

Nomor Surat	300/DIR/2021
Nama Emiten	PT Bank Mestika Dharma Tbk.
Kode Emiten	BBMD
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	PT Bank Mestika Dharma Tbk	Perbankan	Medan	1956	Devisa	14.159.755.232.53 ₃	PENUH	IDR	89.44

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

PT Bank Mestika Dharma 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 Mestika Dharma 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	BBMD	Entity code
Nomor identifikasi entitas	AA655	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	Individual WNI	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	14,050	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 31, 2021	Date of auditor's opinion or result of review report
Auditor tahun berjalan	Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan	Current year auditor
Nama partner audit tahun berjalan	Ary Daniel Hartanto	Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya	Paul Hadiwinata, Hidajat, Arsono, Ade Fatma, & Rekan	Prior year auditor
Nama partner audit tahun sebelumnya	Ary Daniel Hartanto	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	222,586,426,589	283,657,764,841	Cash
Dana yang dibatasi penggunaannya	0	0	Restricted funds
Giro pada bank indonesia	306,565,985,917	526,187,039,258	Current accounts with bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	45,305,419,677	72,490,054,757	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	0	0	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(30,595,269)	(0)	Allowance for impairment losses for current accounts with other bank
Penempatan pada bank indonesia dan bank lain			Placements with bank Indonesia and other banks
Penempatan pada bank indonesia dan bank lain pihak ketiga	99,971,760,758	185,027,464,370	Placements with bank Indonesia and other banks third parties
Penempatan pada bank indonesia dan bank lain pihak berelasi	0	0	Placements with bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(0)	(0)	Allowance for impairment losses for placements with other banks
Piutang asuransi			Insurance receivables
Piutang asuransi pihak ketiga	0	0	Insurance receivables third parties
Piutang asuransi pihak berelasi	0	0	Insurance receivables related parties
Cadangan kerugian penurunan nilai pada piutang asuransi	(0)	(0)	Allowance for impairment losses for insurance receivables
Biaya akuisisi tangguhan	0	0	Deferred acquisition costs
Deposito pada lembaga kliring dan penjaminan	0	0	Deposits to clearing and settlement guarantee institution
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	0	0	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	0	0	Marketable securities related parties
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(0)	(0)	Allowance for impairment losses for marketable securities
Investasi pemegang polis pada	0	0	Investments of policyholder in

kontrak unit-linked			unit-linked contracts
Efek yang dibeli dengan janji dijual kembali	0	232,139,558,500	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	4,212,577,243	0	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	0	0	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(0)	(0)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	1,444,356,440	115,957,135,170	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	0	0	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	(15,097,513)	(0)	Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	0	0	Derivative receivables third parties
Tagihan derivatif pihak berelasi	0	0	Derivative receivables related parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	7,171,801,260,516	7,764,227,084,141	Loans third parties
Pinjaman yang diberikan pihak berelasi	23,763,567,559	27,310,112,704	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(153,567,060,691)	(143,207,040,728)	Allowance for impairment losses for loans
Piutang dari lembaga kliring dan penjaminan	0	0	Receivables from clearing and settlement guarantee institution
Piutang nasabah			Receivables from customers
Piutang nasabah pihak ketiga	0	0	Receivables from customers third parties
Piutang nasabah pihak berelasi	0	0	Receivables from customers related parties
Cadangan kerugian penurunan nilai pada piutang nasabah	(0)	(0)	Allowance for impairment losses for receivables from customers
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga	0	0	Murabahah receivables third parties
Piutang murabahah pihak berelasi	0	0	Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah	(0)	(0)	Allowance for impairment losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga	0	0	Istishna receivables third parties
Piutang istishna pihak berelasi	0	0	Istishna receivables related parties
Cadangan kerugian penurunan nilai pada piutang istishna	(0)	(0)	Allowance for impairment losses for istishna receivables
Piutang ijarah			Ijarah receivables

Piutang ijarah pihak ketiga	0	0	Ijarah receivables third parties
Piutang ijarah pihak berelasi	0	0	Ijarah receivables related parties
Cadangan kerugian penurunan nilai pada piutang ijarah	(0)	(0)	Allowance for impairment losses for ijarah receivables
Piutang pembiayaan konsumen			Consumer financing receivables
Piutang pembiayaan konsumen pihak ketiga	0	0	Consumer financing receivables third parties
Piutang pembiayaan konsumen pihak berelasi	0	0	Consumer financing receivables related parties
Cadangan kerugian penurunan nilai pada piutang pembiayaan konsumen	(0)	(0)	Allowance for impairment losses for consumer financing receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga	0	0	Qardh funds third parties
Pinjaman qardh pihak berelasi	0	0	Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh	(0)	(0)	Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga	0	0	Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi	0	0	Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah	(0)	(0)	Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga	0	0	Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi	0	0	Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah	(0)	(0)	Allowance for impairment losses for musyarakah financing
Investasi sewa			Lease investments
Investasi sewa pihak ketiga	0	0	Lease investments third parties
Investasi sewa pihak berelasi	0	0	Lease investments related parties
Investasi sewa nilai residu yang terjamin	0	0	Lease investments guaranteed residual value
Investasi sewa pendapatan pembiayaan tangguhan	0	0	Lease investments deferred financing income
Investasi sewa simpanan jaminan	0	0	Lease investments guarantee deposits
Cadangan kerugian penurunan nilai pada investasi sewa	(0)	(0)	Allowance for impairment losses for lease investments
Tagihan anjak piutang			Factoring receivables
Tagihan anjak piutang pihak ketiga	0	0	Factoring receivables third parties
Tagihan anjak piutang pihak berelasi	0	0	Factoring receivables related parties
Tagihan anjak piutang	0	0	Factoring receivables on

