

Nomor Surat	016/BBSI/III/2021
Nama Emiten	PT Bank Bisnis Internasional Tbk.
Kode Emiten	BBSI
Perihal	Penyampaian Laporan Keuangan Tahunan

Perseroan dengan ini menyampaikan laporan keuangan untuk Tahun Bulan yang berakhir pada 31/12/2020 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

No	Nama	Kegiatan Usaha	Lokasi	Tahun Komersil	Status Operasi	Jumlah Aset	Satuan	Mata Uang	Persentase (%)
1									

Dokumen ini merupakan dokumen resmi PT Bank Bisnis Internasional Tbk. yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. PT Bank Bisnis Internasional Tbk. bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
		31 December 2020
Nama entitas	PT Bank Bisnis Internasional Tbk.	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	BBSI	Entity code
Nomor identifikasi entitas	AA995	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Sektor	8. Finance	Sector
Subsektor	81. Bank	Subsector
Informasi pemegang saham pengendali	National Corporation	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham / Stock	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat		Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas tunggal / Single entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Tahunan / Annual	Period of financial statements submissions
Tanggal awal periode berjalan	January 01, 2020	Current period start date
Tanggal akhir periode berjalan	December 31, 2020	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2019	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2019	Prior period start date
Tanggal akhir periode sebelumnya	December 31, 2019	Prior period end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Satuan Penuh / Full Amount	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Diaudit / Audited	Type of report on financial statements
Jenis opini auditor	Wajar Tanpa Pengecualian / Unqualified	Type of auditor's opinion
Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada		Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review		Result of review engagement
Tanggal laporan audit atau hasil laporan review	March 15, 2021	Date of auditor's opinion or result of review report
Auditor tahun berjalan	Doli, Bambang, Sulistiyanto, Dadang & Ali	Current year auditor
Nama partner audit tahun berjalan	Drs. Rudy Soegiharto, Ak, CPA	Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya	Doli, Bambang, Sulistiyanto, Dadang & Ali	Prior year auditor
Nama partner audit tahun sebelumnya	Drs. Rudy Soegiharto, Ak, CPA	Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas	Ya / Yes	Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on

laporan keuangan		financial statements
Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua tentang independensi akuntan yang memberikan jasa audit di pasar modal	Ya / Yes	Whether in compliance with BAPEPAM LK VIII A two rules concerning independence of accountant providing audit services in capital market

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

Laporan posisi keuangan			Statement of financial position
	31 December 2020	31 December 2019	
Aset			Assets
Kas	17,010,044,570	14,866,561,288	Cash
Giro pada bank indonesia	20,239,498,488	27,487,507,402	Current accounts with bank Indonesia
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	124,803,522,915	110,925,309,772	Placements with bank Indonesia and other banks third parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(124,803,524)	(110,925,310)	Allowance for impairment losses for placements with other banks
Efek yang dibeli dengan janji dijual kembali	191,309,443,457	32,009,359,899	Securities purchased under agreement to resale
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	810,102,639,961	543,790,015,107	Loans third parties
Pinjaman yang diberikan pihak berelasi	100,495,779,852	50,275,988,285	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(6,987,120,140)	(1,907,335,878)	Allowance for impairment losses for loans
Aset takberwujud selain goodwill	804,805,618	539,087,551	Intangible assets other than goodwill
Aset tetap	171,275,899,029	170,304,812,811	Property and equipment
Aset lainnya	12,304,564,961	5,557,098,148	Other assets
Jumlah aset	1,441,234,275,187	953,737,479,075	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	5,450,927,222	4,001,483,199	Obligations due immediately
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	16,568,885,814	25,883,538,383	Current accounts third parties
Giro pihak berelasi	1,929,283,559	1,339,624,719	Current accounts related parties
Tabungan			Savings
Tabungan pihak ketiga	14,949,272,698	16,705,778,689	Savings third parties
Tabungan pihak berelasi	887,048,788	1,042,117,022	Savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	338,849,279,259	342,019,754,580	Time deposits third parties
Deposito berjangka pihak berelasi	38,407,075,311	46,420,485,389	Time deposits related parties
Simpanan dari bank lain	2,922,031,391	1,000,000,000	Other banks deposits
Utang pajak	2,631,312,532	1,679,212,791	Taxes payable
Liabilitas pajak tangguhan	548,517,532	1,437,365,610	Deferred tax liabilities

