

P.T. BANK EKONOMI RAHARJA
LAPORAN ARUS KAS
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER
2003 DAN 2002

P.T. BANK EKONOMI RAHARJA
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2003 AND 2002

	2003	2002	
	Rp'000	Rp'000	
ARUS KAS DARI AKTIVITAS OPERASI			CASH FLOWS FROM OPERATING ACTIVITIES
Penerimaan bunga dan komisi	742.642.708	783.138.743	Interest and commission receipts
Pembayaran bunga dan hadiah	(478.798.233)	(558.717.103)	Interest and prize payments
Laba (rugi) transaksi valuta asing - bersih	(4.906.109)	6.897.775	Gain (loss) on foreign exchange transactions - net
Penerimaan dari pendapatan lainnya - bersih	9.104.866	5.609.195	Receipts of other income - net
Tenaga kerja	(82.078.653)	(62.445.971)	Personnel expenses paid
Umum dan administrasi	(69.405.768)	(55.540.552)	General and administrative expenses paid
Penerimaan kembali kredit yang dihapusbukukan	846.263	8.836.521	Recoveries of loans previously written off
Penerimaan dari pendapatan (pembayaran beban) non operasional	1.171.115	(490.655)	Receipt of income (payment of expense) non-operating
Pembayaran beban pajak	(48.719.098)	(34.322.687)	Income tax paid
Laba operasi sebelum perubahan aktivitas operasi	69.857.091	92.965.266	Operating profit before changes in operating assets and liabilities
Penurunan (kenaikan) aktiva operasi:			Decrease (increase) in operating assets:
Penempatan pada Bank Indonesia dan bank lain	(76.516.588)	(428.381.377)	Placements with Bank Indonesia and other banks
Efek yang dimiliki dan tagihan lainnya	(393.006.767)	(544.295.477)	Securities and other receivables
Kredit	(985.333.550)	(558.039.662)	Loans
Tagihan derivatif	127.310	335.851	Derivative receivables
Aktiva lain-lain	(1.470.058)	(335.803)	Others assets
Kenaikan (penurunan) kewajiban operasi:			Increase (decrease) in operating liabilities:
Kewajiban segera	(3.837.886)	(4.752.751)	Liabilities payable immediately
Simpanan	1.610.963.079	1.421.874.469	Deposits
Simpanan dari bank lain	607.905	751.077	Deposits from other banks
Kewajiban derivatif	766.434	(982.639)	Derivative liabilities
Pendapatan diterima di muka	6.349.051	(1.208.488)	Unearned income
Hutang pajak	(2.971.861)	2.133.085	Taxes payable
Kewajiban lain-lain	4.392.571	83.382.626	Other liabilities
Kas Bersih Diperoleh dari Aktivitas Operasi	229.926.731	63.446.177	Net Cash Provided by Operating Activities
ARUS KAS DARI AKTIVITAS INVESTASI			CASH FLOWS FROM INVESTING ACTIVITIES
Hasil penjualan aktiva tetap	2.618.829	1.587.178	Proceeds from sale of premises and equipment
Perolehan aktiva tetap	(16.922.756)	(19.703.577)	Acquisitions of premises and equipment
Kas Bersih Digunakan untuk Aktivitas Investasi	(14.303.927)	(18.116.399)	Net Cash Used in Investing Activities
ARUS KAS DARI AKTIVITAS PENDANAAN			CASH FLOWS FROM FINANCING ACTIVITIES
Pembayaran pinjaman diterima	-	(2.325.888)	Payments of borrowing
KENAIKAN BERSIH KAS DAN SETARA KAS	215.622.804	43.003.890	NET INCREASE IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	796.051.408	753.047.518	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR
KAS DAN SETARA KAS AKHIR TAHUN	1.011.674.212	796.051.408	CASH AND CASH EQUIVALENTS AT END OF YEAR

PENGUNGKAPAN TAMBAHAN

Kas dan setara kas terdiri dari:

Kas	129.406.822	105.285.282
Giro pada Bank Indonesia	368.454.161	300.623.068
Giro pada bank lain	<u>513.813.229</u>	<u>390.143.058</u>

Jumlah Kas dan Setara Kas	<u><u>1.011.674.212</u></u>	<u><u>796.051.408</u></u>
---------------------------	-----------------------------	---------------------------

Kenaikan dalam aktiva dan kewajiban non kas:

Tagihan akseptasi	(16.798.820)	17.730.033
Kewajiban akseptasi	(16.798.820)	17.730.033

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

SUPPLEMENTAL DISCLOSURES

Cash and cash equivalents consist of :

Cash	105.285.282
Demand deposits with Bank Indonesia	300.623.068
Demand deposits with other banks	<u>390.143.058</u>

Total Cash and Cash Equivalents

Noncash increase in assets and liabilities :

Acceptance receivables	17.730.033
Acceptance liabilities	17.730.033

See accompanying notes to financial statements which are an integral part of the financial statements.