pada pendapatan anjak piutang tangguhan			deferred factoring income
Cadangan kerugian penurunan nilai pada tagihan anjak piutang	(0)	(0)	Allowance for impairment losses for factoring receivables
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	0	0	Other receivables third parties
Piutang lainnya pihak berelasi	0	0	Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(0)	(0)	Allowance for impairment losses for other receivables
Aset keuangan lainnya	0	0	Other financial assets
Obligasi pemerintah	5,800,443,759,825	3,212,723,394,393	Government bonds
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk dijual	0	0	Non-current assets or disposal groups classified as held-for-sale
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk didistribusikan kepada pemilik	0	0	Non-current assets or disposal groups classified as held-for-distribution to owners
Uang muka	19,590,409,286	6,270,631,476	Advances
Biaya dibayar dimuka	5,453,203,145	5,854,936,585	Prepaid expenses
Jaminan	2,020,000,000	2,442,848,497	Guarantees
Pajak dibayar dimuka	0	0	Prepaid taxes
Klaim atas pengembalian pajak	0	0	Claims for tax refund
Aset pajak tangguhan	0	8,260,173,898	Deferred tax assets
Investasi yang dicatat dengan menggunakan metode ekuitas	0	0	Investments accounted for using equity method
Investasi pada entitas anak, ventura bersama, dan entitas asosiasi			Investments in subsidiaries, joint ventures and associates
Investasi pada entitas anak	0	0	Investments in subsidiaries
Investasi pada entitas ventura bersama	0	0	Investments in joint ventures
Investasi pada entitas asosiasi	0	0	Investments in associates
Aset reasuransi	0	0	Reinsurance assets
Aset imbalan pasca kerja	0	0	Post-employment benefit assets
Goodwill	0	0	Goodwill
Aset takberwujud selain goodwill	7,292,696,769	9,774,888,856	Intangible assets other than goodwill
Properti investasi	0	0	Investment properties
Aset ijarah	0	0	Ijarah assets
Aset tetap	479,822,488,029	492,662,820,097	Property and equipment
Agunan yang diambil alih	0	0	Foreclosed assets
Aset pengampunan pajak	0	0	Tax amnesty assets
Aset lainnya	123,094,074,253	98,439,908,448	Other assets
Jumlah aset	14,159,755,232,533	12,900,218,775,263	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	15,593,198,085	13,941,950,877	Obligations due immediately
Bagi hasil yang belum	0	0	Undistributed profit sharing

dibagikan			
Dana simpanan syariah	0	0	Sharia deposits
Simpanan nasabah			Customers Deposits
Giro			Current accounts
Giro pihak ketiga	906,304,507,654	933,393,560,977	Current accounts third parties
Giro pihak berelasi	914,306,971	3,322,854,265	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga	0	0	Wadiah demand deposits third parties
Giro wadiah pihak berelasi	0	0	Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	3,648,702,774,263	3,410,385,917,850	Savings third parties
Tabungan pihak berelasi	14,925,264,780	22,454,675,716	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga	0	0	Wadiah savings third parties
Tabungan wadiah pihak berelasi	0	0	Wadiah savings related parties
Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	5,112,206,816,002	4,373,342,085,504	Time deposits third parties
Deposito berjangka pihak berelasi	212,165,311,636	128,110,181,344	Time deposits related parties
Deposito wakalah			Wakalah deposits
Deposito wakalah pihak ketiga	0	0	Wakalah deposits third parties
Deposito wakalah pihak berelasi	0	0	Wakalah deposits related parties
Simpanan dari bank lain	5,273,418,109	52,030,326,876	Other banks deposits
Efek yang dijual dengan janji untuk dibeli kembali	0	224,031,432,506	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	0	0	Derivative payables third parties
Liabilitas derivatif pihak berelasi	0	0	Derivative payables related parties
Utang asuransi	0	0	Insurance payables
Liabilitas kepada pemegang polis unit-linked	0	0	Liabilities to policyholder in unit-linked contracts
Utang bunga	0	0	Interest payables
Liabilitas akseptasi	1,444,356,440	115,957,135,170	Acceptance payables
Utang usaha	0	0	Accounts payable
Uang muka dan angsuran	0	0	Advances and installments
Utang dividen	0	0	Dividends payable
Utang dealer	0	0	Dealer payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	0	0	Borrowings third parties
Pinjaman yang diterima pihak berelasi	0	0	Borrowings related parties
Pinjaman yang diterima utang pada lembaga	0	0	Borrowings payables to clearing and settlement

