Nomor Surat	B.182/DIR.01.05/CSC/04/2024
Nama Emiten	PT Bank Raya Indonesia Tbk
Kode Emiten	AGRO
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 3 Bulan yang berakhir pada 31/03/2024 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

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

PT Bank Raya Indonesia Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
	<u>2024-03-31</u>	Con eval information
Informasi umum Nama antitas	DT Deals Described and a sein This	General information
Nama entitas	PT Bank Raya Indonesia Tbk	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	AGRO AA 100	Entity code
Nomor identifikasi entitas	AA420	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Standar akutansi yang dipilih	PSAK PSAK	Selected accounting standards
Sektor	G. Financials	Sector
Subsektor	G1. Banks	Subsector
Industri	G11. Banks	Industry
Subindustri	G111. Banks	Subindustry
Informasi pemegang saham pengendali	National Corporation	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham dan Obligasi / Stock and Bond	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Utama / Main	Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas tunggal / Single entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Kuartal I / First Quarter	Period of financial statements submissions
Tanggal Surat Pernyataan Direksi		Date Of Board Of Directors' Statement Letter
Tanggal awal periode berjalan	January 01, 2024	Current period start date
Tanggal akhir periode berjalan	March 31, 2024	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2023	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2023	Prior period start date
Tanggal akhir periode sebelumnya	March 31, 2023	Prior period end date
Tanggal akhir 2 tahun sebelumnya	December 31, 2022	Prior 2 year end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah	Trapian, 1511	Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Ribuan / In Thousand	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit	Type of report on financial statements
Jenis opini auditor	Tidak Diaddit / Orladdit	Type of report of financial statements 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 Any Key Audit Matters Opinion
Opini Hal Audit Utama		Any key Audit Matters Opinion
Jumlah Hal Audit Utama		Total Key Audit Matters
Paragraf Hal Audit Utama		Key Audit Matters Paragraph
Tanggal laporan audit atau hasil laporan review		Date of auditor's opinion or result of review report
Auditor tahun berjalan		Current year auditor
Nama partner audit tahun berjalan		Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya		Prior year auditor
Nama partner audit tahun sebelumnya		Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan OJK Nomor: 75/POJK.04/2017 tentang Tanggung Jawab Direksi Atas Laporan Keuangan	Ya / Yes	Whether in compliance with OJK rules No. 75/POJK.04/2017 concerning responsibilities of board of directors on financial statements
Kepatuhan terhadap pemenuhan independensi akuntan yang memberikan jasa audit di pasar modal sesuai dengan POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dalam Kegiatan Jasa Keuangan	Ya / Yes	Compliance to the independency of Accountant that provide services in Capital Market as regulated in OJK rules No. 13/POJK.03/2017 concerning The Use of Public Accountant and Auditing Firm in Financial Services Activities.

Laporan posisi keuangan		0000.40.04	Statement of financial position
Laporan posisi keuangan	<u>2024-03-31</u>	<u>2023-12-31</u>	Statement of financial position
Aset Kas	11,476,265	10,772,755	Assets Cash
Dana yang dibatasi penggunaannya Giro pada Bank Indonesia	565,682,877	520,384,441	Restricted funds Current accounts with Bank Indonesia
Giro pada bank lain Giro pada bank lain pihak ketiga	81,004,750	33,508,453	Current accounts with other banks Current accounts with other banks third parties
Giro pada bank lain pihak berelasi Cadangan kerugian penurunan nilai pada giro pada bank lain	159,080,834 (47,459)	113,586,202 (29,851)	Current accounts with other banks related parties Allowance for impairment losses for current accounts with other bank
Penempatan pada Bank Indonesia dan bank lain Penempatan pada Bank Indonesia dan bank lain pihak ketiga	240,000,000	444,935,142	Placements with Bank Indonesia and other banks Placements with Bank Indonesia and other banks third parties
Penempatan pada Bank Indonesia dan bank lain pihak berelasi Cadangan kerugian penurunan nilai pada penempatan pada bank lain	0	0	Placements with Bank Indonesia and other banks related parties Allowance for impairment losses for placements with other banks
Piutang asuransi Piutang asuransi pihak ketiga			Insurance receivables Insurance receivables
Piutang asuransi pihak berelasi Cadangan kerugian penurunan nilai pada piutang asuransi			Insurance receivables related parties Allowance for impairment losses for insurance receivables
Biaya akuisisi tangguhan			Deferred acquisition costs
Deposito pada lembaga kliring dan penjaminan Efek-efek yang diperdagangkan	704 400 440	417,190,920	Deposits to clearing and settlement guarantee institution Marketable securities
Efek-efek yang diperdagangkan pihak ketiga Efek-efek yang diperdagangkan pihak berelasi	731,108,443 3,826,412,811 (540,848)	3,959,744,168	Marketable securities third parties Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan Investasi pemegang polis pada kontrak unit-linked	(548,316)	(618,954)	Allowance for impairment losses for marketable securities Investments of policyholder in unit-linked contracts
Efek yang dibeli dengan janji dijual kembali Wesel ekspor dan tagihan lainnya	150,463,776	245,055,656	Securities purchased under agreement to resale Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga Wesel ekspor dan tagihan lainnya pihak berelasi			Bills and other receivables third parties Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya Tagihan akseptasi			Allowance for impairment losses for bills and other receivables Acceptance receivables
Tagihan akseptasi pihak ketiga Tagihan akseptasi pihak berelasi			Acceptance receivables third parties Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi			Allowance for impairment losses for acceptance receivables Derivative receivables
Tagihan derivatif Tagihan derivatif pihak ketiga Tagihan derivatif pihak ketiga			Derivative receivables third parties
Tagihan derivatif pihak berelasi Pinjaman yang diberikan			Derivative receivables related parties Loans
Pinjaman yang diberikan pihak ketiga Pinjaman yang diberikan pihak berelasi	5,503,144,301 1,253,079,253	5,618,938,557 1,274,392,826	Loans third parties Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan Piutang dari lembaga kliring dan penjaminan	(959,040,078)	(898,660,534)	Allowance for impairment losses for loans Receivables from clearing and settlement guarantee institution
Piutang nasabah Piutang nasabah pihak ketiga			Receivables from customers Receivables from customers Receivables from customers third parties
Piutang nasabah pihak berelasi Cadangan kerugian penurunan nilai pada piutang nasabah			Receivables from customers related parties Allowance for impairment losses for receivables from customers
Piutang murabahah pihak ketiga			Murabahah receivables Murabahah receivables third parties
Piutang murabahah pihak berelasi			Murabahah receivables related parties Allowance for impairment losses for murabahah receivables
Cadangan kerugian penurunan nilai pada piutang murabahah Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga Piutang istishna pihak berelasi			Istishna receivables third parties Istishna receivables related parties
Cadangan kerugian penurunan nilai pada piutang istishna Piutang ijarah			Allowance for impairment losses for istishna receivables Ijarah receivables
Piutang ijarah pihak ketiga Piutang ijarah pihak berelasi			Ijarah receivables third parties Ijarah receivables related parties
Cadangan kerugian penurunan nilai pada piutang ijarah Piutang pembiayaan konsumen			Allowance for impairment losses for ijarah receivables Consumer financing receivables
Piutang pembiayaan konsumen pihak ketiga Piutang pembiayaan konsumen pihak berelasi			Consumer financing receivables third parties Consumer financing receivables related parties
Cadangan kerugian penurunan nilai pada piutang pembiayaan konsumen Pinjaman qardh			Allowance for impairment losses for consumer financing receivables Qardh funds
Pinjaman qardh pihak ketiga			Qardh funds third parties Qardh funds related parties
Pinjaman qardh pihak berelasi Cadangan kerugian penurunan nilai pada pinjaman qardh			Allowance for impairment losses for qardh funds
Pembiayaan mudharabah Pembiayaan mudharabah pihak ketiga			Mudharabah financing Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi Cadangan kerugian penurunan nilai pada pembiayaan mudharabah			Mudharabah financing related parties Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah Pembiayaan musyarakah pihak ketiga			Musyarakah financing Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi Cadangan kerugian penurunan nilai pada pembiayaan musyarakah			Musyarakah financing related parties Allowance for impairment losses for musyarakah financing
Investasi sewa Investasi sewa pihak ketiga			Lease investments Lease investments Lease investments third parties
Investasi sewa pihak berelasi Investasi sewa nilai residu yang terjamin			Lease investments related parties Lease investments guaranteed residual value
Investasi sewa pendapatan pembiayaan tangguhan			Lease investments deferred financing income
Investasi sewa simpanan jaminan Cadangan kerugian penurunan nilai pada investasi sewa			Lease investments guarantee deposits Allowance for impairment losses for lease investments Allowance for impairment losses for lease investments
Tagihan anjak piutang Tagihan anjak piutang pihak ketiga			Factoring receivables Factoring receivables third parties
Tagihan anjak piutang pihak berelasi Tagihan anjak piutang pada pendapatan anjak piutang tangguhan			Factoring receivables related parties Factoring receivables on deferred factoring income
Cadangan kerugian penurunan nilai pada tagihan anjak piutang Piutang lainnya			Allowance for impairment losses for factoring receivables Other receivables
Piutang lainnya pihak ketiga Piutang lainnya pihak berelasi			Other receivables third parties Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya Aset keuangan lainnya	77,510	77,510	Allowance for impairment losses for other receivables Other financial assets
Obligasi pemerintah Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk dijual			Government bonds Non-current assets or disposal groups classified as held-for-sale
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk didistribusikan kepada pemilik			Non-current assets or disposal groups classified as held-for-distribution to owners
Uang muka Biaya dibayar dimuka	25,221,220	12,076,025	Advances Prepaid expenses
Jaminan Pajak dibayar dimuka			Guarantees Prepaid taxes
Klaim atas pengembalian pajak Aset pajak tangguhan	169,461,041	181,076,312	Claims for tax refund Deferred tax assets
Investasi yang dicatat dengan menggunakan metode ekuitas Investasi pada ventura bersama dan entitas asosiasi			Investments accounted for using equity method Investments in joint ventures and associates
Investasi pada entitas ventura bersama Investasi pada entitas asosiasi			Investments in joint ventures Investments in associates
Aset reasuransi Aset imbalan pasca kerja			Reinsurance assets Post-employment benefit assets
Goodwill			Goodwill
Aset takberwujud selain goodwill Properti investasi			Intangible assets other than goodwill Investment properties
Aset ijarah Aset tetap	419,420,590	431,212,644	ljarah assets Property, plant, and equipment
Aset hak guna Aset pengampunan pajak			Right of use assets Tax amnesty assets
Agunan yang diambil alih Aset lainnya	4,836,899 60,651,450	4,836,899 72,163,068	Foreclosed assets Other assets
Jumlah aset Liabilitas, dana syirkah temporer dan ekuitas	12,241,486,167	12,440,642,239	Total assets Liabilities, temporary syirkah funds and equity
Liabilitas Liabilitas segera	29,387,936	28,928,271	Liabilities Cobligations due immediately
Bagi hasil yang belum dibagikan	20,007,000		Undistributed profit sharing
Dana simpanan syariah Simpanan nasabah Cira			Sharia deposits Customers deposits
Giro Giro pihak ketiga	682,762,744	582,114,996	Current accounts Current accounts third parties
Giro pihak berelasi Giro wadiah	186,859,083	259,015,866	Current accounts related parties Wadiah demand deposits
Giro wadiah pihak ketiga Giro wadiah pihak berelasi			Wadiah demand deposits third parties Wadiah demand deposits related parties
Tabungan Tabungan pihak ketiga	1,176,502,836	1,162,590,385	Savings
Tabungan pihak berelasi	230,255,159	233,027,045	Savings third parties Savings related parties

Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga			Wadiah savings third parties
Tabungan wadiah pihak berelasi Deposito berjangka			Wadiah savings related parties Time deposits
Deposito berjangka pihak ketiga	5,532,959,343	5,491,478,371	Time deposits third parties
Deposito berjangka pihak berelasi	240,909,606	457,748,921	Time deposits related parties
Deposito wakalah Deposito wakalah pihak ketiga			Wakalah deposits Wakalah deposits third parties
Deposito wakalah pihak berelasi			Wakalah deposits related parties
Simpanan dari bank lain	007.050.000	0.000 550	Other banks deposits
Simpanan dari bank lain pihak berelasi Simpanan dari bank lain pihak ketiga	327,950,000	2,203,552 450,000,000	Other banks deposits related parties Other banks deposits third parties
fek yang dijual dengan janji untuk dibeli kembali	66,968,126	0	Securities sold with repurchase agreement
abilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga			Derivative payables third parties
Liabilitas derivatif pihak berelasi			Derivative payables related parties Insurance payables
ang asuransi ang koasuransi			Coinsurance liabilities
bilitas kepada pemegang polis unit-linked			Liabilities to policyholder in unit-linked contracts
ng bunga			Interest payables
litas akseptasi		0	Acceptance liabilities
iabilitas akseptasi pihak berelasi iabilitas akseptasi pihak ketiga		0	Acceptance liabilities related parties Acceptance liabilities third parties
g usaha		· · · · · · · · · · · · · · · · · · ·	Accounts payable
muka dan angsuran			Advances and installments
dividen			Dividends payable
g dealer			Dealer payables Borrowings
man yang diterima injaman yang diterima pihak ketiga	14,386,982	14,635,666	Borrowings third parties
njaman yang diterima pihak berelasi njaman yang diterima utang pada lembaga kliring dan penjaminan			Borrowings payables to clearing and settlement guarantee institution
njaman yang diterima utang pada lembaga kliring dan penjaminan			Borrowings payables to clearing and settlement guarantee institution
yang diterbitkan ang obligasi			Securities issued Bonds payable
ukuk			Sukuk
Obligasi subordinasi			Subordinated bonds
urat utang jangka menengah			Medium term notes
Efek yang diterbitkan lainnya			Others securities issued
litas kontrak asuransi g perusahaan efek			Insurance contract liabilities Securities company payables
Si Si			Provisions
litas atas kontrak			Contract liabilities
lapatan ditangguhkan			Deferred income
litas sewa pembiayaan nasi kerugian komitmen dan kontinjensi	5,107,310	3,148,827	Finance lease liabilities Estimated losses on commitments and contingencies
an akrual	5,107,510	3,140,021	Accrued expenses
g pajak	8,077,419	6,277,805	Taxes payable
ilitas pajak tangguhan			Deferred tax liabilities
itas pengampunan pajak	219,869,883	240,480,318	Tax amnesty liabilities Other liabilities
litas lainnya ajiban imbalan pasca kerja	92,364,749	88,742,241	Post-employment benefit obligations
jaman subordinasi		00,112,211	Subordinated loans
Pinjaman subordinasi pihak ketiga			Subordinated loans third parties
Pinjaman subordinasi pihak berelasi			Subordinated loans related parties
nlah liabilitas syirkah temporer	8,814,361,176	9,020,392,264	Total liabilities Temporary syirkah fun
an bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga			Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi Tahungan mudharabah			Mudharabah current account related parties
Tabungan mudharabah Tabungan mudharabah pihak ketiga			Mudharabah saving deposits Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi			Mudharabah saving deposits related parties
eposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga			Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi nk			Mudharabah time deposits related parties Banl
Giro mudharabah			Mudharabah current account
Fabungan mudharabah (ummat)			Mudharabah saving deposits (ummat)
Deposito berjangka mudharabah			Mudharabah time deposits
yang diterbitkan bank nvestasi mudharabah antar bank			Bank securities issued Interbank mudharabah investments
Sukuk mudharabah			Mudharabah sukuk
Sukuk mudharabah subordinasi			Subordinated mudharabah sukuk
ah dana syirkah temporer			Total temporary syirkah fund
kumulasi dana tabarru			Total accumulated tabarru's f
as yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
ham biasa	2,474,049,429	2,474,049,429	Common stocks
ham preferen			Preferred stocks
mbahan modal disetor	3,735,116,314	3,735,116,314	Additional paid-in capital
ham treasuri ng muka setoran modal			Treasury stocks Advances in capital stock
osi saham		0	Stock options
enjabaran laporan keuangan			Translation adjustment
adangan revaluasi			Revaluation reserves
adangan selisih kurs penjabaran	(44.400.750.)	(0.004.444)	Reserve of exchange differences on translation
adangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya adangan keuntungan (kerugian) investasi pada instrumen ekuitas	(11,439,753)	(9,301,444)	Reserve for changes in fair value of fair value through other comprehensive income financial assets Reserve of gains (losses) from investments in equity instruments
adangan pembayaran berbasis saham			Reserve of gains (losses) from investments in equity instruments Reserve of share-based payments
adangan lindung nilai arus kas			Reserve of cash flow hedges
Cadangan pengukuran kembali program imbalan pasti	(4,240,150)	(4,091,103)	Reserve of remeasurements of defined benefit plans
Cadangan lainnya Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi			Other reserves
Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi Komponen ekuitas lainnya			Difference Due to Changes of Equity in Subsidiary/Associates Other components of equity
			Retained earnings (deficit)
oaido iada (akumulasi kerugian)			A service of the serv
Saldo laba yang telah ditentukan penggunaanya			Appropriated retained earnings
Saldo laba yang telah ditentukan penggunaanya Cadangan umum dan wajib	32,254,317	32,254,317	General and legal reserves
Saldo laba yang telah ditentukan penggunaanya Cadangan umum dan wajib Cadangan khusus	116,559	116,559	General and legal reserves Specific reserves
Saldo laba yang telah ditentukan penggunaanya Cadangan umum dan wajib Cadangan khusus Saldo laba yang belum ditentukan penggunaannya	116,559 (2,798,731,725)	116,559 (2,807,894,097)	General and legal reserves Specific reserves Unappropriated retained earnings
Cadangan umum dan wajib Cadangan khusus	116,559	116,559	General and legal reserves Specific reserves

