LAMPIRAN

Lampiran 1

Daftar Perusahaan Sektor Keuangan

No	Kode	Nama Perusahaan
1	AGRO	PT Bank Rakyat Indonesia Agroniaga Tbk
2	AGRS	PT Bank IBK Indonesia Tbk.
3	AMAR	PT Bank Amar Indonesia Tbk.
4	ARTO	Bank Jago Tbk.
5	BABP	PT Bank MNC Internasional Tbk.
6	BACA	PT Bank Capital Indonesia Tbk
7	BANK	PT Bank Net Indonesia Syariah Tbk
8	BBCA	Bank Central Asia Tbk.
9	BBHI	PT Bank Harda Internasional Tbk.
10	BBKP	Bank Bukopin Tbk
11	BBMD	PT Bank Mestika Dharma Tbk.
12	BBNI	PT Bank Negara Indonesia (Persero) Tbk
13	BBRI	PT Bank Rakyat Indonesia (Persero) Tbk
14	BBSI	PT Bank Bisnis Internasional Tbk.
15	BBTN	PT Bank Tabungan Negara (Persero) Tbk
16	BBYB	PT Bank Neo Commerce Tbk.
17	BCIC	PT Bank JTrust Indonesia Tbk.
18	BDMN	PT Bank Danamon Indonesia Tbk
19	BEKS	PT Bank Pembangunan Daerah Banten Tbk.
20	BGTG	PT Bank Ganesha Tbk.
21	BINA	PT Bank Ina Perdana Tbk.
22	BJBR	Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
23	BJTM	Bank Pembangunan Daerah Jawa Timur Tbk
24	BKSW	PT Bank QNB Indonesia Tbk
25	BMAS	PT Bank Maspion Indonesia Tbk.
26	BMRI	Bank Mandiri (Persero) Tbk.
27	BNBA	Bank Bumi Arta Tbk
28	BNGA	PT Bank CIMB Niaga Tbk
29	BNII	PT Bank Maybank Indonesia Tbk
30	BNLI	Bank Permata Tbk

31	BRIS	PT Bank BRIsyariah Tbk
32	BSIM	Bank Sinarmas Tbk
33	BSWD	Bank of India Indonesia Tbk
34	BTPN	PT Bank SMBC Indonesia Tbk
35	BTPS	PT Bank BTPN Syariah Tbk.
36	BVIC	Bank Victoria International Tbk.
37	DNAR	PT Bank Oke Indonesia Tbk.
38	INPC	Bank Artha Graha Internasional Tbk
39	MASB	Bank Multiarta Sentosa Tbk
40	MAYA	PT Bank Mayapada Internasional Tbk
41	MCOR	PT Bank China Construction Bank Indonesia Tbk
42	MEGA	Bank Mega Tbk
43	NISP	PT Bank OCBC NISP Tbk
44	NOBU	PT Bank Nationalnobu Tbk.
45	PNBN	Bank Pan Indonesia Tbk
46	PNBS	PT Bank Panin Dubai Syariah Tbk.
47	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk
48	ADMF	Adira Dinamika Multi Finance Tbk
49	BBLD	Buana Finance Tbk
50	BFIN	BFI Finance Indonesia Tbk
51	BPFI	Batavia Prosperindo Finance Tbk
52	CFIN	Clipan Finance Indonesia Tbk
53	FUJI	Fuji Finance Indonesia Tbk
54	HDFA	Radana Bhaskara Finance Tbk
55	MFIN	Mandala Multifinance Tbk
56	POLA	Pool Advista Finance Tbk
57	TIFA	KDB Tifa Finance Tbk
58	TRUS	Trust Finance Indonesia Tbk
59	VRNA	Verena Multi Finance Tbk
60	VTNY	PT Venteny Fortuna International Tbk
61	WOMF	Wahana Ottomitra Multiartha Tbk
62	AMOR	Ashmore Asset Management Indonesia Tbk
63	PADI	Minna Padi Investama Sekuritas Tbk
64	PANS	Panin Sekuritas Tbk
65	RELI	Reliance Sekuritas Indonesia Tbk
66	TRIM	Trimegah Sekuritas Indonesia Tbk
67	YULE	Yulie Sekuritas Indonesia Tbk
68	ABDA	Asuransi Bina Dana Arta Tbk
69	AHAP	Asuransi Harta Aman Pratama Tbk
70	AMAG	Asuransi Multi Artha Guna Tbk

