

Nomor Surat	B.5496-DIR/FMA/10/2025
Nama Emiten	PT Bank Rakyat Indonesia (Persero) Tbk
Kode Emiten	BBRI
Perihal	Penyampaian Laporan Keuangan Interim Yang Tidak Diaudit

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 9 Bulan yang berakhir pada 30/09/2025 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 BRI Manajemen Investasi (BRI-MI)	Pengelolaan Portofolio Investasi	Jakarta	1992	Aktif	361.155	JUTAAN	IDR	65.0
2	PT Bank Raya Indonesia Tbk (Bank Raya)	Perbankan	Jakarta	1990	Aktif	13.632.029	JUTAAN	IDR	86.85
3	BRI Global Financial Services Co.Ltd (BRI Remittance)	Jasa Keuangan	Hongkong	2005	Aktif	59.853	JUTAAN	IDR	100.0
4	PT Permodalan Nasional Madani (PNM)	Perusahaan Pembiayaan	Jakarta	1999	Aktif	55.736.874	JUTAAN	IDR	99.99
5	PT Asuransi BRI Life (BRI Life)	Asuransi	Jakarta	1987	Aktif	27.596.293	JUTAAN	IDR	51.0
6	PT BRI Multifinance Indonesia (BRI Finance)	Perusahaan Pembiayaan	Jakarta	1983	Aktif	5.999.073	JUTAAN	IDR	99.88
7	PT BRI Ventura Investama (BRI Ventures)	Perusahaan Modal Ventura	Jakarta	2018	Aktif	2.493.007	JUTAAN	IDR	99.97
8	PT BRI Danareksa Sekuritas (BRIDS)	Perusahaan Sekuritas	Jakarta	2018	Aktif	1.465.853	JUTAAN	IDR	67.0
9	PT BRI Asuransi Indonesia (BRI Insurance)	Asuransi	Jakarta	2019	Aktif	8.345.163	JUTAAN	IDR	90.0
10	PT Pegadaian	Perusahaan Pembiayaan	Jakarta	1991	Aktif	128.853.129	JUTAAN	IDR	99.99

Dokumen ini merupakan dokumen resmi PT Bank Rakyat Indonesia (Persero) Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. PT Bank Rakyat Indonesia (Persero) Tbk bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

Informasi umum		General information
Informasi umum	30 September 2025	General information
Nama entitas	PT Bank Rakyat Indonesia (Persero) 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	BBRI	Entity code
Nomor identifikasi entitas	AA426	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Standar akuntansi yang dipilih	PSAK	Selected accounting standards
Sektor	G. Financials	Sector
Subsektor	G1. Banks	Subsector
Industri	G11. Banks	Industry
Subindustri	G111. Banks	Subindustry
Informasi pemegang saham pengendali	Indonesian Government	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 grup / Group entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Kuartal III / Third Quarter	Period of financial statements submissions
Tanggal Surat Pernyataan Direksi		Date Of Board Of Directors' Statement Letter
Tanggal awal periode berjalan	January 01, 2025	Current period start date
Tanggal akhir periode berjalan	September 30, 2025	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2024	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2024	Prior period start date
Tanggal akhir periode sebelumnya	September 30, 2024	Prior period end date
Tanggal akhir 2 tahun sebelumnya	December 31, 2023	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		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Jutaan / In Million	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit	Type of report on financial statements
Jenis opini auditor		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
Opini Hal Audit Utama	Tidak / No	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.

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

Laporan posisi keuangan

Statement of financial position

	<u>30 September 2025</u>	<u>31 December 2024</u>	
Laporan posisi keuangan			Statement of financial position
Aset			Assets
Kas	24,194,981	29,783,642	Cash
Dana yang dibatasi penggunaannya			Restricted funds
Giro pada Bank Indonesia	76,295,440	88,878,969	Current accounts with Bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	56,501,858	25,078,088	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	462,853	504,737	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(14,068)	(8,378)	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	33,841,556	52,700,605	Placements with Bank Indonesia and other banks third parties
Penempatan pada Bank Indonesia dan bank lain pihak berelasi	3,157,686	5,173,730	Placements with Bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(1,399)	(767)	Allowance for impairment losses for placements with other banks
Piutang asuransi			Insurance receivables
Piutang asuransi pihak ketiga			Insurance receivables third parties
Piutang asuransi pihak berelasi			Insurance receivables related parties
Cadangan kerugian penurunan nilai pada piutang asuransi			Allowance for impairment losses for insurance receivables
Biaya akuisisi tangguhan			Deferred acquisition costs
Deposito pada lembaga kliring dan penjaminan			Deposits to clearing and settlement guarantee institution
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	116,929,196	87,391,531	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	261,747,060	239,144,169	Marketable securities related parties
Cadangan kerugian penurunan nilai pada	(63,526)	(58,823)	Allowance for impairment losses for marketable

efek-efek yang diperdagangkan			securities
Investasi pemegang polis pada kontrak unit-linked			Investments of policyholder in unit-linked contracts
Efek yang dibeli dengan janji dijual kembali	768,161	16,845,690	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	40,523,683	36,793,795	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	4,018,161	3,863,027	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(879,261)	(1,075,559)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	9,400,400	8,049,731	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	1,531,031	2,055,642	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	(31,145)	(321,683)	Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	589,525	1,087,048	Derivative receivables third parties
Tagihan derivatif pihak berelasi			Derivative receivables related parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	1,280,461,400	1,209,195,037	Loans third parties
Pinjaman yang diberikan pihak berelasi	99,227,671	89,123,052	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(77,655,431)	(76,902,889)	Allowance for impairment losses for loans
Piutang dari lembaga kliring dan penjaminan			Receivables from clearing and settlement guarantee institution
Piutang nasabah			Receivables from customers
Piutang nasabah pihak ketiga			Receivables from customers third parties
Piutang nasabah pihak berelasi			Receivables from customers related parties
Cadangan kerugian penurunan nilai pada piutang nasabah			Allowance for impairment losses for receivables from customers
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga			Murabahah receivables third parties
Piutang murabahah pihak berelasi			Murabahah receivables related parties
Cadangan kerugian			Allowance for impairment