3,420,249,975 12,440,642,239

3,427,124,991 12,241,486,167

Total liabilities, temporary syirkah funds and equity

Kepentingan non-pengendali

Jumlah liabilitas, dana syirkah temporer dan ekuitas

Jumlah ekuitas

Laporan laba rugi dan penghasilan komprehensif lain

Laporan laba rugi dan penghasilan komprehensif lain			Statement of profit or loss and other comprehensive income
Lanoran laha rugi dan penghasilan komprehensif lain	<u>2024-03-31</u>	<u>2023-03-31</u>	Statement of profit or loss and other comprehensive income
Laporan laba rugi dan penghasilan komprehensif lain Pendapatan dan beban operasional			Statement of profit or loss and other comprehensive income Operating income and expenses
Pendapatan bunga	254,842,361	237,202,567	Interest income
Beban bunga	(119,985,485)	(113,383,637)	Interest expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib			Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer			Third parties share on return of temporary syirkah funds Insurance income
Pendapatan asuransi Pendapatan dari premi asuransi			Revenue from insurance premiums
Premi reasuransi			Reinsurance premiums
Premi retrosesi			Retrocession premiums
Penurunan (kenaikan) premi yang belum merupakan pendapatan			Decrease (increase) in unearned premiums
Penurunan (kenaikan) pendapatan premi disesikan kepada reasuradur			Decrease (increase) in premium income ceded to reinsurancer
Pendapatan komisi asuransi Pendapatan herrih investori			Insurance commission income
Pendapatan bersih investasi Penerimaan ujrah			Net investment income Ujrah received
Pendapatan asuransi lainnya			Other insurance income
Beban asuransi			Insurance expenses
Beban klaim			Claim expenses
Klaim reasuransi			Reinsurance claims
Klaim retrosesi			Retrocession claims
Kenaikan (penurunan) estimasi liabilitas klaim Kenaikan (penurunan) liabilitas manfaat polis masa depan			Increase (decrease) in estimated claims liability Increase (decrease) in liability for future policy benefit
Kenaikan (penurunan) provisi yang timbul dari tes kecukupan liabilitas			Increase (decrease) in provision for losses arising from liability adequacy test
Kenaikan (penurunan) liabilitas asuransi yang disesikan kepada reasuradur			Increase (decrease) in insurance liabilities ceded to reinsurers
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked			Increase (decrease) in liabilities to policyholder in unit-linked contracts
Beban komisi asuransi			Insurance commission expenses
Ujrah dibayar Beban akuisisi dari kontrak asuransi			Ujrah paid Acquisition costs of insurance contracts
Beban asuransi lainnya			Other insurance expenses
Pendapatan dari pembiayaan			Financing income
Pendapatan dari pembiayaan konsumen	2,543,288	3,082,868	Revenue from consumer financing
Pendapatan dari sewa pembiayaan			Revenue from finance lease
Pendapatan dari sewa operasi			Revenue from operating lease
Pendapatan dari anjak piutang Pendapatan sekuritas			Revenue from factoring Securities income
Pendapatan sekuritas Pendapatan kegiatan penjamin emisi dan penjualan efek			Revenue from underwriting activities and selling fees
Pendapatan penjanin emisi dan penjanin emisi dan penjanan elek Pendapatan pembiayaan transaksi nasabah			Revenue from financing transactions
Pendapatan jasa biro administrasi efek			Revenue from securities administration service
Pendapatan kegiatan jasa manajer investasi			Revenue from investment management services
Pendapatan kegiatan jasa penasehat keuangan			Revenue from financial advisory services
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	3,710,444 2,599,526	15,418,249 506,284	Realised gains (losses) on trading of marketable securities Gains (losses) on changes in fair value of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek Pendapatan operasional lainnya	2,399,320	300,264	Other operating income
Pendapatan investasi			Investments income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit			Provisions and commissions income from transactions other than loan
Pendapatan transaksi perdagangan			Revenue from trading transactions
Pendapatan dividen			Dividends income
Keuntungan (kerugian) yang telah direalisasi atas instrumen derivatif	400 000 000	20.440.470	Realised gains (losses) from derivative instruments
Penerimaan kembali aset yang telah dihapusbukukan Keuntungan (kerugian) selisih kurs mata uang asing	168,828,032	39,118,178	Revenue from recovery of written-off assets Gains (losses) on changes in foreign exchange rates
Keuntungan (kerugian) pelepasan aset tetap			Gains (losses) on disposal of property and equipment
Keuntungan (kerugian) pelepasan agunan yang diambil alih			Gains (losses) on disposal of foreclosed assets
Pendapatan operasional lainnya	2,015,132	4,993,295	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset keuangan			Recovery of impairment loss of financial assets Recovery of impairment loss of financial assets finance lease
Pemulihan penyisihan kerugian penurunan nilai aset keuangan - sewa pembiayaan Pemulihan penyisihan kerugian penurunan nilai aset keuangan - piutang pembiayaan konsumen			Recovery of impairment loss of financial assets consumer financing receivables
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan			Recovery of impairment loss of non-financial assets
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan - agunan yang diambil alih			Recovery of impairment loss of non-financial assets repossessed collaterals
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi			Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(147,408,149)	(9,343,385)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif Pembalikan (beban) estimasi kerugian komitmen dan kontijensi			Allowances for impairment losses on non-earnings assets Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(56,930,790)	(75,768,881)	General and administrative expenses
Beban penjualan			Selling expenses
Beban sewa, pemeliharaan, dan perbaikan			Rent, maintenance and improvement expenses
Beban provisi dan komisi	/ 00 475 COO \	/ 04 444 205 \	Other fees and commissions expenses
Beban operasional lainnya Jumlah laba operasional	(89,175,622) 21,038,737	(81,444,305) 20,381,233	Other operating expenses Total profit from operation
Pendapatan dan beban bukan operasional	21,000,707	20,001,200	Non-operating income and expense
Pendapatan bukan operasional	400,626	1,711,826	Non-operating income
Beban bukan operasional			Non-operating expenses
Bagian atas laba (rugi) entitas asosiasi yang dicatat dengan menggunakan metode ekuitas			Share of profit (loss) of associates accounted for using equity method
Bagian atas laba (rugi) entitas ventura bersama yang dicatat menggunakan metode ekuitas	21,439,363	22,093,059	Share of profit (loss) of joint ventures accounted for using equity method Total profit (loss) before tax
Jumlah laba (rugi) sebelum pajak penghasilan Pendapatan (beban) pajak	(12,276,991)	(17,721,191)	Total profit (loss) before tax Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	9,162,372	4,371,868	Total profit (loss) from continuing operations
Laba (rugi) dari operasi yang dihentikan	-,,	.,,,,,,,	Profit (loss) from discontinued operations
Jumlah laba (rugi)	9,162,372	4,371,868	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 Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak	(216,209)	182,898	Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax Other comprehensive income for remeasurement of defined benefit obligation, after tax
Pendapatan komprenensir lainnya atas pengukuran kembali kewajiban mantaat pasti, setelah pajak Penyesuaian lainnya atas pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	(216,209) 67,162	(40,237)	Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak	(149,047)	142,661	Total other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that may be reclassified to profit or loss, after tax
Keuntungan (kerugian) selisih kurs penjabaran, setelah pajak			Gains (losses) on exchange differences on translation, after tax
Penyesuaian reklasifikasi selisih kurs penjabaran, setelah pajak	(0.700)		Reclassification adjustments on exchange differences on translation, after tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan melalui penghasilan komprehensif lain, setelah pajak	(2,732,869)	(688,052)	Unrealised gains (losses) on changes in fair value through other comprehensive income financial assets, after tax Reclassification adjustments on fair value through other comprehensive income financial assets, after tax
Penyesuaian reklasifikasi atas aset keuangan nilai wajar melalui pendapatan komprehensif lainnya, setelah pajak Keuntungan (kerugian) lindung nilai arus kas, setelah pajak			Reclassification adjustments on fair value through other comprehensive income financial assets, after tax Gains (losses) on cash flow hedges, after tax
Penyesuaian reklasifikasi atas lindung nilai arus kas, setelah pajak			Reclassification adjustments on cash flow hedges, after tax
Nilai tercatat dari aset (liabilitas) non-keuangan yang perolehan atau keterjadiannya merupakan suatu prakiraan transaksi yang kemungkinan besar terjadi yang dilindung nilai, setelah pajak			Carrying amount of non-financial asset (liability) whose acquisition or incurrence was hedged on highly probable forecast transaction, adjusted from equity, after tax
Keuntungan (kerugian) lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak			Gains (losses) on hedges of net investments in foreign operations, after tax
Penyesuaian reklasifikasi atas lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak			Reclassification adjustments on hedges of net investments in foreign operations, after tax
Bagian pendapatan komprehensif lainnya dari entitas asosiasi yang dicatat dengan menggunakan metode ekuitas, setelah pajak			Share of other comprehensive income of associates accounted for using equity method, after tax
Bagian pendapatan komprehensif lainnya dari entitas ventura bersama yang dicatat dengan menggunakan metode ekuitas, setelah pajak Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak	594,560	156,626	Share of other comprehensive income of joint ventures accounted for using equity method, after tax Other adjustments to other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak	(2,138,309)	(531,426)	Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	(2,287,356)	(388,765)	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	6,875,016	3,983,103	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	9,162,372	4,371,868	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali Laba rugi komprehensif yang dapat diatribusikan			Profit (loss) attributable to non-controlling interests Comprehensive income attributable to
Laba rugi komprehensii yang dapat diatribusikan Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	6,875,016	3,983,103	Comprehensive income attributable to Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	5,5.0,0.0	-,	Comprehensive income attributable to non-controlling interests
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	0.37	0.0001799999999998	Basic earnings (loss) per share from continuing operations
Laba (rugi) per saham dasar dari operasi yang dihentikan Laba (rugi) per saham dilusian			Basic earnings (loss) per share from discontinued operations Diluted earnings (loss) per share
Laba (rugi) per saham dilusian Laba (rugi) per saham dilusian dari operasi yang dilanjutkan	0.37	0.0001799999999998	Diluted earnings (loss) per share Diluted earnings (loss) per share from continuing operations
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan Laba (rugi) per saham dilusian dari operasi yang dihentikan	5.5.	5.555 55555555555555	Diluted earnings (loss) per share from discontinued operations Diluted earnings (loss) per share from discontinued operations
2505 (15g.) por estistit stati operati) and stati contains.			