71	ASBI	Asuransi Bintang Tbk
72	ASDM	Asuransi Dayin Mitra Tbk
73	ASJT	Asuransi Jasa Tania Tbk
74	ASMI	Asuransi Maximus Graha Persada Tbk
75	ASRM	Asuransi Ramayana Tbk
76	BHAT	Bhakti Multi Artha Tbk
77	JMAS	Asuransi Jiwa Syariah Jasa Mitra Abadi Tbk
78	LIFE	Asuransi Jiwa Sinarmas MSIG Tbk
79	LPGI	Lippo General Insurance Tbk
80	MREI	Maskapai Reasuransi Indonesia Tbk
81	MTWI	Malacca Trust Wuwungan Insurance Tbk
82	PNIN	Paninvest Tbk
83	PNLF	Panin Financial Tbk
84	TUGU	Asuransi Tugu Pratama Indonesia Tbk
85	VINS	Victoria Insurance Tbk
86	APIC	Pacific Strategic Financial Tbk
87	BCAP	MNC Kapital Indonesia Tbk
88	BPII	Batavia Prosperindo Internasional Tbk
89	CASA	Capital Financial Indonesia Tbk
90	DEFI	Danasupra Erapacific Tbk
91	DNET	PT Indoritel Makmur Internasional Tbk.
92	GSMF	Equity Development Investment Tbk
93	LPPS	PT Lenox Pasifik Investama Tbk
94	NICK	PT Charnic Capital Tbk.
95	OCAP	Onix Capital Tbk
96	PALM	PT Provident Investasi Bersama Tbk
97	PEGE	Panca Global Kapital Tbk
98	PLAS	Polaris Investama Tbk
99	POOL	Pool Advista Indonesia Tbk
100	SFAN	Surya Fajar Capital Tbk
101	SMMA	Sinarmas Multiartha Tbk
102	SRTG	PT Saratoga Investama Sedaya Tbk.
103	STAR	Buana Artha Anugerah Tbk
104	VICO	Victoria Investama Tbk

Lampiran 2

Surat Permohohan Ijin Penelitian



Yayasan Bina Patria Nusantara
UNIVERSITAS TRIBHUWANA TUNGGADEWI MALANG
FAKULTAS EKONOMI
Jl. Telaga Warna Tlogomas Malang, 65144, Indonesia Telp. 0341-565500, Fax 0341-565522
Program Studi : MANAJEMEN, AKUNTANSI

Nomor : 4782/TB- FE /DL-520 /12/2025
Lampiran :
Perihal : Permohonan Ijin Penelitian dan Permintaan / Pengambilan Data

Kepada Yth : Pimpinan / Kepala
Universitas Islam Malang (UNISMA)

Di Jln.Mayjen Haryono No.193,Kec. Lowokwaru,Kota Malang,Jawa Timur 65144

Dengan Hormat

Dalam rangka menyelesaikan Tugas Akhir bagi mahasiswa Universitas Tribhuwana Tunggadewi Program Strata 1 (satu), diwajibkan melaksanakan Penelitian guna penyusunan Skripsi. Sehubungan dengan hal tersebut kami mohon untuk memperkenankan mahasiswa kami :

Nama : EUGENESIA YULIANI RIKARTI
NPM : 2022110176
Fakultas : FAKULTAS EKONOMI
Program Studi : AKUNTANSI
Judul Skripsi : ANALISIS KINERJA KEUANGAN EMITEN PERBANKAN (STUDI KASUS DI BURSA EFEK INDONESIA PERIODE 2020-2024)

Untuk dapat melaksanakan penelititan dan pengumpulan data yang diperlukan dari :
Universitas Islam Malang (UNISMA)

Demikian surat permohonan ini, atas perhatian dan kerjasama yang baik diucapkan terima kasih.

Malang, 22/12/2025
Dek

Tembusan , Kepada Yth :
1. Ketua Program Studi AKUNTANSI
2. ...
* Di Foto Copy sejumlah tembusan yang diperlukan

...SE.,MM
...SE.,M.SA
...3130123

Lampiran 3

Surat Jalan penelitian



Yayasan Bina Patria Nusantara
UNIVERSITAS TRIBHUWANA TUNGGADEWI MALANG
FAKULTAS EKONOMI
Jl. Telaga Warna Tlogomas Malang, 65144,-Indonesia Telp. 0341-565500; Fax 0341-565522
Program Studi : MANAJEMEN, AKUNTANSI

SURAT JALAN PENELITIAN UNTUK TUGAS AKHIR/ SKRIPSI

Nomor : 4731/ FE /DL-420 /12/2025

1.	Pejabat yang berwenang memberi tugas :	Dr. AHMAD MUKOFFI, S.E., M.SA Jabatan Dekan Fakultas : FAKULTAS EKONOMI
2.	Mahasiswa yang ditugaskan	EUGENESIA YULIANI RIKARTI NIM : 2022110176 AKUNTANSI
3.	Judul Penelitian / Skripsi	ANALISIS KINERJA KEUANGAN EMITEN PERBANKAN (STUDI KASUS DI BURSA EFEK INDONESIA PERIODE 2020-2024)
4.	Tujuan	Universitas Islam Malang (UNISMA) Jln.Mayjen Haryono No.193,Kec. Lowokwaru,Kota Malang,Jawa Timur 65144
5.	Lamanya Tugas : Tanggal Berangkat Tanggal Kembali	 29/Dec/2025 15/Jan/2026

Telah Datang,
Pimpinan Instansi,

Nastiti Wahyuningtyas, SE, MM, MSi

Mengetahui,
Pembimbing Utama,

Dr. Agus Dwi Sasono, S.E., M.Si Ak

Telah diberikan dengan keterangan bahwa perjalanan tersebut diatas benar dilakukan atas tugasnya dan semata-mata untuk kepentingan studi dalam waktu yang telah di tentukan.

