI	2016	4,73%	227.193.602	10.750.261,79
	2017	4,57%	253.818.659	11.611.410,21
	2018	4,45%	285.526.866	12.699.861,71
	2019	4,68%	310.423.990	14.519.168,26
	2020	2,97%	305.966.053	9.092.580,26
Bank Mandiri	2016	3,31%	245.056.737	8.115.505,12
	2017	3,87%	279.837.441	10.815.838,80
	2018	3,90%	307.861.487	11.995.887,45
	2019	4,14%	351.564.554	14.564.808,89
	2020	2,90%	355.695.579	10.318.925,01
BTN	2016	4,48%	47.061.141	2.108.425,72
	2017	4,36%	59.239.088	2.584.390,91
	2018	4,12%	69.832.320	2.877.389,49
	2019	2,70%	78.451.712	2.121.363,31
	2020	3,51%	77.200.159	2.706.162,22



Lampiran 3 Analisis Data

A. Perhitungan EVA Bank BUMN yang Go Public

$$\text{EVA} = \text{NOPAT} - \text{Capital Charges}$$

Ringkasan EVA (*Economic Value added*)

Emiten	Tahun	NOPAT (Jutaan Rp)	Capital Charges (Jutaan Rp)	EVA (Jutaan Rp)
BNI	2016	21.716.233,01	5.403.581,57	16.312.651,44
	2017	26.022.367,27	6.405.021,38	19.617.345,89
	2018	28.556.949,23	6.746.748,46	21.810.200,77
	2019	32.274.560,18	8.164.914,17	24.109.646,01
	2020	15.081.986,72	3.288.122,15	11.793.864,57
BRI	2016	47.490.071,16	10.750.261,79	36.739.809,37
	2017	51.522.345,57	11.611.410,21	39.910.935,35
	2018	57.684.340,52	12.699.861,71	44.984.478,80
	2019	65.103.896,00	14.519.168,26	50.584.727,73
	2020	43.930.286,41	9.092.580,26	34.837.706,15
Bank Mandiri	2016	32.385.940,26	8.115.505,12	24.270.435,14
	2017	40.893.433,65	10.815.838,80	30.077.594,85
	2018	43.910.417,33	11.995.887,45	31.914.529,88
	2019	51.155.312,16	14.564.808,89	36.590.503,28
	2020	39.021.046,77	10.318.925,01	28.702.121,76
BTN	2016	9.595.141,97	2.108.425,72	7.486.716,25
	2017	10.714.694,41	2.584.390,91	8.130.303,51
	2018	11.851.354,96	2.877.389,49	8.973.965,47
	2019	7.930.612,69	2.121.363,31	5.809.249,37
	2020	11.966.119,48	2.706.162,22	9.259.957,26

B. Perhitungan MVA Bank BUMN yang Go Public

$$\text{MVA} = (\text{Jumlah Saham yang Beredar} \times \text{Harga saham}) - \text{Total Ekuitas}$$

Ringkasan MVA (*Market Value Added*)

Emiten	Tahun	Harga Saham (Rp)	Jumlah Saham yang Beredar (Lembar)	Total Ekuitas (Jutaan Rp)	MVA (Rp)
BNI	2016	5.525	18.648.656.458	89.254.000	13.779.826.930.450
	2017	9.900	18.648.656.458	100.903.304	83.718.394.934.200
	2018	8.800	18.648.656.458	110.373.789	53.734.387.830.400
	2019	7.850	18.648.656.458	125.003.948	21.388.005.195.300
	2020	6.175	18.648.656.458	112.872.199	2.283.254.628.150
BRI	2016	2.335	24.669.162.000	146.812.590	-89.210.096.730.000
	2017	3.640	123.345.810.000	167.347.494	281.631.254.400.000
	2018	3.660	123.345.810.000	185.275.331	266.170.333.600.000
	2019	4.400	123.345.810.000	208.784.336	333.937.228.000.000
	2020	4.170	123.345.810.000	199.911.376	314.440.651.700.000
Bank Mandiri	2016	5.788	23.333.333.333	153.369.723	-18.328.056.335.263
	2017	8.000	46.666.666.666	170.006.132	203.327.201.328.000
	2018	7.375	46.666.666.666	184.960.305	159.206.361.661.750
	2019	7.675	46.666.666.666	209.034.525	149.132.141.661.550
	2020	6.325	46.666.666.666	193.796.083	101.370.583.662.450
BTN	2016	1.740	10.590.000.000	19.130.536	-703.936.000.000
	2017	3.570	10.590.000.000	21.663.434	16.142.866.000.000
	2018	2.540	10.590.000.000	23.840.448	3.058.152.000.000
	2019	2.120	10.590.000.000	23.836.195	-1.385.395.000.000
	2020	1.725	10.590.000.000	19.987.845	-1.720.095.000.000