kliring dan penjaminan			guarantee institution
Efek yang diterbitkan			Securities issued
Obligasi	0	0	Bonds
Sukuk ijarah	0	0	Ijarah sukuk
Surat utang jangka menengah	0	0	Mid-term loans
Efek yang diterbitkan lainnya	0	0	Others securities issued
Liabilitas kontrak asuransi	0	0	Insurance contract liabilities
Utang perusahaan efek	0	0	Securities company payables
Provisi	3,708,118,802	3,601,034,387	Provisions
Pendapatan ditangguhkan	920,350,000	490,277,273	Deferred income
Liabilitas sewa pembiayaan	0	0	Finance lease liabilities
Estimasi kerugian komitmen dan kontinjensi	0	0	Estimated losses on commitments and contingencies
Beban akrual	0	0	Accrued expenses
Utang pajak	26,075,601,309	19,516,780,145	Taxes payable
Liabilitas pajak tangguhan	71,880,265,863	0	Deferred tax liabilities
Liabilitas pengampunan pajak	0	0	Tax amnesty liabilities
Liabilitas lainnya	33,493,081,080	32,249,170,917	Other liabilities
Kewajiban imbalan pasca kerja	96,885,236,000	86,922,270,000	post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	0	0	Subordinated loans third parties
Pinjaman subordinasi pihak berelasi	0	0	Subordinated loans related parties
Jumlah liabilitas	10,150,492,606,994	9,419,749,653,807	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga	0	0	Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi	0	0	Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga	0	0	Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi	0	0	Mudharabah saving deposits related parties
Deposito berjangka mudharabah			Mudharabah time deposits
Deposito berjangka mudharabah pihak ketiga	0	0	Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi	0	0	Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah	0	0	Mudharabah current account
Tabungan mudharabah	0	0	Mudharabah saving

(ummat)			deposits (ummat)
Deposito berjangka mudharabah	0	0	Mudharabah time deposits
Efek yang diterbitkan bank			Bank securities issued
Investasi mudharabah antar bank	0	0	Interbank mudharabah investments
Sukuk mudharabah	0	0	Mudharabah sukuk
Sukuk mudharabah subordinasi	0	0	Subordinated mudharabah sukuk
Jumlah dana syirkah temporer	0	0	Total temporary syirkah funds
Jumlah akumulasi dana tabarru	0	0	Total accumulated tabarru's funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	818,018,000,000	818,018,000,000	Common stocks
Saham preferen	0	0	Preferred stocks
Tambahan modal disetor	0	0	Additional paid-in capital
Saham tresuri	(69,171,844,575)	(492,320,175)	Treasury stocks
Uang muka setoran modal	0	0	Advances in capital stock
Opsi saham	0	0	Stock options
Cadangan revaluasi	347,790,196,071	347,790,196,071	Revaluation reserves
Cadangan selisih kurs penjabaran	0	0	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	349,200,088,411	50,502,839,654	Reserve for changes in fair value of available-for-sale financial assets
Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	0	0	Reserve of gains (losses) from investments in equity instruments
Cadangan pembayaran berbasis saham	0	0	Reserve of share-based payments
Cadangan lindung nilai arus kas	0	0	Reserve of cash flow hedges
Cadangan pengukuran kembali program imbalan pasti	(16,828,928,220)	(16,431,918,000)	Reserve of remeasurements of defined benefit plans
Cadangan lainnya	0	0	Other reserves
Komponen ekuitas lainnya	0	0	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	163,603,600,000	163,603,600,000	General and legal reserves
Cadangan khusus	0	0	Specific reserves
Saldo laba yang belum ditentukan penggunaannya	2,416,651,513,852	2,117,478,723,906	Unappropriated retained earnings
Jumlah ekuitas yang	4,009,262,625,539	3,480,469,121,456	Total equity attributable

diatribusikan kepada pemilik entitas induk			to equity owners of parent entity
Proforma ekuitas	0	0	Proforma equity
Kepentingan non-pengendali	0	0	Non-controlling interests
Jumlah ekuitas	4,009,262,625,539	3,480,469,121,456	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	14,159,755,232,533	12,900,218,775,263	Total liabilities, temporary syirkah funds and equity