Malang, 22/12/2025
Dekan,

Dr. AHMAD MUKOFFI, S.E., M.SA
NUPTK : 3138752653130123

Telah Kembali,
Dekan,

Dr. AHMAD MUKOFFI, S.E., M.SA
NUPTK : 3138752653130123

Lampiran 4

Surat Pernyataan Penelitian

Galeri Investasi

UNIVERSITAS ISLAM MALANG
GALERI INVESTASI FAKULTAS EKONOMI DAN BISNIS
Sekretariat : Jl. MT Haryono No.193, Malang 65144 Tlp : 087742236750

Malang, 12 Januari 2026

Nomor : 722/GI.BEI-XVI/Penelitian/U-11/UIM/I/2026
Lampiran :-0-
Perihal : Surat Pernyataan Penelitian Galeri Investasi

Assalamu'alaikum Wr. Wb
Galeri Investasi Fakultas Ekonomi dan Bisnis Universitas Islam Malang menerangkan bawah :

Nama : Eugenesia Yuliani Rikarti
NPM : 2022110176
Fakultas/Jurusan : Ekonomi/Akuntansi
Instansi : Universitas Tribhuwana Tunggadewi Malang

Benar-benar telah melakukan penelitian di Galeri Investasi Fakultas Ekonomi dan Bisnis Universitas Islam Malang dengan judul **"Analisis Kinerja Keuangan Emiten Perbankan (Studikasus Di Bursa Efek Indonesia Periode 2020-2024)"**.
Demikian surat ini dibuat agar dapat dipergunakan sebagaimana mestinya, dan atas perhatiannya diucapkan terima kasih.

Wassalamu'alaikum Wr. Wb.

Kepala Galeri Investasi

Nanik Wahyuningtyas, SE., MM. M.Si
NIDN : 0725128103

Lampiran 5 Laporan Keuangan BANK Rakyat Indonesia

Tahun 2020-2021

PT BRI MULTIFINANCE INDONESIA
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BRI MULTIFINANCE INDONESIA
STATEMENT OF FINANCIAL POSITION
As of December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	31 Desember/ *December 31,* 2021	Catatan/ *Notes*	31 Desember/ *December 31,* 2020	
ASET				***ASSETS***
Kas dan kas di bank	154.144.328	2b,2c,2q, 4,35a,36	265.801.066	*Cash on hand and cash in bank*
Piutang sewa pembiayaan - neto	1.737.863.884	2b,2d,2g, 2q,3,5,34, 35b,36	2.208.483.095	*Finance lease receivables - net*
Tagihan anjak piutang - neto	57.104.364	2b,2f, 2g,3,6, 34,36	24.836.474	*Factoring receivables - net*
Piutang pembiayaan konsumen - neto	2.776.442.315	2b,2e,2g 2q,3,7,34 35c,36	1.255.401.136	*Consumer financing receivables - net*
Beban dibayar di muka dan uang muka	33.757.073	2h,2q, 8,35f	19.825.210	*Prepaid expenses and advances*
Taksiran pengembalian pajak	-	17b	1.360.479	*Estimated claim for tax refund*
Aset tetap - neto	28.075.035	2i,3,9	24.929.897	*Fixed assets - net*
Aset hak guna - neto	4.600.565	2j,3,10	16.234.466	*Right of use assets - net*
Aset sewa operasi - neto	390.254.654	3,11	183.718.888	*Asset under operating lease - net*
Aset takberwujud - neto	15.689.357	2k,12	14.977.112	*Intangible assets - net*
Aset pajak tangguhan - neto	28.312.609	2p,3,17e	25.480.528	*Deferred tax assets - net*
Aset lain-lain - neto	18.820.635	2b,2q,2l, 2q,3,13,33, 35d,35e	7.259.939	*Other assets - net*
TOTAL ASET	**5.245.064.819**		**4.048.308.290**	***TOTAL ASSETS***