penurunan nilai pada piutang murabahah			losses for murabahah receivables
Piutang istishna			Istishna receivables
Piutang istishna pihak ketiga			Istishna receivables third parties
Piutang istishna pihak berelasi			Istishna receivables related parties
Cadangan kerugian penurunan nilai pada piutang istishna			Allowance for impairment losses for istishna receivables
Piutang ijarah			Ijarah receivables
Piutang ijarah pihak ketiga			Ijarah receivables third parties
Piutang ijarah pihak berelasi			Ijarah receivables related parties
Cadangan kerugian penurunan nilai pada piutang ijarah			Allowance for impairment losses for ijarah receivables
Piutang pembiayaan konsumen			Consumer financing receivables
Piutang pembiayaan konsumen pihak ketiga			Consumer financing receivables third parties
Piutang pembiayaan konsumen pihak berelasi			Consumer financing receivables related parties
Cadangan kerugian penurunan nilai pada piutang pembiayaan konsumen			Allowance for impairment losses for consumer financing receivables
Pinjaman qardh			Qardh funds
Pinjaman qardh pihak ketiga			Qardh funds third parties
Pinjaman qardh pihak berelasi			Qardh funds related parties
Cadangan kerugian penurunan nilai pada pinjaman qardh			Allowance for impairment losses for qardh funds
Pembiayaan mudharabah			Mudharabah financing
Pembiayaan mudharabah pihak ketiga			Mudharabah financing third parties
Pembiayaan mudharabah pihak berelasi			Mudharabah financing related parties
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah			Allowance for impairment losses for mudharabah financing
Pembiayaan musyarakah			Musyarakah financing
Pembiayaan musyarakah pihak ketiga			Musyarakah financing third parties
Pembiayaan musyarakah pihak berelasi			Musyarakah financing related parties
Cadangan kerugian penurunan nilai pada			Allowance for impairment losses for musyarakah

pembiayaan musyarakah			financing
Investasi sewa			Lease investments
Investasi sewa pihak ketiga			Lease investments third parties
Investasi sewa pihak berelasi			Lease investments related parties
Investasi sewa nilai residu yang terjamin			Lease investments guaranteed residual value
Investasi sewa pendapatan pembiayaan tangguhan			Lease investments deferred financing income
Investasi sewa simpanan jaminan			Lease investments guarantee deposits
Cadangan kerugian penurunan nilai pada investasi sewa			Allowance for impairment losses for lease investments
Tagihan anjak piutang			Factoring receivables
Tagihan anjak piutang pihak ketiga			Factoring receivables third parties
Tagihan anjak piutang pihak berelasi			Factoring receivables related parties
Tagihan anjak piutang pada pendapatan anjak piutang tangguhan			Factoring receivables on deferred factoring income
Cadangan kerugian penurunan nilai pada tagihan anjak piutang			Allowance for impairment losses for factoring receivables
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	58,384,987	56,280,498	Other receivables third parties
Piutang lainnya pihak berelasi	34,608	42,192	Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(3,293,267)	(4,160,622)	Allowance for impairment losses for other receivables
Aset keuangan lainnya			Other financial assets
Obligasi pemerintah			Government bonds
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk dijual			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			Advances
Biaya dibayar dimuka			Prepaid expenses
Jaminan			Guarantees
Pajak dibayar dimuka			Prepaid taxes
Klaim atas pengembalian pajak			Claims for tax refund
Aset pajak tangguhan	11,150,487	12,867,477	Deferred tax assets
Investasi yang dicatat dengan menggunakan			Investments accounted for using equity method

metode ekuitas			
Investasi pada ventura bersama dan entitas asosiasi			Investments in joint ventures and associates
Investasi pada entitas ventura bersama	1,638,410	1,550,814	Investments in joint ventures
Investasi pada entitas asosiasi	7,140,040	6,525,753	Investments in associates
Aset reasuransi			Reinsurance assets
Aset imbalan pasca kerja			Post-employment benefit assets
Goodwill			Goodwill
Aset takberwujud selain goodwill			Intangible assets other than goodwill
Properti investasi			Investment properties
Aset ijarah			Ijarah assets
Aset tetap	62,690,839	62,477,965	Property, plant, and equipment
Aset hak guna			Right of use assets
Aset pengampunan pajak			Tax amnesty assets
Agunan yang diambil alih			Foreclosed assets
Aset lainnya	54,694,882	40,098,976	Other assets
Jumlah aset	2,123,446,818	1,992,983,447	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	26,336,069	36,821,661	Obligations due immediately
Bagi hasil yang belum dibagikan			Undistributed profit sharing
Dana simpanan syariah			Sharia deposits
Simpanan nasabah			Customers deposits
Giro			Current accounts
Giro pihak ketiga	209,657,243	236,443,958	Current accounts third parties
Giro pihak berelasi	225,414,009	138,110,382	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga			Wadiah demand deposits third parties
Giro wadiah pihak berelasi			Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	561,189,778	544,142,091	Savings third parties
Tabungan pihak berelasi	1,361,348	284,856	Savings related parties
Tabungan wadiah			Wadiah savings
Tabungan wadiah pihak ketiga			Wadiah savings third parties
Tabungan wadiah pihak berelasi			Wadiah savings related parties