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

Laporan perubahan ekuitas

	Common stocks	Preferred stocks	Additional paid-in capital	Treasury stocks	Advances in capital stock	Stock options	Translation adjustment	Revaluation reserves	Reserve of exchange differences on translation	•	Reserve of gains (losses) from investments in equity instruments	Reserve of share-based payments	Reserve of cash flow hedges	Reserve of remeasurements of defined benefit plans	Other reserv
	Saham biasa	Saham preferen	Tambahan modal disetor	Saham treasuri	Uang muka setoran modal	Opsi saham	Penjabaran laporan keuangan	Cadangan revaluasi	Cadangan selisih kurs penjabaran	assets <u>Cadangan perubahan nilai wajar aset</u> keuangan nilai wajar melalui pendapatan komprehensif lainnya	Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	Cadangan pembayaran berbasis saham	Cadangan lindung nilai arus kas	Cadangan pengukuran kembali program imbalan pasti	<u>Cadangan lai</u>
ran perubahan ekuitas [baris komponen]															
osisi ekuitas															
Saldo awal periode sebelum penyajian kembali	2,474,049,429		3,735,116,314							(9,301,444)				(4,091,103)	
Penyesuaian															
Penerapan awal standar akuntansi baru dan revisi															
Perubahan kebijakan akuntansi secara sukarela															
Koreksi kesalahan periode lalu															
Penyesuaian lainnya															
Posisi ekuitas, awal periode	2,474,049,429		3,735,116,314							(9,301,444)				(4,091,103)	
Laba (rugi)															
Pendapatan komprehensif lainnya										(2,138,309)				(149,047)	
Penjabaran laporan keuangan															
Pembentukan cadangan umum															
Pembentukan cadangan khusus															
Distribusi dividen kas															
Distribusi dividen saham															
Penerbitan saham biasa															
Penerbitan saham preferen															
Biaya emisi efek															
Penerbitan instrumen yang dapat dikonversi															
Kenaikan (penurunan) ekuitas melalui transaksi saham tresuri															
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham															
Pelaksanaan instrumen yang dapat dikonversi															
Pelaksanaan waran															
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas															
Setoran modal dari kepentingan non-pengendali															
Perubahan kepentingan non-pengendali atas akuisisi entitas anak															
Perubahan kepentingan non-pengendali atas pendirian entitas anak															
Perubahan kepentingan non-pengendali atas pelepasan entitas anak															
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan															
Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian															
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali															
Eliminasi defisit dalam rangka kuasi reorganisasi															
Pelaksanaan opsi saham															
Dampak penerapan psak no. 70 atas aset pengampunan pajak															
Saldo penyesuaian dampak penerapan retrospektif atas PSAK															
Transaksi ekuitas lainnya															
Posisi ekuitas, akhir periode	2,474,049,429		3,735,116,314							(11,439,753)				(4,240,150)	

Laporan perubahan ekuitas

Laporan perubanan ekuitas															
									Reserve of exchange differences	Reserve for changes in fair value	Pagaryo of gains (lasses) from			Pagerya of remodelyrements of	
	Common stocks	Preferred stocks	Additional paid-in capital	Treasury stocks	Advances in capital stock	Stock options	Translation adjustment	Revaluation reserves	on translation	comprehensive income financial	investments in equity instruments	Reserve of share-based payments	Reserve of cash flow hedges	Reserve of remeasurements of defined benefit plans	Other reserves
	<u>Saham biasa</u>	Saham preferen	Tambahan modal disetor	Saham treasuri	<u>Uang muka setoran modal</u>	<u>Opsi saham</u>	Penjabaran laporan keuangan	<u>Cadangan revaluasi</u>	Cadangan selisih kurs penjabaran	assets <u>Cadangan perubahan nilai wajar aset</u> <u>keuangan nilai wajar melalui</u>	Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	Cadangan pembayaran berbasis saham	Cadangan lindung nilai arus kas	Cadangan pengukuran kembali program imbalan pasti	<u>Cadangan lainnya</u>
Laporan perubahan ekuitas [baris komponen]										pendapatan komprehensif lainnya					
Posisi ekuitas															
Saldo awal periode sebelum penyajian kembali	2,474,010,781		3,734,973,042			57,862				(13,973,479)				(6,106,664)	
Penyesuaian						·									
Penerapan awal standar akuntansi baru dan revisi															
Perubahan kebijakan akuntansi secara sukarela															
Koreksi kesalahan periode lalu															
Penyesuaian lainnya															
Posisi ekuitas, awal periode	2,474,010,781		3,734,973,042			57,862				(13,973,479)				(6,106,664)	
Laba (rugi)	, , ,					,									
Pendapatan komprehensif lainnya										(531,426)				142,661	
Penjabaran laporan keuangan														,	
Pembentukan cadangan umum															
Pembentukan cadangan khusus															
Distribusi dividen kas															
Distribusi dividen saham															
Penerbitan saham biasa															
Penerbitan saham preferen															
Biaya emisi efek															
Penerbitan instrumen yang dapat dikonversi															
Kenaikan (penurunan) ekuitas melalui transaksi saham tresuri															
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham															
Pelaksanaan instrumen yang dapat dikonversi															
Pelaksanaan waran															
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas															
Setoran modal dari kepentingan non-pengendali Perubahan kepentingan non-pengendali atas akuisisi entitas anak															
Perubahan kepentingan non-pengendali atas pendirian entitas anak															
Perubahan kepentingan non-pengendali atas pelepasan entitas anak															
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan															
Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian															
Perubahan kepentingan non-pengendali atas perepasah sebagian kepentingan non-pengendali Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali															
Eliminasi defisit dalam rangka kuasi reorganisasi															
Pelaksanaan opsi saham															
Dampak penerapan psak no. 70 atas aset pengampunan pajak															
Saldo penyesuaian dampak penerapan retrospektif atas PSAK															
Transaksi ekuitas lainnya															
Posisi ekuitas, akhir periode	2,474,010,781		3,734,973,042			57,862				(14,504,903)				(5,964,004)	
rusisi ekullas, akilii peliuue	2,414,010,101		3,734,973,042			37,002				(14,504,903)				(5,904,004)	