PT BRI MULTIFINANCE INDONESIA
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BRI MULTIFINANCE INDONESIA
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	31 Desember/ *December 31,* 2021	Catatan/ *Notes*	31 Desember/ *December 31,* 2020	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Pinjaman yang diterima	3.186.530.385	2b,2q 14,35g	2.566.566.071	*Borrowings*
Medium Term Notes	798.946.669	2q,15,35h	299.260.768	*Medium Term Notes*
Beban yang masih harus dibayar	37.614.501	2b,2q 16,35i	14.770.456	*Accrued expenses*
Utang pajak	12.036.036	2p,3,17a	11.196.594	*Taxes payable*
Liabilitas imbalan kerja karyawan	16.272.153	2o,3,20	18.239.927	*Liabilities for employee benefits*
Liabilitas derivatif	1.325.952	2b,2r 3,21	9.476.864	*Derivative liabilities*
Liabilitas sewa	3.128.144	2b,2j,2q, 3,18,35r	8.056.920	*Lease liabilities*
Liabilitas lain-lain	54.052.025	2b,19	34.393.527	*Other liabilities*
TOTAL LIABILITAS	**4.109.905.865**		**2.961.961.127**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham	450.000.000	22	450.000.000	*Capital stock*
Saldo laba:				*Retained earnings:*
Telah ditentukan penggunaannya	12.644.672	23	12.405.416	*Appropriated*
Belum ditentukan penggunaannya	675.516.269		632.529.083	*Unappropriated*
Penghasilan komprehensif lain - neto	(3.001.987)		(8.587.336)	*Other comprehensive income - net*
TOTAL EKUITAS	**1.135.158.954**		**1.086.347.163**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS	**5.245.064.819**		**4.048.308.290**	***TOTAL LIABILITIES AND EQUITY***

PT BRI MULTIFINANCE INDONESIA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk tahun yang berakhir pada tanggal 31 Desember 2021
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BRI MULTIFINANCE INDONESIA
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the year then ended December 31, 2021
(Expressed in thousands of Rupiah, unless otherwise stated)

	Untuk tahun yang berakhir pada tanggal 31 Desember/For the *year ended December 31,*			
	2021	**Catatan/ *Notes***	**2020**	
PENDAPATAN				***REVENUE***
Pendapatan sewa pembiayaan	212.365.672	2n,2q, 24,35j	269.968.160	*Finance lease income*
Pendapatan anjak piutang	12.152.205	2n,25	7.606.644	*Factoring income*
Pendapatan pembiayaan konsumen	253.026.138	2n,2q, 26,35k	152.306.289	*Consumer financing income*
Pendapatan sewa operasi	106.933.475	27,35q	49.304.017	*Operating lease income*
Pendapatan bunga	5.315.532	2q, 28,35l	4.585.365	*Interest income*
Pendapatan lain-lain	22.824.279	29a	9.511.883	*Other income*
TOTAL PENDAPATAN	**612.617.301**		**493.282.358**	***TOTAL REVENUE***
BEBAN				***EXPENSES***
Beban pendanaan	207.346.251	2n,2q 21,31,35m	213.219.335	*Financing costs*
Beban gaji dan tunjangan	117.846.436	2q,30,35n	85.582.808	*Salaries and benefits expenses*
Penyisihan kerugian penurunan nilai	51.112.907	5,6,7, 13,34	76.434.045	*Provision for impairment losses*
Beban umum dan administrasi	55.771.107	33	37.383.194	*General and administrative expenses*
Beban depresiasi dan amortisasi	104.043.677	9,10, 11,12	59.239.821	*Depreciation and amortization expenses*
Beban hunian	2.912.075	2q,32,35o	1.500.200	*Occupancy expenses*
(Keuntungan) kerugian dari selisih kurs - neto	(1.514.247)		1.171.691	*Foreign exchange (gain) loss - net*
Beban lain-lain	17.000.432	29b	7.062.444	*Other expenses*
TOTAL BEBAN	**554.518.638**		**481.593.538**	***TOTAL EXPENSES***
LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN	**58.098.663**		**11.688.820**	***INCOME BEFORE FINAL TAX AND INCOME TAX EXPENSE***
Beban pajak final	1.056.530	2p	908.584	*Final tax expense*
LABA SEBELUM BEBAN PAJAK PENGHASILAN	**57.042.133**		**10.780.236**	***INCOME BEFORE INCOME TAX EXPENSE***
BEBAN PAJAK PENGHASILAN				***INCOME TAX EXPENSE***
Beban Pajak Penghasilan	**13.836.052**	2p,17d	**5.995.123**	***Income Tax Expense***
LABA TAHUN BERJALAN	**43.206.081**		**4.785.113**	***INCOME FOR THE YEAR***

Tahun 2022

The original financial statements included herein are in the Indonesian language.

PT BRI MULTIFINANCE INDONESIA
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2022
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BRI MULTIFINANCE INDONESIA
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2022
(Expressed in thousands of Indonesian Rupiah, unless otherwise stated)

	31 Desember/ *December 31,* 2022	Catatan/ *Notes*	31 Desember/ *December 31,* 2021	
ASET				***ASSETS***
Kas dan kas di bank	167.507.755	2b,2c,2r, 4,36a,37	154.144.328	*Cash on hand and cash in bank*
Piutang sewa pembiayaan - neto	1.497.903.222	2b,2d,2g, 2r,3,5,35, 36b,37	1.737.863.884	*Finance lease receivables - net*
Tagihan anjak piutang - neto	56.800.704	2b,2f, 2g,3,6, 35,37	57.104.364	*Factoring receivables - net*
Piutang pembiayaan konsumen - neto	4.919.356.692	2b,2e,2g 2r,3,7,35 36c,37	2.776.442.315	*Consumer financing receivables - net*
Beban dibayar di muka dan uang muka	39.019.219	2h,2r 8,36f	33.757.073	*Prepaid expenses and advances*
Aset tetap - neto	34.815.717	2i,3,9	28.075.035	*Fixed assets - net*
Aset hak guna - neto	21.951.477	2j,3,10	4.600.565	*Right of use assets - net*
Aset sewa operasi - neto	517.238.009	3,11	390.254.654	*Asset under operating lease - net*
Aset takberwujud - neto	14.494.915	2k,12	15.689.357	*Intangible assets - net*
Aset pajak tangguhan - neto	28.110.374	2p,3,18d	28.312.609	*Deferred tax assets - net*
Aset lain-lain - neto	29.112.240	2b,2g,2l, 2r,3,13,34, 36d,36e	18.820.635	*Other assets - net*
TOTAL ASET	**7.326.310.324**		**5.245.064.819**	***TOTAL ASSETS***