[4322000] Statement of profit or loss and other comprehensive income, OCI components presented before 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	1,122,202,992,204	1,058,536,635,511	Interest income
Beban bunga	(326,616,871,157)	(358,086,464,478)	Interest expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib	0	0	Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer	0	0	Third parties share on return of temporary syirkah funds
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	0	0	Revenue from insurance premiums
Premi reasuransi	(0)	(0)	Reinsurance premiums
Premi retrosesi	(0)	(0)	Retrocession premiums
Penurunan (kenaikan) premi yang belum merupakan pendapatan	0	0	Decrease (increase) in unearned premiums
Penurunan (kenaikan) pendapatan premi disesikan kepada reasuradur	(0)	(0)	Decrease (increase) in premium income ceded to reinsurer
Pendapatan komisi asuransi	0	0	Insurance commission income
Pendapatan bersih investasi	0	0	Net investment income
Penerimaan ujah	0	0	Ujah received
Pendapatan asuransi lainnya	0	0	Other insurance income
Beban asuransi			Insurance expenses
Beban klaim	(0)	(0)	Claim expenses
Klaim reasuransi	0	0	Reinsurance claims
Klaim retrosesi	0	0	Retrocession claims
Kenaikan (penurunan) estimasi liabilitas klaim	(0)	(0)	Increase (decrease) in estimated claims liability
Kenaikan (penurunan) liabilitas manfaat polis masa depan	(0)	(0)	Increase (decrease) in liability for future policy benefit
Kenaikan (penurunan) provisi yang timbul dari tes kecukupan liabilitas	(0)	(0)	Increase (decrease) in provision for losses arising from liability adequacy test
Kenaikan (penurunan) liabilitas asuransi yang disesikan kepada reasuradur	0	0	Increase (decrease) in insurance liabilities ceded to reinsurers
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked	(0)	(0)	Increase (decrease) in liabilities to policyholder in unit-linked contracts
Beban komisi asuransi	(0)	(0)	Insurance commission expenses
Ujah dibayar	(0)	(0)	Ujah paid

Beban akuisisi dari kontrak asuransi	(0)	(0)	Acquisition costs of insurance contracts
Beban asuransi lainnya	(0)	(0)	Other insurance expenses
Pendapatan dari pembiayaan			Financing income
Pendapatan dari pembiayaan konsumen	0	0	Revenue from consumer financing
Pendapatan dari sewa pembiayaan	0	0	Revenue from finance lease
Pendapatan dari sewa operasi	0	0	Revenue from operating lease
Pendapatan dari anjak piutang	0	0	Revenue from factoring
Pendapatan sekuritas			Securities income
Pendapatan kegiatan penjamin emisi dan penjualan efek	0	0	Revenue from underwriting activities and selling fees
Pendapatan pembiayaan transaksi nasabah	0	0	Revenue from financing transactions
Pendapatan jasa biro administrasi efek	0	0	Revenue from securities administration service
Pendapatan kegiatan jasa manajer investasi	0	0	Revenue from investment management services
Pendapatan kegiatan jasa penasihat keuangan	0	0	Revenue from financial advisory services
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	0	0	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	0	0	Gains (losses) on changes in fair value of marketable securities
Pendapatan operasional lainnya			Other operating income
Pendapatan investasi	0	0	Investments income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	10,607,019,893	11,488,626,656	Provisions and commissions income from transactions other than loan
Pendapatan transaksi perdagangan	0	0	Revenue from trading transactions
Pendapatan dividen	0	0	Dividends income
Keuntungan (kerugian) yang telah direalisasi atas instrumen derivatif	(169,196,876)	(33,768,088)	Realised gains (losses) from derivative instruments
Penerimaan kembali aset yang telah dihapusbukukan	33,163,313,751	49,370,821,296	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	0	0	Gains (losses) on changes in foreign exchange rates
Keuntungan (kerugian) pelepasan aset tetap	0	0	Gains (losses) on disposal of property and equipment
Keuntungan (kerugian) pelepasan agunan yang diambil alih	0	0	Gains (losses) on disposal of foreclosed assets
Pendapatan operasional lainnya	111,464,777,322	43,809,269,046	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset keuangan	0	0	Recovery of impairment loss of financial assets

Pemulihan penyisihan kerugian penurunan nilai aset keuangan - sewa pembiayaan	0	0	Recovery of impairment loss of financial assets finance lease
Pemulihan penyisihan kerugian penurunan nilai aset keuangan - piutang pembiayaan konsumen	0	0	Recovery of impairment loss of financial assets consumer financing receivables
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	0	0	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan - agunan yang diambil alih	0	0	Recovery of impairment loss of non-financial assets repossessed collaterals
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	0	0	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(156,110,337,115)	(99,567,547,288)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	(0)	(0)	Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontinjensi	0	0	Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(136,882,799,024)	(122,542,673,656)	General and administrative expenses
Beban penjualan	(0)	(0)	Selling expenses
Beban sewa, pemeliharaan, dan perbaikan	(15,382,547,995)	(15,968,331,037)	Rent, maintenance and improvement expenses
Beban provisi dan komisi	(0)	(0)	Other fees and commissions expenses
Beban operasional lainnya	(226,502,454,255)	(235,305,951,676)	Other operating expenses
Jumlah laba operasional	415,773,896,748	331,700,616,286	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional	4,235,780,392	2,488,609,726	Non-operating income
Beban bukan operasional	(33,495,944)	(3,415,634,815)	Non-operating expenses
Bagian atas laba (rugi) entitas asosiasi yang dicatat dengan menggunakan metode ekuitas	0	0	Share of profit (loss) of associates accounted for using equity method
Bagian atas laba (rugi) entitas ventura bersama yang dicatat menggunakan metode ekuitas	0	0	Share of profit (loss) of joint ventures accounted for using equity method
Jumlah laba (rugi) sebelum pajak penghasilan	419,976,181,196	330,773,591,197	Total profit (loss) before tax
Pendapatan (beban) pajak	(94,044,062,672)	(83,199,865,014)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	325,932,118,524	247,573,726,183	Total profit (loss) from continuing operations
Laba (rugi) dari operasi yang dihentikan	0	0	Profit (loss) from discontinued operations
Jumlah laba (rugi)	325,932,118,524	247,573,726,183	Total profit (loss)
Pendapatan komprehensif			Other comprehensive income,