Deposito berjangka			Time deposits
Deposito berjangka pihak ketiga	334,317,545	327,804,120	Time deposits third parties
Deposito berjangka pihak berelasi	142,843,441	118,664,697	Time deposits related parties
Deposito wakalah			Wakalah deposits
Deposito wakalah pihak ketiga			Wakalah deposits third parties
Deposito wakalah pihak berelasi			Wakalah deposits related parties
Simpanan dari bank lain			Other banks deposits
Simpanan dari bank lain pihak berelasi	163,486	1,156,791	Other banks deposits related parties
Simpanan dari bank lain pihak ketiga	16,726,351	13,522,691	Other banks deposits third parties
Efek yang dijual dengan janji untuk dibeli kembali	40,531,993	25,043,717	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	1,856,967	1,585,120	Derivative payables third parties
Liabilitas derivatif pihak berelasi			Derivative payables related parties
Utang asuransi			Insurance payables
Utang koasuransi			Coinsurance liabilities
Liabilitas kepada pemegang polis unit-linked			Liabilities to policyholder in unit-linked contracts
Utang bunga			Interest payables
Liabilitas akseptasi			Acceptance liabilities
Liabilitas akseptasi pihak berelasi			Acceptance liabilities related parties
Liabilitas akseptasi pihak ketiga	10,931,431	10,105,373	Acceptance liabilities third parties
Utang usaha			Accounts payable
Uang muka dan angsuran			Advances and installments
Utang dividen			Dividends payable
Utang dealer			Dealer payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	79,159,618	91,213,516	Borrowings third parties
Pinjaman yang diterima pihak berelasi	31,976,124	36,666,288	Borrowings related parties
Pinjaman yang diterima utang pada lembaga kliring dan penjaminan			Borrowings payables to clearing and settlement guarantee institution

Efek yang diterbitkan			Securities issued
Utang obligasi	41,625,186	32,502,499	Bonds payable
Sukuk			Sukuk
Obligasi subordinasi			Subordinated bonds
Surat utang jangka menengah			Medium term notes
Efek yang diterbitkan lainnya			Others securities issued
Liabilitas kontrak asuransi			Insurance contract liabilities
Utang perusahaan efek			Securities company payables
Provisi			Provisions
Liabilitas atas kontrak			Contract liabilities
Pendapatan ditangguhkan			Deferred income
Liabilitas sewa pembiayaan			Finance lease liabilities
Estimasi kerugian komitmen dan kontinjensi	2,348,540	2,551,050	Estimated losses on commitments and contingencies
Beban akrual			Accrued expenses
Utang pajak	2,645,651	2,150,487	Taxes payable
Liabilitas pajak tangguhan			Deferred tax liabilities
Liabilitas pengampunan pajak			Tax amnesty liabilities
Liabilitas lainnya	31,944,534	29,596,987	Other liabilities
Kewajiban imbalan pasca kerja	24,026,954	20,936,335	Post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	261,469	262,663	Subordinated loans third parties
Pinjaman subordinasi pihak berelasi	230,820	229,118	Subordinated loans related parties
Jumlah liabilitas	1,785,548,557	1,669,794,400	Total liabilities
Dana syirkah temporer			Temporary syirkah funds
Bukan bank			Non-banks
Giro mudharabah			Mudharabah current account
Giro mudharabah pihak ketiga			Mudharabah current account third parties
Giro berjangka mudharabah pihak berelasi			Mudharabah current account related parties
Tabungan mudharabah			Mudharabah saving deposits
Tabungan mudharabah pihak ketiga			Mudharabah saving deposits third parties
Tabungan mudharabah pihak berelasi			Mudharabah saving deposits related parties
Deposito			Mudharabah time

berjangka mudharabah			deposits
Deposito berjangka mudharabah pihak ketiga			Mudharabah time deposits third parties
Deposito berjangka mudharabah pihak berelasi			Mudharabah time deposits related parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Tabungan mudharabah (ummat)			Mudharabah saving deposits (ummat)
Deposito berjangka mudharabah			Mudharabah time deposits
Efek yang diterbitkan bank			Bank securities issued
Investasi mudharabah antar bank			Interbank mudharabah investments
Sukuk mudharabah			Mudharabah sukuk
Sukuk mudharabah subordinasi			Subordinated mudharabah sukuk
Jumlah dana syirkah temporer			Total temporary syirkah funds
Jumlah akumulasi dana tabarru			Total accumulated tabarru's funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	7,577,950	7,577,950	Common stocks
Saham preferen			Preferred stocks
Tambahan modal disetor	75,891,366	75,880,223	Additional paid-in capital
Saham treasuri	(4,575,839)	(4,349,007)	Treasury stocks
Uang muka setoran modal			Advances in capital stock
Opsi saham	867,498	765,435	Stock options
Penjabaran laporan keuangan			Translation adjustment
Cadangan revaluasi	20,675,361	20,222,379	Revaluation reserves
Cadangan selisih kurs penjabaran	98,122	(204,632)	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	76,808	51,931	Reserve for changes in fair value of fair value through other comprehensive income financial assets
Cadangan keuntungan (kerugian) investasi			Reserve of gains (losses) from investments in equity

pada instrumen ekuitas			instruments
Cadangan pembayaran berbasis saham			Reserve of share-based payments
Cadangan lindung nilai arus kas			Reserve of cash flow hedges
Cadangan pengukuran kembali program imbalan pasti	(496,662)	(505,787)	Reserve of remeasurements of defined benefit plans
Cadangan lainnya			Other reserves
Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi			Difference Due to Changes of Equity in Subsidiary/Associates
Komponen ekuitas lainnya	3,179,644	(437,480)	Other components of equity
Saldo laba (akumulasi kerugian)			Retained earnings (deficit)
Saldo laba yang telah ditentukan penggunaannya			Appropriated retained earnings
Cadangan umum dan wajib	3,022,685	3,022,685	General and legal reserves
Cadangan khusus			Specific reserves
Saldo laba yang belum ditentukan penggunaannya	224,873,885	215,070,141	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	331,190,818	317,093,838	Total equity attributable to equity owners of parent entity
Proforma ekuitas			Proforma equity
Kepentingan non-pengendali	6,707,443	6,095,209	Non-controlling interests
Jumlah ekuitas	337,898,261	323,189,047	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	2,123,446,818	1,992,983,447	Total liabilities, temporary syirkah funds and equity