PT BRI MULTIFINANCE INDONESIA
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2022
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BRI MULTIFINANCE INDONESIA
STATEMENTS OF FINANCIAL POSITION
(continued)
As of December 31, 2022
(Expressed in thousands of Indonesian Rupiah, unless otherwise stated)

	31 Desember/ *December 31,* 2022	Catatan/ *Notes*	31 Desember/ *December 31,* 2021	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Pinjaman yang diterima	4.721.118.978	2b,2r 14,36g	3.186.530.385	*Borrowings*
Medium Term Notes	499.455.589	2r,15,36h	798.946.669	*Medium Term Notes*
Utang obligasi	697.788.751	2r,16,36i	-	*Bonds*
Beban yang masih harus dibayar	57.270.335	2b,2r 17,36j	37.614.501	*Accrued expenses*
Utang pajak	17.821.859	2p,3,18a	12.036.036	*Taxes payable*
Liabilitas imbalan kerja karyawan	21.469.775	2o,3,21	16.272.153	*Liabilities for employee benefits*
Liabilitas derivatif	-	2b,2s 3,22	1.325.952	*Derivative liabilities*
Liabilitas sewa	13.168.687	2b,2j,2r, 3,19,36s	3.128.144	*Lease liabilities*
Liabilitas lain-lain	76.585.858	2b,20	54.052.025	*Other liabilities*
TOTAL LIABILITAS	**6.104.679.832**		**4.109.905.865**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham	450.000.000	23	450.000.000	*Capital stock*
Saldo laba:				*Retained earnings:*
Telah ditentukan penggunaannya	45.049.233	24	12.644.672	*Appropriated*
Belum ditentukan penggunaannya	722.125.643		670.691.431	*Unappropriated*
Pengukuran kembali liabilitas imbalan kerja - neto setelah pajak	4.455.616	2o, 21	4.824.838	*Remeasurement of liabilities for employee benefits - net of tax*
Kerugian kumulatif atas instrumen derivatif untuk lindung nilai arus kas – neto setelah pajak	-	2s, 22	(3.001.987)	*Cummulative losses on derivative instrument for cash flow hedging - net of tax*
TOTAL EKUITAS	**1.221.630.492**		**1.135.158.954**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS	**7.326.310.324**		**5.245.064.819**	***TOTAL LIABILITIES AND EQUITY***

The original financial statements included herein are in the Indonesian language.

PT BRI MULTIFINANCE INDONESIA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2022
(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)

PT BRI MULTIFINANCE INDONESIA
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2022
(Expressed in thousands of Indonesian Rupiah, unless otherwise stated)

	Untuk tahun yang berakhir pada tanggal 31 Desember/For the *year ended December 31,*			
	2022	Catatan/ *Notes*	2021	
PENDAPATAN				***REVENUE***
Pendapatan sewa pembiayaan	195.968.954	2n,2r, 25,36k	212.365.672	*Finance lease income*
Pendapatan anjak piutang	12.094.972	2n,26	12.152.205	*Factoring income*
Pendapatan pembiayaan konsumen	486.895.706	2n,2r, 27,36l	253.026.138	*Consumer financing income*
Pendapatan sewa operasi	163.513.195	28,36r	106.933.475	*Operating lease Income*
Pendapatan bunga	5.417.363	2r, 29,36m	5.315.532	*Interest income*
Pendapatan lain-lain	26.698.871	30a	22.824.279	*Other income*
TOTAL PENDAPATAN	**890.589.061**		**612.617.301**	***TOTAL REVENUE***
BEBAN				***EXPENSES***
Beban pendanaan	312.976.730	2n,2r 22,32,36n	207.346.251	*Financing costs*
Beban gaji dan tunjangan	162.033.177	2r,31,36o	117.846.436	*Salaries and benefits expenses*
Penyisihan kerugian penurunan nilai	76.245.518	5,6,7, 13,35	51.112.907	*Provision for impairment losses*
Beban umum dan administrasi	72.545.677	34	55.771.107	*General and administrative expenses*
Beban depresiasi dan amortisasi	139.981.420	9,10, 11,12	104.043.677	*Depreciation and amortization expenses*
Beban hunian	3.943.833	2r,33,36p	2.912.075	*Occupancy expenses*
(Keuntungan) kerugian dari selisih kurs - neto	(1.496.633)		(1.514.247)	*Foreign exchange (gain) loss - net*
Beban lain-lain	10.203.192	30b	17.000.432	*Other expenses*
TOTAL BEBAN	**776.432.914**		**554.518.638**	***TOTAL EXPENSES***
LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN	**114.156.147**		**58.098.663**	***INCOME BEFORE FINAL TAX AND INCOME TAX EXPENSE***
Beban pajak final	1.078.509	2p	1.056.530	*Final tax expense*
LABA SEBELUM BEBAN PAJAK PENGHASILAN	**113.077.638**		**57.042.133**	***INCOME BEFORE INCOME TAX EXPENSE***
BEBAN PAJAK PENGHASILAN				***INCOME TAX EXPENSE***
Beban Pajak Penghasilan	**29.238.865**	2p,18c	**13.836.052**	***Income Tax Expense***
LABA TAHUN BERJALAN	**83.838.773**		**43.206.081**	***INCOME FOR THE YEAR***