lainnya, sebelum pajak			before tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, sebelum pajak			Other comprehensive income that will not be reclassified to profit or loss, before tax
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, sebelum pajak	0	31,167,583,030	Other comprehensive income for gains (losses) on revaluation of property and equipment, before tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, sebelum pajak	333,675,000	(5,180,369,000)	Other comprehensive income for remeasurement of defined benefit obligation, before tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, sebelum pajak	0	0	Other adjustments to other comprehensive income that will not be reclassified to profit or loss, before tax
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, sebelum pajak	333,675,000	25,987,214,030	Total other comprehensive income that will not be reclassified to profit or loss, before tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, sebelum pajak			Other comprehensive income that may be reclassified to profit or loss, before tax
Keuntungan (kerugian) selisih kurs penjabaran, sebelum pajak	0	0	Gains (losses) on exchange differences on translation, before tax
Penyesuaian reklasifikasi selisih kurs penjabaran, sebelum pajak	(0)	(0)	Reclassification adjustments on exchange differences on translation, before tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, sebelum pajak	380,313,166,584	157,437,994,810	Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, before tax
Penyesuaian reklasifikasi atas aset keuangan tersedia untuk dijual, sebelum pajak	(0)	(0)	Reclassification adjustments on available-for-sale financial assets, before tax
Keuntungan (kerugian) lindung nilai arus kas, sebelum pajak	0	0	Gains (losses) on cash flow hedges, before tax
Penyesuaian reklasifikasi atas lindung nilai arus kas, sebelum pajak	(0)	(0)	Reclassification adjustments on cash flow hedges, before tax
Nilai tercatat dari aset (liabilitas) non-keuangan yang perolehan atau keterjadiannya merupakan suatu prakiraan transaksi yang kemungkinan besar terjadi yang dilindung nilai, sebelum pajak	0	0	Carrying amount of non-financial asset (liability) whose acquisition or incurrence was hedged on highly probable forecast transaction, adjusted from equity, before tax
Keuntungan (kerugian) lindung nilai investasi bersih kegiatan usaha luar negeri, sebelum pajak	0	0	Gains (losses) on hedges of net investments in foreign operations, before tax
Penyesuaian reklasifikasi atas lindung nilai investasi bersih kegiatan usaha luar negeri, sebelum pajak	(0)	(0)	Reclassification adjustments on hedges of net investments in foreign operations, before tax

Bagian pendapatan komprehensif lainnya dari entitas asosiasi yang dicatat dengan menggunakan metode ekuitas, sebelum pajak	0	0	Share of other comprehensive income of associates accounted for using equity method, before tax
Bagian pendapatan komprehensif lainnya dari entitas ventura bersama yang dicatat dengan menggunakan metode ekuitas, sebelum pajak	0	0	Share of other comprehensive income of joint ventures accounted for using equity method, before tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, sebelum pajak	0	0	Other adjustments to other comprehensive income that may be reclassified to profit or loss, before tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, sebelum pajak	380,313,166,584	157,437,994,810	Total other comprehensive income that may be reclassified to profit or loss, before tax
Jumlah pendapatan komprehensif lainnya, sebelum pajak	380,646,841,584	183,425,208,840	Total other comprehensive income, before tax
Pajak atas pendapatan komprehensif lainnya	(82,388,737,962)	(38,064,406,453)	Tax on other comprehensive income
Jumlah pendapatan komprehensif lainnya, setelah pajak	298,258,103,622	145,360,802,387	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	624,190,222,146	392,934,528,570	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	325,932,118,524	247,573,726,183	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	0	0	Profit (loss) attributable to non-controlling interests
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	624,190,222,146	392,934,528,570	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	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	80	60.53	Basic earnings (loss) per share from continuing operations
Laba (rugi) per saham dasar dari operasi yang dihentikan	0	0	Basic earnings (loss) per share from discontinued operations
Laba (rugi) per saham dilusian			Diluted earnings (loss) per share
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan	0	0	Diluted earnings (loss) per share from continuing operations
Laba (rugi) per saham dilusian dari operasi yang dihentikan	0	0	Diluted earnings (loss) per share from discontinued operations