Liabilitas lainnya	2,279,573,668	3,165,482,220	Other liabilities
Kewajiban imbalan pasca kerja	6,828,476,260	7,602,578,361	post-employment benefit obligations
Jumlah liabilitas	432,251,684,034	452,297,420,963	Total liabilities
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	302,652,940,500	223,700,000,000	Common stocks
Tambahan modal disetor	396,581,239,526	250,000,000	Additional paid-in capital
Cadangan revaluasi	137,037,209,663	137,037,209,663	Revaluation reserves
Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	(5,207,776,505)	(5,252,556,379)	Reserve of gains (losses) from investments in equity instruments
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	60,580,588,100	44,740,000,000	General and legal reserves
Saldo laba yang belum ditentukan penggunaannya	117,338,389,869	100,965,404,828	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	1,008,982,591,153	501,440,058,112	Total equity attributable to equity owners of parent entity
Jumlah ekuitas	1,008,982,591,153	501,440,058,112	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,441,234,275,187	953,737,479,075	Total liabilities, temporary syirkah funds and equity

[4312000] Statement of profit or loss and other comprehensive income, OCI components presented net of tax, by nature - Financial and Sharia Industry

Laporan laba rugi dan penghasilan komprehensif lain		Statement of profit or loss and other comprehensive income	
	31 December 2020	31 December 2019	
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	93,943,474,577	79,267,909,985	Interest income
Beban bunga	(31,575,008,548)	(31,582,007,782)	Interest expenses
Pendapatan operasional lainnya			Other operating income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	3,157,611,709	1,159,435,408	Provisions and commissions income from transactions other than loan
Pendapatan operasional lainnya	112,401,029	1,348,313,735	Other operating income
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(5,385,855,839)	(4,942,316,376)	General and administrative expenses
Beban operasional lainnya	(15,053,699,461)	(15,944,732,650)	Other operating expenses
Jumlah laba operasional	45,198,923,467	29,306,602,320	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	265,630,857	677,882,729	Non-operating income
Beban bukan operasional	(348,527,988)	(288,374,516)	Non-operating expenses
Jumlah laba (rugi) sebelum pajak penghasilan	45,116,026,336	29,696,110,533	Total profit (loss) before tax
Pendapatan (beban) pajak	(9,940,438,201)	(7,434,309,203)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	35,175,588,135	22,261,801,330	Total profit (loss) from continuing operations
Jumlah laba (rugi)	35,175,588,135	22,261,801,330	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, setelah pajak	44,779,874	26,985,337,105	Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	44,779,874	26,985,337,105	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	35,220,368,009	49,247,138,435	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	35,175,588,135	22,261,801,330	Profit (loss) attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang	35,220,368,009	49,247,138,435	Comprehensive income

dapat diatribusikan ke entitas induk			attributable to parent entity
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	15	116,773	Basic earnings (loss) per share from continuing operations

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

31 December 2020

Laporan perubahan ekuitas

Statement of changes in equity

	Saham biasa	Tambahan modal disetor	Cadangan revaluasi	Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Ekuitas	
	Common stocks	Additional paid-in capital	Revaluation reserves	Reserve of gains (losses) from investments in equity instruments	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Equity	
Posisi ekuitas									Equity position
Saldo awal periode sebelum penyajian kembali	223,700,000,000	250,000,000	137,037,209,663	(5,252,556,379)	44,740,000,000	100,965,404,828	501,440,058,112	501,440,058,112	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	223,700,000,000	250,000,000	137,037,209,663	(5,252,556,379)	44,740,000,000	100,965,404,828	501,440,058,112	501,440,058,112	Equity position, beginning of the period
Laba (rugi)						35,175,588,135	35,175,588,135	35,175,588,135	Profit (loss)
Pendapatan komprehensif lainnya				44,779,874			44,779,874	44,779,874	Other comprehensive income
Pembentukan cadangan umum					15,840,588,100	(15,840,588,100)			Allocation for general reserves
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham		396,331,239,526					396,331,239,526	396,331,239,526	Increase (decrease) in equity through share-based payment transactions
Setoran modal dari kepentingan non-pengendali	78,952,940,500						78,952,940,500	78,952,940,500	Stock subscription from non-controlling interests
Dampak penerapan PSAK No. 70 atas aset pengampunan pajak						(2,962,014,994)	(2,962,014,994)	(2,962,014,994)	Impact of PSAK No. 70 adoption on tax amnesty assets
Posisi ekuitas, akhir periode	302,652,940,500	396,581,239,526	137,037,209,663	(5,207,776,505)	60,580,588,100	117,338,389,869	1,008,982,591,153	1,008,982,591,153	Equity position, end of the period