2023-2024

PT BRI MULTIFINANCE INDONESIA
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2024
(Disajikan dalam Ribuan Rupiah, Kecuali Dinyatakan Lain)

PT BRI MULTIFINANCE INDONESIA
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2024
(Expressed in Thousands of Rupiah, Unless Otherwise Stated)

	31 Desember/ *December 31,* 2024	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	
ASET				***ASSETS***
Kas dan kas di bank	225.804.539	2b,2c,2r,2t 4,37a,38,39	183.583.060	*Cash on hand and cash in bank*
Piutang pembiayaan investasi - neto	1.385.853.844	2b,2d,2g, 2r,3,5,36, 37b,38,39	1.371.336.229	*Investment financing receivables - net*
Piutang pembiayaan modal kerja - neto	88.303.689	2b,2f, 2g,3,6, 36,38,39	83.083.614	*Working capital receivables - net*
Piutang pembiayaan multiguna - neto	4.794.499.241	2b,2e,2g 2r,3,7,36 37c,37t,38,39	6.248.626.500	*Multipurpose financing receivables - net*
Piutang sewa operasi - neto	55.028.538	2b,2d,2g, 2r,3,8,35,36 37d,38,39	43.515.499	*Operating lease receivables - net*
Beban dibayar di muka dan uang muka	65.112.256	2h,2r 9,37f	66.569.992	*Prepaid expenses and advances*
Pajak dibayar dimuka	826.048	2p,3,19a	-	*Prepaid tax*
Aset tetap - neto	41.594.673	2i,3,10	36.646.478	*Fixed assets - net*
Aset hak guna - neto	20.353.914	2j,3,11	16.205.342	*Right of use assets - net*
Aset sewa operasi - neto	900.622.884	2d,3,12	952.001.135	*Asset under operating lease - net*
Aset takberwujud - neto	16.073.297	2k,3,13	14.778.820	*Intangible assets - net*
Aset derivatif	13.546.340	2b,2s,2t 3,23a,38,39	6.110.045	*Derivative assets*
Aset pajak tangguhan - neto	17.080.919	2p,3,19d	24.829.424	*Deferred tax assets - net*
Aset lain-lain - neto	52.931.599	2b,2g 2l,2r,3 14, 36 37e,38,29	16.720.536	*Other assets - net*
TOTAL ASET	**7.677.631.781**		**9.064.006.674**	***TOTAL ASSETS***

PT BRI MULTIFINANCE INDONESIA
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2024
(Disajikan dalam Ribuan Rupiah, Kecuali Dinyatakan Lain)

PT BRI MULTIFINANCE INDONESIA
STATEMENTS OF FINANCIAL POSITION
(continued)
As of December 31, 2024
(Expressed in Thousands of Rupiah, Unless Otherwise Stated)

	31 Desember/ *December 31,* 2024	Catatan/ *Notes*	31 Desember/ *December 31,* 2023	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Pinjaman yang diterima	4.973.707.999	2b,2r,15, 37g,38,39	5.811.971.934	*Borrowings*
Medium Term Notes	-	2b,2r,16, 37h,38,39	499.598.942	*Medium Term Notes*
Utang obligasi	1.001.511.620	2b,2r,17, 37i,38,39	1.196.419.664	*Bonds payable*
Beban yang masih harus dibayar	66.272.871	2b,2r,18, 37j,38,39	67.986.002	*Accrued expenses*
Utang pajak	7.301.769	2p,19a	14.289.876	*Taxes payable*
Liabilitas imbalan kerja karyawan	35.730.992	2o,3,22	30.324.483	*Liabilities for employee benefits*
Liabilitas derivatif	-	2b,2s, 3,23b	7.015.688	*Derivative liabilities*
Liabilitas sewa	15.985.011	2b,2j,2r, 3,20,37s,38,39	7.625.583	*Lease liabilities*
Liabilitas lain-lain	152.573.111	2b,21,38,39	107.961.760	*Other liabilities*
TOTAL LIABILITAS	**6.253.083.373**		**7.743.193.932**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham	450.000.000	24	450.000.000	*Capital stock*
Saldo laba:				*Retained earnings:*
Telah ditentukan penggunaannya	112.518.251	25	90.000.000	*Appropriated*
Belum ditentukan penggunaannya	860.453.527		779.067.414	*Unappropriated*
Pengukuran kembali liabilitas imbalan kerja - neto setelah pajak	3.525.176	2o,22	2.985.630	*Remeasurement of liabilities for employee benefits - net of tax*
Kerugian kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto setelah pajak	(1.948.546)	2s,23a	(1.240.302)	*Cummulative losses on derivative instrument for cash flow hedging - net of tax*
TOTAL EKUITAS	**1.424.548.408**		**1.320.812.742**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS	**7.677.631.781**		**9.064.006.674**	***TOTAL LIABILITIES AND EQUITY***