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

Laporan laba rugi dan penghasilan komprehensif lain

Statement of profit or loss and other comprehensive income

	30 September 2025	30 September 2024	
Laporan laba rugi dan penghasilan komprehensif lain			Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	155,160,406	150,637,150	Interest income
Beban bunga	(44,169,325)	(42,775,835)	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
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	6,854,545	6,174,346	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 reinsurer
Pendapatan komisi asuransi			Insurance commission income
Pendapatan bersih investasi			Net investment income
Penerimaan ujah			Ujah received
Pendapatan asuransi lainnya			Other insurance income
Beban asuransi			Insurance expenses
Beban klaim	(5,870,466)	(4,179,536)	Claim expenses
Klaim reasuransi			Reinsurance claims
Klaim retrosesi			Retrocession claims
Kenaikan (penurunan) estimasi liabilitas klaim			Increase (decrease) in estimated claims liability
Kenaikan (penurunan) liabilitas manfaat polis masa depan			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			Increase (decrease) in insurance liabilities

disesikan kepada reasuradur			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			Ujrah paid
Beban akuisisi dari kontrak asuransi			Acquisition costs of insurance contracts
Beban asuransi lainnya			Other insurance expenses
Pendapatan dari pembiayaan			Financing income
Pendapatan dari pembiayaan konsumen			Revenue from consumer financing
Pendapatan dari sewa pembiayaan			Revenue from finance lease
Pendapatan dari sewa operasi			Revenue from operating lease
Pendapatan dari anjak piutang			Revenue from factoring
Pendapatan sekuritas			Securities income
Pendapatan kegiatan penjamin emisi dan penjualan efek			Revenue from underwriting activities and selling fees
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	1,843,225	1,607,138	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek	80,218	192,862	Gains (losses) on changes in fair value of marketable securities
Pendapatan operasional lainnya			Other operating income
Pendapatan investasi			Investments income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	15,703,691	15,312,522	Provisions and commissions income from transactions other than loan
Pendapatan transaksi perdagangan			Revenue from trading transactions
Pendapatan dividen			Dividends income
Keuntungan			Realised gains

(kerugian) yang telah direalisasi atas instrumen derivatif			(losses) from derivative instruments
Penerimaan kembali aset yang telah dihapusbukukan	15,256,517	17,828,107	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	1,556,332	826,025	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	5,213,300	3,720,536	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
Pemulihan penyisihan kerugian penurunan nilai aset keuangan - sewa pembiayaan			Recovery of impairment loss of financial assets finance lease
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	(8,593)	(97)	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	221,652	2,990,393	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(33,810,206)	(32,454,603)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif			Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontinjensi			Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional			Other operating

lainnya			expenses
Beban umum dan administrasi	(22,285,610)	(21,829,601)	General and administrative expenses
Beban penjualan			Selling expenses
Beban sewa, pemeliharaan, dan perbaikan			Rent, maintenance and improvement expenses
Beban provisi dan komisi	(27,021)	(202,672)	Other fees and commissions expenses
Beban operasional lainnya	(42,648,090)	(39,801,377)	Other operating expenses
Jumlah laba operasional	53,070,575	58,045,358	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional			Non-operating income
Beban bukan operasional	(207,014)	(57,010)	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			Share of profit (loss) of joint ventures accounted for using equity method
Jumlah laba (rugi) sebelum pajak penghasilan	52,863,561	57,988,348	Total profit (loss) before tax
Pendapatan (beban) pajak	(11,631,325)	(12,625,973)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	41,232,236	45,362,375	Total profit (loss) from continuing operations
Laba (rugi) dari operasi yang dihentikan			Profit (loss) from discontinued operations
Jumlah laba (rugi)	41,232,236	45,362,375	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			Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak			Other comprehensive income for r emeasurement of defined benefit obligation, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya			Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax

yang tidak akan direklasifikasi ke laba rugi, setelah pajak			
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			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			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			Unrealised gains (losses) on changes in fair value through other comprehensive income financial assets, after tax
Penyesuaian reklasifikasi atas aset keuangan nilai wajar melalui pendapatan komprehensif lainnya, setelah pajak			Reclassification adjustments on fair value through other comprehensive income financial assets, after tax
Keuntungan (kerugian) lindung nilai arus kas, setelah pajak			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			Reclassification adjustments on

lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak			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			Share of other comprehensive income of joint ventures accounted for using equity method, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			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			Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	4,664,986	2,853,940	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	45,897,222	48,216,315	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	40,778,810	45,064,753	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	453,426	297,622	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	45,189,289	47,883,049	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	707,933	333,266	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	0.000271	0.000299	Basic earnings (loss) per share from continuing operations
Laba (rugi) per saham dasar dari operasi			Basic earnings (loss) per share from

yang dihentikan			discontinued operations
Laba (rugi) per saham dilusian			Diluted earnings (loss) per share
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan			Diluted earnings (loss) per share from continuing operations
Laba (rugi) per saham dilusian dari operasi yang dihentikan			Diluted earnings (loss) per share from discontinued operations