Laporan arus kas			Statement of cash flows
Laporan arus kas	<u>2024-03-31</u>	<u>2023-03-31</u>	Statement of cash flows
Arus kas dari aktivitas operasi Arus kas sebelum perubahan dalam aset dan liabilitas operasi			Cash flows from operating activities Cash flows before changes in operating assets and liabilities
Penerimaan bunga, hasil investasi, provisi, dan komisi	263,885,912	282,155,480	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi Bunga bank dan deposito berjangka	(115,787,706)	(113,030,893)	Payments Of Interest And Bonus Fees And Commissions Interest from banks and time deposits
Penerimaan pendapatan pengelolaan dana sebagai mudharib			Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer Penerimaan premi asuransi			Payments of temporary syirkah funds Receipts from insurance premiums
Penerimaan klaim reasuransi Penerimaan (pembayaran) komisi			Receipts from reinsurance claims Receipts (payments) of commission
Penerimaan klaim retrosesi			Receipts (payments) of commission Receipts from retrocession claims
Penerimaan dari ujrah Penerimaan dari (pembayaran kepada) lembaga kliring dan penjaminan			Receipts of ujrah Receipts from (payments to) clearing and guarantee institution
Penerimaan dari (pembayaran kepada) nasabah			Receipts from (payments to) customers
Pencairan (penempatan) deposito pada lembaga kliring dan penjaminan Pendapatan dari transaksi operasional lainnya	8,268,864	23,494,412	Withdrawal (placement) of deposits to clearing and guarantee institution Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	168,828,032	39,118,178	Recoveries of written off assets
Pembayaran biaya akuisisi ditangguhkan Pembayaran atas beban keuangan dan beban administrasi bank			Payments for deferred acquisition costs Payments of finance costs and bank administration charges
Pembayaran gaji dan tunjangan			Payments for salaries and allowances Payments for corporate income tax
Pembayaran pajak penghasilan badan Pembayaran beban umum dan administrasi			Payments for general and administrative expense
Laba (rugi) selisih kurs Penerimaan pengembalian (pembayaran) pajak penghasilan	0	0	Foreign currency gains (losses) Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(73,131,686)	(60,051,417)	Payments for other operating expenses
Penerimaan pendapatan non-operasional Pengembalian (penempatan) uang jaminan	397,332	1,703,868	Receipts from non-operating income Repayment (placement) of refundable deposits
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi			Other cash inflows (outflows) from operating activities
Penurunan (kenaikan) aset operasi Penurunan (kenaikan) penempatan pada bank lain dan Bank Indonesia			Decrease (increase) in operating assets Decrease (increase) in placements with other banks and Bank Indonesia
Penurunan (kenaikan) efek yang diperdagangkan Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	(335,678,434) 94,591,880	(292,211,263)	Decrease (increase) in marketable securities Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) investasi pemegang polis pada kontrak unit-linked	04,001,000		Decrease (increase) in investment of policyholder in unit-linked contracts
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya Penurunan (kenaikan) tagihan akseptasi			Decrease (increase) in bills and other receivables Decrease (increase) in acceptance receivables
Penurunan (kenaikan) pinjaman yang diberikan	53,742,030	900,264,416	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen Penurunan (kenaikan) investasi sewa			Decrease (increase) in consumer financing receivables Decrease (increase) in lease investments
Penurunan (kenaikan) tagihan anjak piutang			Decrease (increase) in factoring Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang dan pembiayaan syariah Penurunan (kenaikan) piutang murabahah			Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna Penurunan (kenaikan) piutang ijarah			Decrease (increase) in istishna receivables Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh			Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah Penurunan (kenaikan) pembiayaan musyarakah			Decrease (increase) in mudharabah financing Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset ijarah			Decrease (increase) in ijarah assets
Penurunan (kenaikan) piutang lainnya Penurunan (kenaikan) agunan yang diambil alih			Decrease (increase) in other receivables Decrease (increase) in foreclosed assets
Penurunan (kenaikan) tagihan derivatif Penurunan (kenaikan) aset reasuransi			Decrease (increase) in derivative receivables Decrease (increase) in reinsurance assets
Penurunan (kenaikan) aset lainnya	(10,702,929)	(7,862,464)	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi Kenaikan (penurunan) liabilitas segera	459,665	11,507,699	Increase (decrease) in operating liabilities Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	39,631,530	(1,003,332,615)	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah Kenaikan (penurunan) giro wadiah simpanan nasabah	(175,358,343)	(62,997,262)	Increase (decrease) in customers time deposits Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah			Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah Kenaikan (penurunan) simpanan dari bank lain	(124,253,552)	67,475,055	Increase (decrease) in customers wakalah deposits Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) giro mudharabah Kenaikan (penurunan) tabungan mudharabah			Increase (decrease) in mudharabah current account Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali			Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas akseptasi Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked			Increase (decrease) in acceptance payables Increase (decrease) in liabilities to policyholder on unit-linked contracts
Kenaikan (penurunan) liabilitas derivatif			Increase (decrease) in derivative payables
Kenaikan (penurunan) dana syirkah temporer Kenaikan (penurunan) liabilitas lainnya	(14,992,235)	(78,056,179)	Increase (decrease) in temporary syirkah funds Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi Arus kas dari aktivitas investasi	(220,099,640)	(291,822,985)	Total net cash flows received from (used in) operating activities Cash flows from investing activities
Penerimaan dari penyertaan saham dalam klasifikasi biaya perolehan diamortisasi dan nilai wajar melalui pendapatan komprehensif lainnya			Proceeds from equity investments classified as amortized cost and fair value through other comprehensive income
Pencairan (penempatan) obligasi dan (atau) sukuk Penerimaan dividen dari aktivitas investasi			Withdrawal (placement) of bonds and (or) sukuk Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	3,694	206,783	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill	(573,954) (3,219,426)	(9,102,383) (564,990)	Proceeds from disposal (acquisition) of property and equipment Proceeds from disposal (acquisition) of intangible assets other than goodwill
Pencairan (penempatan) aset keuangan nilai wajar melalui pendapatan komprehensif lainnya Penempatan aset keuangan biaya perolehan diamortisasi			Withdrawal (placement) of financial assets fair value through other comprehensive income Placement of financial assets amotized cost investments
Pencairan aset keuangan biaya perolehan diamortisasi			Withdrawal of financial assets amortized cost investments
Penerimaan dari (pembayaran kepada) pinjaman polis Pembayaran untuk perolehan entitas anak			Receipts from (payments for) policy loans Payments for acquisition of subsidiaries
Penerimaan dari pelepasan entitas anak			Proceeds from sales of subsidiaries
Pembayaran untuk perolehan tambahan kepemilikan pada entitas anak Pencairan (penempatan) efek-efek yang diperdagangkan	225,094,184	130,791,233	Payments for acquisition of additional interests in subsidiaries Withdrawal (placement) of marketable securities
Penerimaan dari pelepasan kepentingan di entitas anak tanpa hilangnya pengendalian dari kegiatan investasi			Proceeds from sales of interests in subsidiaries without loss of control from investing activities
Pembayaran untuk perolehan kepemilikan pada entitas asosiasi Penerimaan dari pelepasan kepemilikan pada entitas asosiasi			Payments for acquisition of interests in associates Proceeds from sales of interests in associates
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	221,304,498	121,330,643	Other cash inflows (outflows) from investing activities Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan	,,55 ,, 100	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Cash flows from financing activities
Kenaikan (penurunan) efek yang diterbitkan Penerbitan sukuk mudharabah			Increase (decrease) in securities issued Issuance of mudharabah sukuk
Penempatan sertifikat investasi mudharabah Biaya emisi sukuk mudharabah			Placement of certificate of mudharabah investments Issuance cost of mudharabah sukuk
Penerimaan pinjaman yang diterima	(248,685)	(236,581)	Proceeds from borrowings
Pembayaran pinjaman yang diterima Penerimaan pinjaman subordinasi			Payments for borrowings Proceeds from subordinated loans
Pembayaran pinjaman subordinasi			Payments of subordinated loans
Pembayaran bunga pinjaman Penerimaan dari penerbitan obligasi			Payments of interests from borrowings Proceeds from bonds issuance
Pembayaran utang obligasi			Payments of bonds payable
Pembayaran biaya emisi penerbitan obligasi Obligasi subordinasi yang diterbitkan			Payments of bonds issuance costs Subordinated bonds issued
Pembayaran obligasi subordinasi Biaya emisi obligasi subordinasi yang diterbitkan			Payments of subordinated bonds Subordinated bonds issuance costs
Penerimaan dari surat utang jangka menengah			Proceeds from medium term notes
Pembayaran dari surat utang jangka menengah Penerimaan dari penerbitan saham baru			Payments of medium term notes Proceeds from issuance of new stocks
Pembayaran biaya emisi saham			Payments of stock issuance costs
Penerimaan setoran modal Penerimaan dari penambahan kepemilikan dari non-pengendali			Proceeds from capital contributions Proceed from increase of non-controlling interest
Penjualan (pembelian) dari saham tresuri			Sales (purchase) of treasury stocks
Penerimaan dari program opsi saham karyawan Penyelesaian (penempatan) transaksi derivatif			Proceeds from employee stock options program Settlement (placement) of derivative transactions
Pembayaran dividen dari aktivitas pendanaan Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	(66,898,440)	(273,751,943)	Dividends paid from financing activities Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(67,147,125)	(273,988,524)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas Kas dan setara kas arus kas, awal periode	(65,942,267) 1,123,186,993	(444,480,866) 2,130,373,160	Total net increase (decrease) in cash and cash equivalents Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	.,,	_,	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas dari entitas anak yang didekonsolidasikan Kenaikan (penurunan) kas dan setara kas lainnya			Cash and cash equivalent of deconsolidated subsidiaries Other increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	1,057,244,726	1,685,892,294	Cash and cash equivalents cash flows, end of the period