PT BRI MULTIFINANCE INDONESIA
LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir
pada Tanggal 31 Desember 2024
(Disajikan dalam Ribuan Rupiah,
Kecuali Dinyatakan Lain)

PT BRI MULTIFINANCE INDONESIA
STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2024
(Expressed in Thousands of Rupiah,
Unless Otherwise Stated)

	Untuk tahun yang berakhir pada tanggal 31 Desember/ *Years ended December 31,*			
	2024	**Catatan/ *Notes***	**2023**	
PENDAPATAN				***REVENUE***
Pendapatan pembiayaan investasi	175.182.635	2n,2r, 26,37k	187.852.560	*Investment financing income*
Pendapatan pembiayaan modal kerja	12.568.779	2n,27	7.693.949	*Working capital income*
Pendapatan pembiayaan multiguna	757.769.757	2n,2r, 28,37l	715.533.784	*Multipurpose financing income*
Pendapatan sewa operasi	359.505.548	2n,2r, 29,37r	252.571.220	*Operating lease income*
Pendapatan bunga	7.869.700	2n,2r, 30,37m	4.992.623	*Interest income*
Keuntungan atas penjualan aset sewa operasi	31.464.016	12,31a	27.580.742	*Gain on sale of assets under operating lease*
Pendapatan komisi	4.878.779	31a	5.526.686	*Fee based income*
Pendapatan lain-lain	62.018.079	31a	35.289.972	*Other income*
TOTAL PENDAPATAN	**1.411.257.293**		**1.237.041.536**	***TOTAL REVENUE***
BEBAN				***EXPENSES***
Beban pendanaan	476.158.780	2n,2r,33,37n	448.844.535	*Financing costs*
Beban gaji dan tunjangan	217.467.575	2n,2r,32,37o	208.895.559	*Salaries and benefits expenses*
Penyisihan kerugian penurunan nilai	180.003.348	2g,5,6,7, 14,36	126.785.124	*Provision for impairment losses*
Beban umum dan administrasi	90.924.698	2n,2r,35,37q	81.552.828	*General and administrative expenses*
Beban depresiasi dan amortisasi	281.530.162	10,11, 12,13	216.817.840	*Depreciation and amortization expenses*
Beban hunian	4.174.008	2n,2r,34,37p	4.877.426	*Occupancy expenses*
(Keuntungan) kerugian dari selisih kurs - neto	(265.679)	2t	313.345	*Foreign exchange (gain) loss - net*
Kerugian atas penjualan aset sewa operasi	9.901.675	12,31b	5.099.895	*Loss on sale of assets under operating lease*
Beban lain-lain	16.343.074	31b	11.238.403	*Other expenses*
TOTAL BEBAN	**1.276.237.641**		**1.104.424.955**	***TOTAL EXPENSES***
LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN	**135.019.652**		**132.616.581**	***INCOME BEFORE FINAL TAX AND INCOME TAX EXPENSE***
Beban pajak final	1.572.322	2p	996.412	*Final tax expense*
LABA SEBELUM BEBAN PAJAK PENGHASILAN	**133.447.330**		**131.620.169**	***INCOME BEFORE INCOME TAX EXPENSE***
BEBAN PAJAK PENGHASILAN	**29.542.966**	2p,19d	**29.727.631**	***INCOME TAX EXPENSE***
LABA TAHUN BERJALAN	**103.904.364**		**101.892.538**	***INCOME FOR THE YEAR***

Sumber: Galeri Investasi Fakultas Ekonomi Dan Bisnis Universitas Islam Malang

Lampiran 6 Laporan Keuangan BANK Negara Indonesia

Tahun 2020

PT BNI MULTIFINANCE
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2020
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BNI MULTIFINANCE
STATEMENT OF FINANCIAL POSITION
As of December 31, 2020
(Expressed in Rupiah, unless otherwise stated)