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

31 December 2020

Laporan perubahan ekuitas

Statement of changes in equity

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Perubahan kepentingan non-pengendali atas pelepasan entitas anak	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Changes in non-controlling interests due to disposal of subsidiaries
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Changes in non-controlling interests due to disposal of a discontinued operation
Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Changes in non-controlling interests due to partial disposal of interests in subsidiaries without loss of control
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Changes in non-controlling interests due to other transactions with non-controlling interests
Eliminasi defisit dalam rangka kuasi reorganisasi	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Elimination of deficit in connection with quasi-reorganisation
Pelaksanaan opsi saham	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Stock options exercised
Dampak penerapan PSAK No. 70 atas aset pengampunan pajak	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Impact of PSAK No. 70 adoption on tax amnesty assets
Transaksi ekuitas lainnya	0	0	0	(68,679,524,400)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(68,679,524,400)	0	0	(68,679,524,400)	Other equity transactions
Posisi ekuitas, akhir periode	818,018,000,000	0	0	(69,171,844,575)	0	0	347,790,196,071	0	349,200,088,411	0	0	0	(16,828,928,220)	0	0	0	0	0	0	0	2,416,651,513,852	4,009,262,625,539	0	0	4,009,262,625,539	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	Saham preferen	Tambahan modal disetor	Saham treasuri	Uang muka setoran modal	Opsi saham	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual	Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	Cadangan pembayaran berbasis saham	Cadangan lindung nilai arus kas	Cadangan pengukuran kembali program imbalan pasti	Cadangan lainnya	Kepentingan ekuitas lainnya	Selisih transaksi ekuitas dengan pihak non-pengendali	Transaksi dengan pihak non-pengendali lainnya	Komponen transaksi ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib	Saldo laba yang telah ditentukan penggunaannya-cadangan khusus	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat diatribusikan kepada entitas induk	Proforma ekuitas	Kepentingan non-pengendali	Ekuitas		
	Common stocks	Preferred stocks	Additional paid-in capital	Treasury stocks	Advances in capital stock	Stock options	Revaluation reserves	Reserve of exchange differences on translation	Reserve for changes in fair value of available-for-sale financial assets	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 reserves	Other equity interests	Difference in value of equity transactions with non-controlling interests	Other transactions with non-controlling interests	Other components of equity transactions	Appropriated retained earnings-general and legal reserves	Appropriated retained earnings-specific reserves	Unappropriated retained earnings	Equity attributable to parent entity	Proforma equity	Non-controlling interests	Equity		
Posisi ekuitas																										Equity position	
Saldo awal periode sebelum penyajian kembali	818,018,000,000	0	0	(13,827,600)	0	0	316,561,450,187	0	(67,575,656,453)	0	0	0	(12,546,641,250)	0	0	0	0	0	163,603,600,000	0	1,869,966,160,577	3,088,013,085,461	0	0	3,088,013,085,461	Balance before restatement at beginning of period	
Penyesuaian																										Adjustments	
Penerapan awal standar akuntansi baru dan revisi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Initial adoption of new and revised accounting standards	
Perubahan kebijakan akuntansi secara sukarela	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Voluntary changes in accounting policies	
Koreksi kesalahan periode lalu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Correction of prior period errors	
Penyesuaian lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Other adjustments	
Posisi ekuitas, awal periode	818,018,000,000	0	0	(13,827,600)	0	0	316,561,450,187	0	(67,575,656,453)	0	0	0	(12,546,641,250)	0	0	0	0	0	163,603,600,000	0	1,869,966,160,577	3,088,013,085,461	0	0	3,088,013,085,461	Equity position, beginning of the period	
Laba (rugi)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	247,573,726,183	247,573,726,183	0	0	247,573,726,183	Profit (loss)	
Pendapatan komprehensif lainnya	0	0	0	0	0	0	31,167,583,030	0	118,078,496,107	0	0	0	(3,885,276,750)	0	0	0	0	0	0	0	0	145,360,802,387	145,360,802,387	0	0	145,360,802,387	Other comprehensive income
Pembentukan cadangan umum	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Allocation for general reserves	
Pembentukan cadangan khusus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Allocation for specific reserves	
Distribusi dividen kas	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Distributions of cash dividends	
Distribusi dividen saham	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Distributions of stock dividends	
Penerbitan saham biasa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Issuance of common stocks	
Penerbitan saham preferen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Issuance of preferred stocks	
Biaya emisi efek	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Stock issuance costs	
Penerbitan instrumen yang dapat dikonversi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Issuance of convertible instruments	
Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri	0	0	0	(478,492,575)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(478,492,575)	0	0	(478,492,575)	Increase (decrease) in equity through treasury stock transactions	
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Increase (decrease) in equity through share-based payment transactions	
Pelaksanaan instrumen yang dapat dikonversi	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Exercise of convertible instruments	
Pelaksanaan waran	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Exercise of warrants	
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Increase (decrease) in equity through transactions with owner's equity	
Setoran modal dari kepentingan non-pengendali	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Stock subscription from non-controlling interests	
Perubahan kepentingan non-pengendali atas akuisisi entitas anak	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Changes in non-controlling interests due to acquisition of subsidiaries	
Perubahan kepentingan non-pengendali atas pendirian entitas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Changes in non-controlling interests due to establishment of subsidiaries	