[4610000] Explanation for Significant Accounting Policy - Financial and Sharia Industry		
Kebijakan akuntansi signifikan		Significant accounting policies
Kebijakan akuntansi signifikan Dasar penyusunan laporan keuangan konsolidasian	<u>2024-03-31</u>	Significant accounting policies Basis of preparation of consolidated financial statements
Dasar penyusunan laporan keuangan konsolidasian		Basis of preparation of consolidated financial statements
Prinsip-prinsip konsolidasi		Principles of consolidation
Kas dan setara kas		Cash and cash equivalents
Aset tetap		Fixed assets
Penurunan nilai aset nonkeuangan		Impairment of non-financial assets
Beban tangguhan		Deferred charges
Pengakuan pendapatan dan beban		Revenue and expense recognition
Device over mote warm asing		
Penjabaran mata uang asing		Foreign currency translation
Transaksi dengan pihak berelasi		Transactions with related parties
Pajak penghasilan		Income taxes
Pinjaman		Borrowings
Provisi		Provisions
Imbalan kerja karyawan		Employee benefits
imbalan kerja karyawan		Employed behalle
Laba per saham		Earnings per share
Dividen		Dividends
Pelaporan segmen		Segment reporting
Instrumen kouangan derivetif		Derivative financial instruments
Instrumen keuangan derivatif		Derivative financial instruments
Penerapan standar akutansi baru		The implementation of new statements of accounting standards
Kombinasi bisnis		Business combination
Penentuan nilai wajar		Determination of fair value
Transaksi dan saldo dalam mata uang asing		Foreign currency transactions and balances
		i oreign currency transactions and balances
Giro pada Bank Indonesia dan bank lain		Current accounts with Bank Indonesia and other banks
Penempatan pada Bank Indonesia dan bank lain		Placements with Bank Indonesia and other banks
Efek-efek		Securities

Investasi jangka pendek	Short-term investment
Aset hak guna	Right of use assets
Properti investasi	Investment properties
Goodwill	Goodwill
Investasi pada entitas asosiasi	Investment in associates
Aset takberwujud	Intangible assets
Beban dibayar dimuka	Prepaid expenses
Piutang dan utang asuransi	Insurance receivables and payables
Piutang pembiayaan konsumen	Consumer financing receivables
Liabilitas atas kontrak	Contract liabilities
Simpanan nasabah dan simpanan dari bank lain	Deposits from customers and deposits from other banks
Obligasi subordinasi	Subordinated bonds
Efek-efek yang dibeli dengan janji dibeli kembali	Securities purchased under resell agreements
Saham treasuri	Treasury stock
Modal saham	Share capital
Pengaturan pembayaran berbasis saham	Share-based payment arrangement
Biaya emisi efek ekuitas	Stock issuance cost
Instrumen keuangan	Financial instruments
Aset tidak lancar yang diklasifikasikan sebagai dimiliki untuk dijual	Non-current assets classified as held for sale
Peristiwa setelah tanggal periode pelaporan	Events after reporting period
Penerapan standar akuntansi baru	Adoption of new accounting standards
Standar akuntansi yang telah disahkan namun belum berlaku efektif	Accounting standards issued but not yet effective
Utang pembiayaan konsumen	Consumer financing liabilities

[4611000_BD] Notes to the financial statements - Property, Plant, and Equipement (breakdown) - Financial and Sharia Industry

0 194,753,683

Aset dalam penyelesaian

Aset tetap

		Anal tetair	Denombel	Donaviron and to the	Deldasifilmsi asat tatawa	Aset tetap [baris komponen]	Entitoe and have and to the	Pavaluasi saat tuta	Donumber (namulitary) wiletary to	Angtitatan		
rolehan, kotor Tanah, dimiliki la	langsung	<u>Aset tetap</u> 154,559,803	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	<u>Aset tetap</u> 154,559,803	Land, directly owned	Carrying amount,
	fasilitasnya, dimiliki langsung	102,615,294								102,615,294	Building and leasehold improvement, directly owned	, ,
	alatan, dimiliki langsung										Machinery and equipment, directly owned	
Alat berat, dimilik											Heavy equipment, directly owned	
	utan, dimiliki langsung eralatan kantor, dimiliki langsung	132,701,784	1,117,994	(75,360)						133,744,418	Transportation equipment, directly owned Furniture and office equipment, directly owned	
·	motor, dimiliki langsung	18,687,574	1,117,554	(73,300)						18,687,574	Motor vehicle, directly owned	
Pesawat, dimiliki	3 3	-,,-								-,,-	Aircraft, directly owned	
Kapal, dimiliki lar											Vessels, directly owned	
	munikasi, dimiliki langsung										BTS Tower, directly owned	
	Optik, dimiliki langsung elekomunikasi, dimiliki langsung										Fiber Optic Network, directly owned	
	nikal, dimiliki langsung										Telecommunication Infrastructure, directly owned Technical Equipment, directly owned	
Lainnya, dimiliki		137,733,775	3,345,386		60,000					141,139,161	Others, directly owned	
Dimiliki langsung		546,298,230	4,463,380	(75,360)	60,000					550,746,250	Directly owned	
Mesin, aset hak	k guna										Machinery, right of use assets	
	utan, aset hak guna										Transportation equipment, right of use assets	
Alat berat, aset h											Heavy equipment, right of use assets	
Bangunan, aset	er nak guna eralatan kantor, aset hak guna										Building, right of use assets Furniture and office equipment, rights of use assets	
<u></u>	motor, aset hak guna										Motor vehicle, rights of use assets	
Pesawat, aset ha	-										Aircraft, right of use assets	
Kapal, aset hak (Vessels, right of use assets	
Menara telekomi	munikasi, aset hak guna										BTS Tower, right of use assets	
	Optik, aset hak guna										Fiber Optic Network, right of use assets	
	elekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets	
	nikal, aset hak guna	70 600 007	02.400	(200 267)						70 220 420	Technical Equipment, right of use assets	
Lainnya, aset ha Aset hak guna		79,608,097 79,608,097	92,400 92,400	(380,367) (380,367)						79,320,130 79,320,130	Others, right of use assets Right of use assets	
Bangunan, dalar		19,000,091	32,400	(300,307)						79,320,130	Building, assets under construction	
	berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction	
	munikasi, dalam penyelesaian										BTS Tower, assets under construction	
	Optik, dalam penyelesaian										Fiber Optic Network, assets under construction	
	elekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction	
	nikal, dalam penyelesaian	00.000	0	(0)	(00 000)					0	Technical Equipment, assets under construction	
Lainnya, dalam p Aset dalam peny	· · · ·	60,000 60,000	0	(0)	(60,000) (60,000)					0	Others, assets under construction Assets under construction	
Aset tetap	iyelesalari	625,966,327	4,555,780	(0) (455,727)	(00,000)					630,066,380	Property, plant, and equipment	
ulasi depresiasi Tanah, dimiliki la	langsung	020,000,021	1,000,100	(100,121)	· ·					000,000,000		Carrying amount, accumulated dep
Bangunan dan fa	fasilitasnya, dimiliki langsung	32,155,048	979,603							33,134,651	Building and leasehold improvement, directly owned	, -
	alatan, dimiliki langsung										Machinery and equipment, directly owned	
Alat berat, dimilik											Heavy equipment, directly owned	
	utan, dimiliki langsung	70 500 470	4.070.000	(57.450)						70,000,000	Transportation equipment, directly owned	
<u> </u>	eralatan kantor, dimiliki langsung motor, dimiliki langsung	73,589,179 15,490,450	4,670,062 264,714	(57,152)						78,202,089 15,755,164	Furniture and office equipment, directly owned Motor vehicle, directly owned	
Pesawat, dimiliki		15,490,450	204,714							15,755,164	Aircraft, directly owned	
Kapal, dimiliki lar											Vessels, directly owned	
	munikasi, dimiliki langsung										BTS Tower, directly owned	
Jaringan Fiber O	Optik, dimiliki langsung										Fiber Optic Network, directly owned	
	elekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned	
	nikal, dimiliki langsung										Technical Equipment, directly owned	
Lainnya, dimiliki		48,754,884	6,195,419	(57.450)	0		0	0		54,950,303	Others, directly owned	
Dimiliki langsung		169,989,561	12,109,798	(57,152)	0	0	0	0		182,042,207	Directly owned	
Mesin, aset hak	к guna utan, aset hak guna										Machinery, right of use assets Transportation equipment, right of use assets	
Alat berat, aset h	_										Heavy equipment, right of use assets	
Bangunan, aset											Building, right of use assets	
	eralatan kantor, aset hak guna										Furniture and office equipment, rights of use assets	
· · · · · · · · · · · · · · · · · · ·	motor, aset hak guna										Motor vehicle, rights of use assets	
Pesawat, aset ha											Aircraft, right of use assets	
Kapal, aset hak											Vessels, right of use assets	
	munikasi, aset hak guna										BTS Tower, right of use assets	
	Optik, aset hak guna elekomunikasi, aset hak guna										Fiber Optic Network, right of use assets Telecommunication Infrastructure, right of use assets	
	elekomunikasi, aset nak guna nikal, aset hak guna										Technical Equipment, right of use assets	
Lainnya, aset ha	-	24,764,122	4,219,829	(380,368)						28,603,583	Others, right of use assets	
Aset hak guna		24,764,122	4,219,829	(380,368)						28,603,583	Right of use assets	
Bangunan, dalar		, - , 	, -,	(,,						, 1	Building, assets under construction	
	berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction	
Menara telekomi	munikasi, dalam penyelesaian										BTS Tower, assets under construction	
	Optik, dalam penyelesaian										Fiber Optic Network, assets under construction	
	elekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction	
	nikal, dalam penyelesaian										Technical Equipment, assets under construction	
Lainnya, dalam p											Others, assets under construction	
Aset dalam peny		^									Assets under construction	