Laporan perubahan ekuitas		Statement of changes in equity																										
	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 for changes in fair value of fair value through other comprehensive income 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	Difference Due to Changes of Equity in Subsidiary/Associates	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	
	Saham biasa	Saham preferen	Tambahan modal disetor	Saham treasuri	Uang muka setoran modal	Opsi saham	Penjabaran laporan keuangan	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset 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	Cadangan lainnya	Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi	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 wajar	Saldo laba yang telah ditentukan penggunaannya-cadangan khusus	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat distribusikan kepada entitas induk	Proforma ekuitas	Kepentingan non-pengendali	Ekuitas	
Laporan perubahan ekuitas [baris komponen]																											Statement of changes in equity [line items]	
Posisi ekuitas																											Equity position	
Saldo awal periode sebelum penyajian kembali	7,577,950		75,880,223	(4,349,007)		765,435		20,222,379	(204,632)	51,931				(505,787)				1,758,580		(2,196,060)	3,022,685		215,070,141	317,093,838	6,095,209	323,189,047	Balance before restatement at beginning of period	
Penyesuaian																											Adjustments	
Penerapan awal standar akuntansi baru dan revisi										(19,825)											16,208		414,074	410,457	(3,475)	406,982	Initial adoption of new and revised accounting standards	
Perubahan kebijakan akuntansi secara sukarela																											Voluntary changes in accounting policies	
Koreksi kesalahan periode lalu																											Correction of prior period errors	
Penyesuaian lainnya																											Other adjustments	
Posisi ekuitas, awal periode	7,577,950		75,880,223	(4,349,007)		765,435		20,222,379	(204,632)	32,106				(505,787)				1,758,580		(2,179,852)	3,022,685		215,484,215	317,504,295	6,091,734	323,596,029	Equity position, beginning of the period	
Laba (rugi)																											Profit (loss)	
Pendapatan komprehensif lainnya								452,982	302,754	44,702				9,125									40,778,810	40,778,810	453,426	41,232,236	Other comprehensive income	
Penjabaran laporan keuangan																					3,600,916			4,410,479	254,507	4,664,986	Translation adjustment	
Pembentukan cadangan umum																											Allocation for general reserves	
Pembentukan cadangan khusus																											Allocation for specific reserves	
Distribusi dividen kas																							(31,389,140)	(31,389,140)	(88,987)	31,478,127	Distributions of cash dividends	
Distribusi dividen saham																											Distributions of stock dividends	
Penerbitan saham biasa			11,143	(226,832)		102,063																			(113,626)	(113,626)		Issuance of common stocks
Penerbitan saham preferen																											Issuance of preferred stocks	
Biaya emisi efek																											Stock issuance costs	
Penerbitan instrumen yang dapat dikonversi																											Issuance of convertible instruments	
Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri																											Increase (decrease) in equity through treasury stock transactions	
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham																											Increase (decrease) in equity through share-based payment transactions	
Pelaksanaan instrumen yang dapat dikonversi																											Exercise of convertible instruments	
Pelaksanaan waran																											Exercise of warrants	
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas																											Increase (decrease) in equity through transactions with owner's equity	
Setoran modal dari kepentingan non-pengendali																											Stock subscription from non-controlling interests	
Perubahan kepentingan non-pengendali atas akuisisi entitas anak																											Changes in non-controlling interests due to acquisition of subsidiaries	
Perubahan kepentingan non-pengendali atas pendirian entitas anak																											Changes in non-controlling interests due to establishment of subsidiaries	
Perubahan kepentingan non-pengendali atas pelepasan entitas anak																											Changes in non-controlling interests due to disposal of subsidiaries	
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan																											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																											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																											Changes in non-controlling interests due to other transactions with non-controlling interests	
Eliminasi defisit dalam rangka kuasi reorganisasi																									(3,237)	(3,237)	Elimination of deficit in connection with quasi-reorganisation	
Pelaksanaan opsi saham																											Stock options exercised	
Dampak penerapan psak no. 70 atas aset pengampunan pajak																											Impact of psak no. 70 adoption on tax amnesty assets	
Saldo penyesuaian dampak penerapan retrospektif atas PSAK																											Retrospective adjustment of PSAK implementation	
Transaksi ekuitas lainnya																											Other equity transactions	
Posisi ekuitas, akhir periode	7,577,950		75,891,366	(4,575,839)		867,498		20,675,361	98,122	76,808				(496,662)				1,758,580		1,421,064	3,022,685		224,873,885	331,190,818	6,707,443	337,898,261	Equity position, end of the period	