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Perubahan kepentingan non-pengendali atas pelepasan entitas anak	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Changes in non-controlling interests due to disposal of subsidiaries		
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Changes in non-controlling interests due to disposal of a discontinued operation		
Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Changes in non-controlling interests due to partial disposal of interests in subsidiaries without loss of control		
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Changes in non-controlling interests due to other transactions with non-controlling interests		
Eliminasi defisit dalam rangka kuasi reorganisasi	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	(0)	Elimination of deficit in connection with quasi-reorganisation		
Pelaksanaan opsi saham	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Stock options exercised		
Dampak penerapan PSAK No. 70 atas aset pengampunan pajak	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Impact of PSAK No. 70 adoption on tax amnesty assets		
Transaksi ekuitas lainnya	0	0	0	0	0	0	61,162,854	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Other equity transactions		
Posisi ekuitas, akhir periode	818,018,000,000	0	0	(492,320,175)	0	0	347,790,196,071	0	50,502,839,654	0	0	0	(16,431,918,000)	0	0	0	0	0	0	0	163,603,600,000	0	2,117,478,723,906	3,480,469,121,456	0	0	3,480,469,121,456	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	1,103,867,456,227	1,053,977,373,404	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(326,290,269,387)	(360,497,078,941)	Payments Of Interest And Bonus Fees And Commissions
Bunga bank dan deposito berjangka	0	0	Interest from banks and time deposits
Penerimaan pendapatan pengelolaan dana sebagai mudharib	0	0	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(0)	(0)	Payments of temporary syirkah funds
Penerimaan premi asuransi	0	0	Receipts from insurance premiums
Penerimaan klaim reasuransi	0	0	Receipts from reinsurance claims
Penerimaan (pembayaran) komisi	0	0	Receipts (payments) of commission
Penerimaan klaim retrosesi	0	0	Receipts from retrocession claims
Penerimaan dari ujah	0	0	Receipts of ujah
Penerimaan dari (pembayaran kepada) lembaga kliring dan penjaminan	0	0	Receipts from (payments to) clearing and guarantee institution
Penerimaan dari (pembayaran kepada) nasabah	0	0	Receipts from (payments to) customers
Pencairan (penempatan) deposito pada lembaga kliring dan penjaminan	0	0	Withdrawal (placement) of deposits to clearing and guarantee institution
Pendapatan dari transaksi operasional lainnya	145,893,391,470	104,515,776,183	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	0	0	Recoveries of written off assets
Pembayaran biaya akuisisi ditangguhkan	(0)	(0)	Payments for deferred acquisition costs
Pembayaran atas beban keuangan dan beban administrasi bank	(128,962,799,204)	(116,879,510,206)	Payments of finance costs and bank administration charges
Pembayaran gaji dan tunjangan	(216,426,202,340)	(238,833,129,141)	Payments for salaries and allowances
Laba (rugi) selisih kurs	0	0	Foreign currency gains (losses)
Penerimaan pengembalian (pembayaran) pajak penghasilan	(86,612,571,440)	(87,162,428,061)	Refunds (payments) of income tax
Pembayaran beban	(0)	(0)	Payments for other

operasional lainnya			operating expenses
Penerimaan pendapatan non-operasional	4,088,581,514	1,379,292,695	Receipts from non-operating income
Pengembalian (penempatan) uang jaminan	0	0	Repayment (placement) of refundable deposits
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) penempatan pada bank lain dan bank indonesia	8,000,000,000	32,000,000,000	Decrease (increase) in placements with other banks and bank indonesia
Penurunan (kenaikan) efek yang diperdagangkan	0	0	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	232,139,558,500	117,217,790,000	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) investasi pemegang polis pada kontrak unit-linked	0	0	Decrease (increase) in investment of policyholder in unit-linked contracts
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	0	0	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi	0	(115,957,135,170)	Decrease (increase) in acceptance receivables
Penurunan (kenaikan) pinjaman yang diberikan	424,752,371,226	(629,362,121,382)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	0	0	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) investasi sewa	0	0	Decrease (increase) in lease investments
Penurunan (kenaikan) tagihan anjak piutang	0	0	Decrease (increase) in factoring
Penurunan (kenaikan) piutang dan pembiayaan syariah			Decrease (increase) in sharia financing and receivables
Penurunan (kenaikan) piutang murabahah	0	0	Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna	0	0	Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah	0	0	Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh	0	0	Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah	0	0	Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah	0	0	Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset ijarah	0	0	Decrease (increase) in ijarah assets
Penurunan (kenaikan) piutang lainnya	0	0	Decrease (increase) in other receivables
Penurunan (kenaikan) agunan yang diambil alih	0	0	Decrease (increase) in foreclosed assets
Penurunan (kenaikan) tagihan derivatif	0	0	Decrease (increase) in derivative receivables
Penurunan (kenaikan) aset	0	0	Decrease (increase) in