Assets under construction Property, plant, and equipment

Aset tetap										Property, plant, and equipment
	A d d - d	Barrandal an anal tatan	Barrana and data	Baldaal@kaalaaaddadaa	Aset tetap [baris komponen]	Fuelling and boundaries	Davido al acatitata	D	A (
	<u>Aset tetap</u>	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap	
Nilai perolehan Aset tetap	431,212,644								419,420,590	Property, plant, and equipment Carrying amount

[4611000_BD] Notes to the financial statements - Property, Plant, and Equipement (breakdown) - Financial and Sharia Industry - Prior Year

Aset dalam penyelesaian

Aset tetap

Aset tetap	_											Property, plant, and equipmen
		Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Aset tetap [baris komponen] Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap		
Nilai perolehan, kotor	Tanah, dimiliki langsung	154,559,803	. Granigarian aggregage	1 Vilgarangan avvi tetak	Hemaelinael acet totale	- Siljanai ali imperati itedali gali memitata	annias anan wara assi tetap	Novaluadi addi tetap	- Stratation (postalizar), this does to ap	154,559,803	Land, directly owned	Carrying amount, gros
	Bangunan dan fasilitasnya, dimiliki langsung	101,520,471	1,094,823							102,615,294	Building and leasehold improvement, directly owned	
	Mesin dan peralatan, dimiliki langsung										Machinery and equipment, directly owned	
	Alat berat, dimiliki langsung Alat pengangkutan, dimiliki langsung										Heavy equipment, directly owned Transportation equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	132,403,800	5,049,283	(6,883,099)	2,131,800					132,701,784	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	20,563,702	136,240	(2,012,368)	_,,					18,687,574	Motor vehicle, directly owned	
	Pesawat, dimiliki langsung										Aircraft, directly owned	
	Kapal, dimiliki langsung										Vessels, directly owned	
	Menara telekomunikasi, dimiliki langsung										BTS Tower, directly owned	
	Jaringan Fiber Optik, dimiliki langsung Infrastruktur Telekomunikasi, dimiliki langsung										Fiber Optic Network, directly owned Telecommunication Infrastructure, directly owned	
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned	
	Lainnya, dimiliki langsung	103,440,963	32,081,363	(4,539,735)	6,751,184					137,733,775	Others, directly owned	
	Dimiliki langsung	512,488,739	38,361,709	(13,435,202)	8,882,984					546,298,230	Directly owned	
	Mesin, aset hak guna										Machinery, right of use assets	
	Alat pengangkutan, aset hak guna										Transportation equipment, right of use assets	
	Alat berat, aset hak guna										Heavy equipment, right of use assets	
	Bangunan, aset hak guna										Building, right of use assets	
	Perabot dan peralatan kantor, aset hak guna Kendaraan bermotor, aset hak guna										Furniture and office equipment, rights of use assets Motor vehicle, rights of use assets	
	Pesawat, aset hak guna										Aircraft, right of use assets	
	Kapal, aset hak guna										Vessels, right of use assets	
	Menara telekomunikasi, aset hak guna										BTS Tower, right of use assets	
	Jaringan Fiber Optik, aset hak guna										Fiber Optic Network, right of use assets	
	Infrastruktur Telekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets	
	Peralatan Teknikal, aset hak guna	440.400.445	7.040.047	(00.007.007.)						70.000.007	Technical Equipment, right of use assets	
	Lainnya, aset hak guna	112,123,145	7,312,347 7,312,347	(39,827,395)						79,608,097 79,608,097	Others, right of use assets	
	Aset hak guna Bangunan, dalam penyelesaian	112,123,145	7,312,347	(39,827,395)						79,608,097	Right of use assets Building, assets under construction	
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction	
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction	
	Jaringan Fiber Optik, dalam penyelesaian										Fiber Optic Network, assets under construction	
	Infrastruktur Telekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction	
	Peralatan Teknikal, dalam penyelesaian										Technical Equipment, assets under construction	
	Lainnya, dalam penyelesaian	8,882,984	60,000		(8,882,984)					60,000	Others, assets under construction	
	Aset dalam penyelesaian Aset tetap	8,882,984 633,494,868	60,000 45,734,056	(53,262,597)	(8,882,984)					60,000 625,966,327	Assets under construction Property, plant, and equipment	
Akumulasi depresiasi	Tanah, dimiliki langsung	033,434,000	40,734,000	(33,202,397)	U					023,900,327		Carrying amount, accumulated depreciation
/ individual depression	Bangunan dan fasilitasnya, dimiliki langsung	28,270,087	3,884,961							32,155,048	Building and leasehold improvement, directly owned	carrying amount, accumulated appropriate
	Mesin dan peralatan, dimiliki langsung										Machinery and equipment, directly owned	
	Alat berat, dimiliki langsung										Heavy equipment, directly owned	
	Alat pengangkutan, dimiliki langsung										Transportation equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	61,911,442	18,372,469	(6,694,732)						73,589,179	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung Pesawat, dimiliki langsung	16,381,753	1,118,859	(2,010,162)						15,490,450	Motor vehicle, directly owned Aircraft, directly owned	
	Kapal, dimiliki langsung										Vessels, directly owned	
	Menara telekomunikasi, dimiliki langsung										BTS Tower, directly owned	
	Jaringan Fiber Optik, dimiliki langsung										Fiber Optic Network, directly owned	
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned	
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned	
	Lainnya, dimiliki langsung	34,335,745	18,901,531	(4,482,392)						48,754,884	Others, directly owned	
	Dimiliki langsung Masin, aset hak guna	140,899,027	42,277,820	(13,187,286)						169,989,561	Directly owned	
	Mesin, aset hak guna Alat pengangkutan, aset hak guna										Machinery, right of use assets Transportation equipment, right of use assets	
	Alat berat, aset hak guna										Heavy equipment, right of use assets	
	Bangunan, aset hak guna										Building, right of use assets	
	Perabot dan peralatan kantor, aset hak guna										Furniture and office equipment, rights of use assets	
	Kendaraan bermotor, aset hak guna										Motor vehicle, rights of use assets	
	Pesawat, aset hak guna										Aircraft, right of use assets	
	Kapal, aset hak guna										Vessels, right of use assets	
	Menara telekomunikasi, aset hak guna Jaringan Fiber Optik, aset hak guna										BTS Tower, right of use assets Fiber Optic Network, right of use assets	
	Infrastruktur Telekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets	
	Peralatan Teknikal, aset hak guna										Technical Equipment, right of use assets	
	Lainnya, aset hak guna	19,845,223	18,242,716	(13,323,817)						24,764,122	Others, right of use assets	
	Aset hak guna	19,845,223	18,242,716	(13,323,817)						24,764,122	Right of use assets	
	Bangunan, dalam penyelesaian										Building, assets under construction	
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction	
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction	
	Jaringan Fiber Optik, dalam penyelesaian Infrastruktur Telekomunikasi, dalam penyelesaian										Fiber Optic Network, assets under construction Telecommunication Infrastructure, assets under construction	
											Technical Equipment, assets under construction	
	Pelalalah Teknikai nalam hendelegalah											
	Peralatan Teknikal, dalam penyelesaian Lainnya, dalam penyelesaian										Others, assets under construction	