Laporan perubahan ekuitas		Statement of changes in equity																										
	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 for changes in fair value of fair value through other comprehensive income 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	Difference Due to Changes of Equity in Subsidiary/Associates	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	
	Saham biasa	Saham preferen	Tambahan modal disetor	Saham treasuri	Uang muka setoran modal	Opsi saham	Penjabaran laporan keuangan	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset 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	Cadangan lainnya	Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi	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 wajar	Saldo laba yang telah ditentukan penggunaannya-cadangan khusus	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat distribusikan kepada entitas induk	Proforma ekuitas	Kepentingan non-pengendali	Ekuitas	
Laporan perubahan ekuitas [baris komponen]																											Statement of changes in equity [line items]	
Posisi ekuitas																											Equity position	
Saldo awal periode sebelum penyajian kembali	7,577,950		75,853,127	(3,614,321)		342,251		20,216,505	(253,744)	128,230				(2,134,699)						(463,165)	3,022,685		210,688,737	311,363,556		5,108,586	316,472,142	Balance before restatement at beginning of period
Penyesuaian																											Adjustments	
Penerapan awal standar akuntansi baru dan revisi																											Initial adoption of new and revised accounting standards	
Perubahan kebijakan akuntansi secara sukarela																											Voluntary changes in accounting policies	
Koreksi kesalahan periode lalu																											Correction of prior period errors	
Penyesuaian lainnya																											Other adjustments	
Posisi ekuitas, awal periode	7,577,950		75,853,127	(3,614,321)		342,251		20,216,505	(253,744)	128,230				(2,134,699)						(463,165)	3,022,685		210,688,737	311,363,556		5,108,586	316,472,142	Equity position, beginning of the period
Laba (rugi)																											Profit (loss)	
Pendapatan komprehensif lainnya								(3,463)	322,608	(64,274)				1,088,637									45,064,753	45,064,753		297,622	45,362,375	Other comprehensive income
Penjabaran laporan keuangan																					1,474,788				2,818,296	35,644	2,853,940	Translation adjustment
Pembentukan cadangan umum																											Allocation for general reserves	
Pembentukan cadangan khusus																											Allocation for specific reserves	
Distribusi dividen kas																							(35,435,851)	(35,435,851)			(35,435,851)	Distributions of cash dividends
Distribusi dividen saham																											Distributions of stock dividends	
Penerbitan saham biasa			27,096	(734,686)		245,740																			(461,850)		(461,850)	Issuance of common stocks
Penerbitan saham preferen																											Issuance of preferred stocks	
Biaya emisi efek																											Stock issuance costs	
Penerbitan instrumen yang dapat dikonversi																											Issuance of convertible instruments	
Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri																											Increase (decrease) in equity through treasury stock transactions	
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham																											Increase (decrease) in equity through share-based payment transactions	
Pelaksanaan instrumen yang dapat dikonversi																											Exercise of convertible instruments	
Pelaksanaan waran																											Exercise of warrants	
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas																											Increase (decrease) in equity through transactions with owner's equity	
Setoran modal dari kepentingan non-pengendali																											Stock subscription from non-controlling interests	
Perubahan kepentingan non-pengendali atas akuisisi entitas anak																											Changes in non-controlling interests due to acquisition of subsidiaries	
Perubahan kepentingan non-pengendali atas pendirian entitas anak																											Changes in non-controlling interests due to establishment of subsidiaries	
Perubahan kepentingan non-pengendali atas pelepasan entitas anak																									(118,333)	(118,333)	Changes in non-controlling interests due to disposal of subsidiaries	
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan																											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																											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																											Changes in non-controlling interests due to other transactions with non-controlling interests	
Eliminasi defisit dalam rangka kuasi reorganisasi																											Elimination of deficit in connection with quasi-reorganisation	
Pelaksanaan opsi saham						30,508																			30,508		30,508	Stock options exercised
Dampak penerapan psak no. 70 atas aset pengampunan pajak																											Impact of psak no. 70 adoption on tax amnesty assets	
Saldo penyesuaian dampak penerapan retrospektif atas PSAK																											Retrospective adjustment of PSAK implementation	
Transaksi ekuitas lainnya																											Other equity transactions	
Posisi ekuitas, akhir periode	7,577,950		75,880,223	(4,349,007)		618,499		20,213,042	68,864	63,956				(1,046,062)						1,011,623	3,022,685		220,317,639	323,379,412		770,000 6,093,519	770,000 329,472,931	Equity position, end of the period

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

Laporan arus kas

Statement of cash flows

	<u>30 September 2025</u>	<u>30 September 2024</u>	
Laporan arus kas			Statement of cash flows
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	145,927,624	139,315,689	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(48,842,614)	(42,810,401)	Payments Of Interest And Bonus Fees And Commissions
Bunga bank dan deposito berjangka			Interest from banks and time deposits
Penerimaan pendapatan pengelolaan dana sebagai mudharib	10,791,092	10,807,356	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(1,004,307)	(568,024)	Payments of temporary syirkah funds
Penerimaan premi asuransi	(1,029,181)	2,362,676	Receipts from insurance premiums
Penerimaan klaim reasuransi			Receipts from reinsurance claims
Penerimaan (pembayaran) komisi			Receipts (payments) of commission
Penerimaan klaim retrosesi			Receipts from retrocession claims
Penerimaan dari ujarah			Receipts of ujarah
Penerimaan dari (pembayaran kepada) lembaga kliring dan penjaminan			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			Withdrawal (placement) of deposits to clearing and guarantee institution
Pendapatan dari transaksi operasional lainnya	64,300,184	32,629,370	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	15,256,517	17,828,107	Recoveries of written off assets
Pembayaran biaya akuisisi ditangguhkan			Payments for deferred acquisition costs
Pembayaran atas beban keuangan dan beban administrasi			Payments of finance costs and bank administration charges

bank			
Pembayaran gaji dan tunjangan			Payments for salaries and allowances
Pembayaran pajak penghasilan badan			Payments for corporate income tax
Pembayaran beban umum dan administrasi			Payments for general and administrative expense
Lab a (rugi) selisih kurs			Foreign currency gains (losses)
Penerimaan pengembalian (pembayaran) pajak penghasilan	(10,203,192)	(11,169,112)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(105,512,461)	(72,038,810)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	(232,478)	(114,718)	Receipts from non-operating income
Pengembalian (penempatan) uang jaminan			Repayment (placement) of refundable deposits
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi			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	(849,353)	348,705	Decrease (increase) in placements with other banks and Bank Indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(3,326,669)	(2,002,037)	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	16,077,529	23,483,102	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) investasi pemegang polis pada kontrak unit-linked			Decrease (increase) in investment of policyholder in unit-linked contracts
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(3,885,022)	14,435,322	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi			Decrease (increase) in acceptance receivables
Penurunan (kenaikan) pinjaman yang diberikan	(111,865,728)	(114,519,217)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	1,567,190	(741,160)	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) investasi sewa			Decrease (increase) in lease investments
Penurunan (kenaikan) tagihan anjak piutang			Decrease (increase) in factoring
Penurunan (kenaikan) piutang			Decrease (increase) in sharia financing

dan pembiayaan syariah			and receivables
Penurunan (kenaikan) piutang murabahah			Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna			Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah			Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh			Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah			Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah			Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset ijarah			Decrease (increase) in ijarah assets
Penurunan (kenaikan) piutang lainnya	(5,979,578)	(2,446,461)	Decrease (increase) in other receivables
Penurunan (kenaikan) agunan yang diambil alih			Decrease (increase) in foreclosed assets
Penurunan (kenaikan) tagihan derivatif			Decrease (increase) in derivative receivables
Penurunan (kenaikan) aset reasuransi			Decrease (increase) in reinsurance assets
Penurunan (kenaikan) aset lainnya	15,050,487	13,019,650	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	(10,485,592)	(12,799,389)	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	78,641,091	161,333	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	30,692,169	3,928,722	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah			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			Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	2,210,355	(4,943,382)	Increase (decrease) in other banks saving deposits