reasuransi			reinsurance assets
Penurunan (kenaikan) aset lainnya	(6,449,492,596)	3,458,667,361	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	0	(10,820,433)	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	201,289,844,860	252,105,691,506	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	822,919,860,790	250,119,097,768	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah	0	0	Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah	0	0	Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah	0	0	Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	(46,756,908,767)	42,907,200,031	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan) giro mudharabah	0	0	Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah	0	0	Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	(224,031,432,506)	(112,416,784,051)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas akseptasi	0	115,957,135,170	Increase (decrease) in acceptance payables
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked	0	0	Increase (decrease) in liabilities to policyholder on unit-linked contracts
Kenaikan (penurunan) liabilitas derivatif	0	0	Increase (decrease) in derivative payables
Kenaikan (penurunan) dana syirkah temporer	0	0	Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	(4,874,369,709)	5,342,527,010	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	1,902,547,018,638	317,861,543,743	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penyertaan saham dalam klasifikasi dimiliki hingga jatuh tempo dan tersedia untuk dijual	0	0	Proceeds from equity investments classified as held-to-maturity and available-for-sale
Pencairan (penempatan) obligasi dan (atau) sukuk	(2,211,577,641,176)	(489,546,444,221)	Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dividen dari aktivitas investasi	0	0	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	0	0	Proceeds from disposal (acquisition) of investment properties

Penerimaan dari penjualan (perolehan) aset tetap	(3,933,251,404)	(8,450,322,939)	Proceeds from disposal (acquisition) of property and equipment
Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill	(3,398,628,331)	(8,261,163,600)	Proceeds from disposal (acquisition) of intangible assets other than goodwill
Penerimaan dari (pembayaran kepada) pinjaman polis	0	0	Receipts from (payments for) policy loans
Pembayaran untuk perolehan entitas anak	(0)	(0)	Payments for acquisition of subsidiaries
Penerimaan dari pelepasan entitas anak	0	0	Proceeds from sales of subsidiaries
Pembayaran untuk perolehan tambahan kepemilikan pada entitas anak	(0)	(0)	Payments for acquisition of additional interests in subsidiaries
Pencairan (penempatan) efek-efek yang diperdagangkan	0	0	Withdrawal (placement) of marketable securities
Penerimaan dari pelepasan kepentingan di entitas anak tanpa hilangnya pengendalian dari kegiatan investasi	0	0	Proceeds from sales of interests in subsidiaries without loss of control from investing activities
Pembayaran untuk perolehan kepemilikan pada entitas asosiasi	(0)	(0)	Payments for acquisition of interests in associates
Penerimaan dari pelepasan kepemilikan pada entitas asosiasi	0	0	Proceeds from sales of interests in associates
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi	0	0	Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(2,218,909,520,911)	(506,257,930,760)	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Kenaikan (penurunan) efek yang diterbitkan	0	0	Increase (decrease) in securities issued
Penerbitan sukuk mudharabah	0	0	Issuance of mudharabah sukuk
Penempatan sertifikat investasi mudharabah	(0)	(0)	Placement of certificate of mudharabah investments
Biaya emisi sukuk mudharabah	(0)	(0)	Issuance cost of mudharabah sukuk
Penerimaan pinjaman yang diterima	0	0	Proceeds from borrowings
Pembayaran pinjaman yang diterima	(0)	(0)	Payments for borrowings
Penerimaan pinjaman subordinasi	0	0	Proceeds from subordinated loans
Pembayaran pinjaman subordinasi	(0)	(0)	Payments of subordinated loans
Pembayaran bunga pinjaman	(0)	(0)	Payments of interests from borrowings
Penerimaan dari penerbitan obligasi	0	0	Proceeds from bonds issuance
Pembayaran utang obligasi	(0)	(0)	Payments of bonds payable
Pembayaran biaya emisi penerbitan obligasi	(0)	(0)	Payments of bonds issuance costs
Obligasi subordinasi yang diterbitkan	0	0	Subordinated bonds issued
Pembayaran obligasi subordinasi	(0)	(0)	Payments of subordinated bonds

Biaya emisi obligasi subordinasi yang diterbitkan	(0)	(0)	Subordinated bonds issuance costs
Penerimaan dari penerbitan saham baru	0	0	Proceeds from issuance of new stocks
Pembayaran biaya emisi saham	(0)	(0)	Payments of stock issuance costs
Penerimaan setoran modal	0	0	Proceeds from capital contributions
Penjualan (pembelian) dari saham treasuri	(68,679,524,400)	(478,492,575)	Sales (purchase) of treasury stocks
Penerimaan dari program opsi saham karyawan	0	0	Proceeds from employee stock options program
Penyelesaian (penempatan) transaksi derivatif	0	0	Settlement (placement) of derivative transactions
Pembayaran dividen dari aktivitas pendanaan	(0)	(0)	Dividends paid from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan	0	0	Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(68,679,524,400)	(478,492,575)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(385,042,026,673)	(188,874,879,592)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	1,059,499,858,856	1,248,374,738,448	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	0	0	Effect of exchange rate changes on cash and cash equivalents
Kenaikan (penurunan) kas dan setara kas lainnya	0	0	Other increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	674,457,832,183	1,059,499,858,856	Cash and cash equivalents cash flows, end of the period