Assets under construction Property, plant, and equipment

Aset tetap										Property, plant, and equipment
					Aset tetap [baris komponen]					
	Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	<u>Aset tetap</u>	
Nilai perolehan Aset tetap	472,750,618								431,212,644	Property, plant, and equipment Carrying amount

[4611100] Disclosure of Notes to the financial statements - Property, Plant and Equipment - Financial and Sharia Industry

Pengungkapan Disclosure Pengungkapan
Pengungkapan catatan atas aset tetap

Disclosure of notes for property, plant and equipment

[4611100a_BD] Notes to the financial statements - Loans and Sharia receivables - by currency, related parties and third parties (breakdown) - Financial and Sharia Industry

2024-03-31

Pinjaman berdas	arkan mata	uang dan pihak		Loans	by currencies and partie	s Pinjaman berda	sarkan mata	ı uang dan pihak	Loans by currencies and parties			
			Jumlah pinjaman berdasarkan mata uang dan pihak Jumlah pinjaman, kotor						Jumlah pinjaman berdasarkan mata uang dan pihak Jumlah pinjaman, kotor			
Pinjaman konvensional	Pihak berelasi	Rupiah	1,253,079,253	Rupiah	Related parties Conventional loar	ns Pinjaman konvensiona	l Pihak berelasi	Rupiah	1,274,392,826	Rupiah	Related parties (Conventional loans
		Mata uang asing	0	Foreign currencies	-			Mata uang asing	0	Foreign currencies		
		Subjumlah Seluruh Mata Uang	1,253,079,253	Subtotal on all Currencies	-			Subjumlah Seluruh Mata Uang	1,274,392,826	Subtotal on all Currencies		
	Pihak ketiga	Rupiah	5,439,412,965	Rupiah	Third parties		Pihak ketiga	Rupiah	5,495,761,919	Rupiah	oreign currencies	
		Mata uang asing	63,731,336	Foreign currencies	-			Mata uang asing	123,176,638	Foreign currencies		
		Subjumlah Seluruh Mata Uang	5,503,144,301	Subtotal on all Currencies				Subjumlah Seluruh Mata Uang	5,618,938,557	Subtotal on all Currencies		
Pinjaman syariah	Pihak berelasi	Rupiah		Rupiah	Related parties Sharia loar	Pinjaman syariah	Pihak berelasi	Rupiah		Rupiah	Related parties	Sharia loans
		Mata uang asing		Foreign currencies				Mata uang asing		Foreign currencies		
		Subjumlah Seluruh Mata Uang		Subtotal on all Currencies				Subjumlah Seluruh Mata Uang		Subtotal on all Currencies		
	Pihak ketiga	Rupiah		Rupiah	Third parties		Pihak ketiga	Rupiah		Rupiah	Third parties	
	_	Mata uang asing		Foreign currencies	-			Mata uang asing		Foreign currencies		
		Subjumlah Seluruh Mata Uang		Subtotal on all Currencies	-			Subjumlah Seluruh Mata Uang		Subtotal on all Currencies		

Loans by currencies and parties Pinjaman berdasarkan mata uang dan pihak

6,756,223,554

(959,040,078)

5,797,183,476

2024-03-31

Pinjaman berdasarkan mata uang dan pihak

Cadangan kerugian penurunan nilai pada pinjaman yang diberikan

Jumlah pinjaman berdasarkan mata uang dan pihak

Jumlah pinjaman, kotor

Jumlah pinjaman, bersih

-	•		•	•	•	•		•	-
		Jumlah pinjaman berdasarkan mata					Jumlah pinjaman berdasarkan mata		
		<u>uang dan pihak</u>					<u>uang dan pihak</u>		
		<u>Jumlah pinjaman, kotor</u>					Jumlah pinjaman, kotor		
Pinjaman konvensional	Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang	6,756,223,554	Subtotal on all Currencies Subtotal on all Parties	Conventional loans	Pinjaman konvensional	Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang	6,893,331,383	Subtotal on all Currencies Subtotal on all Parties	Conventional loans
Pinjaman syariah	Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang	0	Subtotal on all Currencies Subtotal on all Parties	Sharia loans	Pinjaman syariah	Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang	0	Subtotal on all Currencies Subtotal on all Parties	Sharia loans
Jumlah Pinjaman konvensional dan	syariah Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang	6,756,223,554	Subtotal on all Currencies Subtotal on all Parties Total Cor	nventional and sharia loans	Jumlah Pinjaman konvensiona	al dan syariah Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang	6,893,331,383	Subtotal on all Currencies Subtotal on all Parties Total (Conventional and sharia loans
Jumlah pinjaman berdasa	arkan mata uang dan pihak								
						2024_02_24		2022-12-24	

Loans by currencies and parties

6,893,331,383

(898,660,534)

5,994,670,849

Total loans by currencies and parties

Allowance for impairment losses for loans

Total loans, gross

Total loans, net

[4621100_BD] Notes to the financial statements - Current Accounts and Wadiah Demand deposits (breakdown) - Financial and Sharia Industry

2024-03-31

Giro dan giro wadiah			Current accoun	emand deposits	Giro dan gire	o wadiah		Current account	Current accounts and wadiah demand deposits			
Giro Pihak berela	si Rupiah	186,437,694	Rupiah	Related parties	Current accounts (Giro P	ihak berelasi	Rupiah	257,882,093	Rupiah	Related parties	Current accounts
	Mata uang asing	421,389	Foreign currencies					Mata uang asing	1,133,773	Foreign currencies		
	Subjumlah Seluruh Mata Uang	186,859,083	Subtotal on all Currencies					Subjumlah Seluruh Mata Uang	259,015,866	Subtotal on all Currencies		
Pihak ketiga	Rupiah	677,551,141	Rupiah	Third parties		Р	Pihak ketiga	Rupiah	577,567,227	Rupiah	Third parties	
	Mata uang asing	5,211,603	Foreign currencies					Mata uang asing	4,547,769	Foreign currencies		
	Subjumlah Seluruh Mata Uang	682,762,744	Subtotal on all Currencies					Subjumlah Seluruh Mata Uang	582,114,996	Subtotal on all Currencies		
Giro wadiah Pihak berela	si Rupiah		Rupiah Related parties Wadiah demand deposits			Giro wadiah P	ihak berelasi	Rupiah		Rupiah	Related parties Wa	adiah demand deposits
	Mata uang asing		Foreign currencies					Mata uang asing		Foreign currencies	Foreign currencies	
	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies					Subjumlah Seluruh Mata Uang		Subtotal on all Currencies		
Pihak ketiga	Rupiah		Rupiah	Third parties		Р	ihak ketiga	Rupiah		Rupiah	Third parties	
	Mata uang asing		Foreign currencies					Mata uang asing		Foreign currencies		
	Subjumlah Seluruh Mata Uang		Subtotal on all Currencies					Subjumlah Seluruh Mata Uang		Subtotal on all Currencies		

2024-03-31

Giro dan	giro wadiah		Current accounts and wadiah	demand deposits	Current accounts and wadiah demand deposits				
Giro	Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang	869,621,827	Subtotal on all Currencies Subtotal on all Parties	Current accounts	Giro	Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang	841,130,862	Subtotal on all Currencies Subtotal on all Parties	Current accounts
Giro wadia	ah Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang		Subtotal on all Currencies Subtotal on all Parties Wa	adiah demand deposits	Giro wad	liah Subjumlah Seluruh Pihak Subjumlah Seluruh Mata Uang		Subtotal on all Currencies Subtotal on all Parties Wad	liah demand deposits