Kenaikan (penurunan) giro mudharabah			Increase (decrease) in mudharabah current account
Kenaikan (penurunan) tabungan mudharabah			Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	15,488,276	(310,675)	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas akseptasi			Increase (decrease) in acceptance payables
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked			Increase (decrease) in liabilities to policyholder on unit-linked contracts
Kenaikan (penurunan) liabilitas derivatif			Increase (decrease) in derivative payables
Kenaikan (penurunan) dana syirkah temporer			Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	7,268,233	(3,510,991)	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	100,054,572	(9,654,345)	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 biaya perolehan diamortisasi dan nilai wajar melalui pendapatan komprehensif lainnya	0	1,867	Proceeds from equity investments classified as amortized cost and fair value through other comprehensive income
Pencairan (penempatan) obligasi dan (atau) sukuk			Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dividen dari aktivitas investasi	163,379	133,370	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	25,464	57,708	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	(4,972,398)	(5,600,126)	Proceeds from disposal (acquisition) of property and equipment
Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill			Proceeds from disposal (acquisition) of intangible assets other than goodwill
Pencairan (penempatan) aset keuangan nilai wajar melalui pendapatan komprehensif lainnya			Withdrawal (placement) of financial assets fair value through other comprehensive income
Penempatan aset keuangan biaya perolehan diamortisasi			Placement of financial assets amortized cost investments
Pencairan aset keuangan biaya perolehan diamortisasi			Withdrawal of financial assets amortized cost investments
Penerimaan dari			Receipts from (payments

(pembayaran kepada) pinjaman polis			for) policy loans
Pembayaran untuk perolehan entitas anak			Payments for acquisition of subsidiaries
Penerimaan dari pelepasan entitas anak			Proceeds from sales of subsidiaries
Pembayaran untuk perolehan tambahan kepemilikan pada entitas anak			Payments for acquisition of additional interests in subsidiaries
Pencairan (penempatan) efek-efek yang diperdagangkan	(49,653,005)	41,522,639	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			Payments for acquisition of interests in associates
Penerimaan dari pelepasan kepemilikan pada entitas asosiasi			Proceeds from sales of interests in associates
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi			Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(54,436,560)	36,115,458	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			Increase (decrease) in securities issued
Penerbitan sukuk mudharabah			Issuance of mudharabah sukuk
Penempatan sertifikat investasi mudharabah			Placement of certificate of mudharabah investments
Biaya emisi sukuk mudharabah			Issuance cost of mudharabah sukuk
Penerimaan pinjaman yang diterima	22,576,616	34,026,385	Proceeds from borrowings
Pembayaran pinjaman yang diterima	(38,667,756)	(18,515,220)	Payments for borrowings
Penerimaan pinjaman subordinasi			Proceeds from subordinated loans
Pembayaran pinjaman subordinasi			Payments of subordinated loans
Pembayaran bunga pinjaman			Payments of interests from borrowings
Penerimaan dari penerbitan obligasi	21,547,272	9,507,360	Proceeds from bonds issuance
Pembayaran utang obligasi	(12,110,430)	(21,284,935)	Payments of bonds payable
Pembayaran biaya emisi penerbitan obligasi			Payments of bonds issuance costs
Obligasi subordinasi yang diterbitkan			Subordinated bonds issued
Pembayaran obligasi			Payments of

subordinasi			subordinated bonds
Biaya emisi obligasi subordinasi yang diterbitkan			Subordinated bonds issuance costs
Penerimaan dari surat utang jangka menengah			Proceeds from medium term notes
Pembayaran dari surat utang jangka menengah			Payments of medium term notes
Penerimaan dari penerbitan saham baru			Proceeds from issuance of new stocks
Pembayaran biaya emisi saham			Payments of stock issuance costs
Penerimaan setoran modal			Proceeds from capital contributions
Penerimaan dari penambahan kepemilikan dari non-pengendali			Proceed from increase of non-controlling interest
Penjualan (pembelian) dari saham treasury	(248,936)	(874,445)	Sales (purchase) of treasury stocks
Penerimaan dari program opsi saham karyawan			Proceeds from employee stock options program
Penyelesaian (penempatan) transaksi derivatif			Settlement (placement) of derivative transactions
Pembayaran dividen dari aktivitas pendanaan	(51,726,772)	(48,102,283)	Dividends paid from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan			Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(58,630,006)	(45,243,138)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(13,011,994)	(18,782,025)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	205,328,380	218,677,734	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	16,125	(19,545)	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas dari entitas anak yang didekonsolidasikan			Cash and cash equivalent of deconsolidated subsidiaries
Kenaikan (penurunan) kas dan setara kas lainnya			Other increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	192,332,511	199,876,164	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
30 September 2025		
Kebijakan akuntansi signifikan		Significant accounting policies
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
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
Laba per saham		Earnings per share
Dividen		Dividends
Pelaporan segmen		Segment reporting
Instrumen keuangan derivatif		Derivative financial instruments
Penerapan standar akuntansi 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
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