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

31 December 2019

Laporan perubahan ekuitas								Statement of changes in equity	
	Saham biasa	Tambahan modal disetor	Cadangan revaluasi	Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Ekuitas	
	Common stocks	Additional paid-in capital	Revaluation reserves	Reserve of gains (losses) from investments in equity instruments	Appropriated retained earnings-general and legal reserves	Unappropriated retained earnings	Equity attributable to parent entity	Equity	
Posisi ekuitas									Equity position
Saldo awal periode sebelum penyajian kembali	173,600,000,000	250,000,000	106,995,117,863	(2,195,801,684)		123,443,603,498	402,092,919,677	402,092,919,677	Balance before restatement at beginning of period
Posisi ekuitas, awal periode	173,600,000,000	250,000,000	106,995,117,863	(2,195,801,684)		123,443,603,498	402,092,919,677	402,092,919,677	Equity position, beginning of the period
Laba (rugi)						22,261,801,330	22,261,801,330	22,261,801,330	Profit (loss)
Pendapatan komprehensif lainnya			30,042,091,800	(3,056,754,695)			26,985,337,105	26,985,337,105	Other comprehensive income
Pembentukan cadangan umum					44,740,000,000	(44,740,000,000)			Allocation for general reserves
Setoran modal dari kepentingan non-pengendali	50,100,000,000						50,100,000,000	50,100,000,000	Stock subscription from non-controlling interests
Posisi ekuitas, akhir periode	223,700,000,000	250,000,000	137,037,209,663	(5,252,556,379)	44,740,000,000	100,965,404,828	501,440,058,112	501,440,058,112	Equity position, end of the period

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

Laporan arus kas		Statement of cash flows	
	31 December 2020	31 December 2019	
Arus kas dari aktivitas operasi			Cash flows from operating activities
Arus kas sebelum perubahan dalam aset dan liabilitas operasi			Cash flows before changes in operating assets and liabilities
Penerimaan bunga, hasil investasi, provisi, dan komisi	91,987,259,194	79,096,750,771	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(31,810,413,096)	(31,743,784,105)	Payments Of Interest And Bonus Fees And Commissions
Pendapatan dari transaksi operasional lainnya	3,270,012,738	1,174,432,345	Income from other operating transactions
Pembayaran atas beban keuangan dan beban administrasi bank	(4,031,473,123)	(3,969,406,400)	Payments of finance costs and bank administration charges
Pembayaran gaji dan tunjangan	(14,707,032,026)	(19,090,648,884)	Payments for salaries and allowances
Pembayaran beban operasional lainnya	(9,008,659,652)	(965,532,918)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	146,773,021	613,997,039	Receipts from non-operating income
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi	0	0	Other cash inflows (outflows) from operating activities
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	(159,300,083,558)	(1,909,994,852)	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) pinjaman yang diberikan	(316,532,416,421)	(47,676,574,624)	Decrease (increase) in loans
Penurunan (kenaikan) aset lainnya	(4,812,525,331)	1,989,317,923	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	1,449,444,024	(562,113,794)	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	(21,820,453,353)	(9,428,136,867)	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) simpanan dari bank lain	1,922,031,391	(1,049,195,846)	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) liabilitas lainnya	(821,038,547)	(8,794,793,580)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(464,068,574,739)	(42,315,683,792)	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penjualan (perolehan) aset tetap	(1,891,917,777)	(134,132,580)	Proceeds from disposal (acquisition) of property and

			equipment
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi	(550,000,000)	(537,900,820)	Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(2,441,917,777)	(672,033,400)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Penerimaan dari penerbitan saham baru	396,331,239,526		Proceeds from issuance of new stocks
Penerimaan setoran modal	78,952,940,500	50,100,000,000	Proceeds from capital contributions
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	475,284,180,026	50,100,000,000	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	8,773,687,510	7,112,282,808	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	153,279,378,462	146,167,095,654	Cash and cash equivalents cash flows, beginning of the period
Kas dan setara kas arus kas, akhir periode	162,053,065,972	153,279,378,462	Cash and cash equivalents cash flows, end of the period