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	Aset tetap			
Nilai perolehan, kotor	Tanah, dimiliki langsung	32,852,260	274,444	(99,207)	668,195			466,246		34,161,938	Land, directly owned	Carrying amount, gross	
	Bangunan dan fasilitasnya, dimiliki langsung	18,318,333	794,709	(1,179,311)	861,316					18,795,047	Building and leasehold improvement, directly owned		
	Mesin dan peralatan, dimiliki langsung	19,401,530	1,172,699	(493,265)	576,894					20,657,858	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	5,395,223	532,320	(182,272)	14,004					5,759,275	Furniture and office equipment, directly owned		
	Kendaraan bermotor, dimiliki langsung	5,791,640	773,546	(415,656)	2,645					6,152,175	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										Fiber Optic Network, directly owned		
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned		
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned		
	Lainnya, dimiliki langsung	3,289,074								3,289,074	Others, directly owned		
	Dimiliki langsung	85,048,060	3,547,718	(2,369,711)	2,123,054			466,246		88,815,367	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										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										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										Technical Equipment, right of use assets		
	Lainnya, aset hak guna										Others, right of use assets		
	Aset hak guna										Right of use assets		
	Bangunan, dalam penyelesaian	3,431,758	2,059,532	(999)	(2,123,054)						3,367,237		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												Others, assets under construction
	Aset dalam penyelesaian	3,431,758	2,059,532	(999)	(2,123,054)						3,367,237		Assets under construction
	Aset tetap	88,479,818	5,607,250	(2,370,710)					466,246		92,182,604		Property, plant, and equipment
Akumulasi	Tanah, dimiliki langsung										Land, directly owned	Carrying amount, accumulated	

depresiasi	Bangunan dan fasilitasnya, dimiliki langsung	6,396,277	1,226,911	(362,466)	54					7,260,776	Building and leasehold improvement, directly owned	depreciation
	Mesin dan peralatan, dimiliki langsung	12,699,795	1,900,218	(281,814)	(574)					14,317,625	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	3,029,853	367,820	(67,585)	755					3,330,843	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	2,226,710	702,968	(161,783)	(235)					2,767,660	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										Fiber Optic Network, directly owned	
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned	
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned	
	Lainnya, dimiliki langsung	1,649,218	165,643							1,814,861	Others, directly owned	
	Dimiliki langsung	26,001,853	4,363,560	(873,648)						29,491,765	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										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										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										Technical Equipment, right of use assets	
	Lainnya, aset hak guna										Others, right of use assets	
	Aset hak guna										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										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										Others, assets under construction	
	Aset dalam penyelesaian										Assets under construction	
	Aset tetap	26,001,853	4,363,560	(873,648)						29,491,765	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	Aset tetap		
Nilai perolehan Aset tetap	62,477,965								62,690,839	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 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	Aset tetap			
Nilai perolehan, kotor	Tanah, dimiliki langsung	33,317,427	94,501	(598,508)	29,170			9,670		32,852,260	Land, directly owned	Carrying amount, gross	
	Bangunan dan fasilitasnya, dimiliki langsung	15,127,852	1,553,451	(570,447)	2,207,477					18,318,333	Building and leasehold improvement, directly owned		
	Mesin dan peralatan, dimiliki langsung	16,863,879	1,207,603	(1,224,492)	2,554,540					19,401,530	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	3,978,351	1,579,180	(130,670)	(31,638)					5,395,223	Furniture and office equipment, directly owned		
	Kendaraan bermotor, dimiliki langsung	5,221,398	1,345,701	(775,384)	(75)					5,791,640	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										Fiber Optic Network, directly owned		
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned		
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned		
	Lainnya, dimiliki langsung	3,289,062	12							3,289,074	Others, directly owned		
	Dimiliki langsung	77,797,969	5,780,448	(3,299,501)	4,759,474			9,670		85,048,060	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										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										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										Technical Equipment, right of use assets		
	Lainnya, aset hak guna										Others, right of use assets		
	Aset hak guna										Right of use assets		
	Bangunan, dalam penyelesaian	3,665,808	4,554,140	(28,716)	(4,759,474)						3,431,758		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												Others, assets under construction
	Aset dalam penyelesaian	3,665,808	4,554,140	(28,716)	(4,759,474)						3,431,758		Assets under construction
	Aset tetap	81,463,777	10,334,588	(3,328,217)	0				9,670		88,479,818		Property, plant, and equipment
Akumulasi	Tanah, dimiliki langsung										Land, directly owned	Carrying amount, accumulated	

depresiasi	Bangunan dan fasilitasnya, dimiliki langsung	5,225,792	1,767,869	(599,748)	2,364					6,396,277	Building and leasehold improvement, directly owned	depreciation
	Mesin dan peralatan, dimiliki langsung	10,594,732	2,531,625	(421,345)	(5,217)					12,699,795	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	2,607,940	476,312	(56,856)	2,457					3,029,853	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	1,928,834	846,680	(549,200)	396					2,226,710	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										Fiber Optic Network, directly owned	
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned	
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned	
	Lainnya, dimiliki langsung	1,428,360	220,858							1,649,218	Others, directly owned	
	Dimiliki langsung	21,785,658	5,843,344	(1,627,149)	0					26,001,853	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										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										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										Technical Equipment, right of use assets	
	Lainnya, aset hak guna										Others, right of use assets	
	Aset hak guna										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										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										Others, assets under construction	
	Aset dalam penyelesaian										Assets under construction	
	Aset tetap	21,785,658	5,843,344	(1,627,149)	0					26,001,853	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	Aset tetap		
Nilai perolehan Aset tetap	59,678,119								62,477,965	Property, plant, and equipment	Carrying amount

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

Pengungkapan

Disclosure

30 September 2025		
Pengungkapan		Disclosure
Pengungkapan catatan atas aset tetap		Disclosure of notes for property, plant and equipment