	31 Desember/ *December 31, 2020*	Catatan/ *Notes*	31 Desember/ *December 31, 2019*	
ASET				***ASSETS***
Kas dan setara kas	88.189.470.291	4,29a	59.747.317.234	*Cash and cash equivalents*
Investasi sewa pembiayaan neto - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp107.901.394.412 tahun 2020 (2019: 30.244.179.426)	1.149.670.391.424	5,29b	1.313.669.965.043	*Net investment in finance leases - net of allowance for impairment losses amounting to Rp107,901,394,412 in 2020 (2019:30,244,179,426)*
Piutang pembiayaan konsumen neto - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp8.682.067.255 tahun 2020 (2019: Rp1.453.531.527)	127.110.839.846	6,29c	177.787.431.021	*Net consumer financing receivables - net of allowance for impairment losses amounting to Rp8,682,067,255 in 2020 (2019: Rp1,453,531,527)*
Tagihan anjak piutang neto - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp7.546.292.035 tahun 2020 (2019: Rp6.718.497.618)	116.442.388.119	7	156.735.618.995	*Net factoring receivables - net of allowance for impairment losses amounting to Rp7,546,292,035 in 2020 (2019: Rp6,718,497,618)*
Pajak dibayar di muka	9.339.800.158	12a	3.017.085.147	*Prepaid tax*
Penyertaan saham	-	8	2.115.178.509	*Equity investment*
Aset tetap dan aset hak guna - neto	76.005.596.263	9,29e	96.328.681.931	*Fixed assets and right of use of assets - net*
Aset pajak tangguhan - neto	28.189.826.312	12f	9.048.757.503	*Deferred tax assets - net*
Aset lain-lain	28.278.589.883	10,29f	19.690.642.600	*Other assets*
TOTAL ASET	**1.623.226.902.296**		**1.837.140.677.983**	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Pinjaman bank	1.337.985.081.243	11,29g	1.454.879.300.430	*Bank loans*
Utang pajak	1.074.575.197	12b	3.661.569.838	*Taxes payable*
Utang usaha	46.630.884	13	2.111.858.539	*Accounts payable*
Utang lain-lain	9.667.753.751	14	10.869.466.263	*Other payables*
Biaya yang masih harus dibayar	11.078.556.087	15	10.908.185.332	*Accrued expenses*
Imbalan kerja	13.162.331.000	31	12.272.652.000	*Employee benefits*
TOTAL LIABILITAS	**1.373.014.928.162**		**1.494.703.032.402**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham Modal dasar - 6.000.000.000 saham dengan nilai nominal Rp50 per saham; ditempatkan dan disetor penuh - 5.968.642.738 saham tahun 2020 dan 2019	298.432.136.900	16	298.432.136.900	*Share capital Authorised - 6,000,000,000 shares with par value of Rp50 per share; issued and fully paid - 5,968,642,738 shares in 2020 and 2019*
Modal disetor lainnya	1.223.975.269	17	1.223.975.269	*Additional paid-in capital*
Pengukuran kembali atas imbalan kerja - neto setelah pajak tangguhan	(731.660.280)		(287.763.000)	*Remeasurement of employment benefits - net of deferred tax*
Kerugian kumulatif atas penyertaan saham	(1.692.142.807)		-	*Accumulated losses of equity investment*
Saldo laba	(47.020.334.948)		43.069.296.412	*Retained earnings*
TOTAL EKUITAS	**250.211.974.134**		**342.437.645.581**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS	**1.623.226.902.296**		**1.837.140.677.983**	***TOTAL LIABILITIES AND EQUITY***

PT BNI MULTIFINANCE
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2020
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BNI MULTIFINANCE
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2020
(Expressed in Rupiah, unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ *Year Ended December 31,*			
	2020	Catatan/ *Notes*	2019	
PENDAPATAN				***REVENUES***
Pendapatan sewa pembiayaan	162.287.262.257	18,29b	141.014.776.296	*Finance lease income*
Pendapatan pembiayaan konsumen	18.999.110.905	19,29c	27.782.681.488	*Consumer financing income*
Pendapatan sewa operasi	36.849.680.158	20,29e	38.252.164.226	*Operating lease income*
Pendapatan anjak piutang	18.341.886.516	21	25.142.476.579	*Factoring income*
Pendapatan bunga	1.227.451.507	22,29a	1.569.720.368	*Interest income*
Pendapatan lain-lain	3.137.706.430	23	583.960.960	*Other income*
Total pendapatan	240.843.097.773		234.345.779.917	*Total revenues*
BEBAN				***EXPENSES***
Beban keuangan	139.442.377.603	24,29g, 29i	108.944.224.916	*Financing costs*
Penyisihan kerugian penurunan nilai	14.546.775.524	25	29.724.500.578	*Provision for impairment losses*
Beban umum dan administrasi	60.636.707.633	26,29j	60.215.905.841	*General and administrative expenses*
Beban lain-lain	7.325.491.791	27	6.956.301.057	*Other expenses*
Total beban	221.951.352.551		205.840.932.392	*Total expenses*
Laba sebelum beban pajak final dan beban pajak penghasilan	**18.891.745.222**		**28.504.847.525**	***Income before final tax and income tax expense***
Beban pajak final	(245.424.844)		(313.944.074)	*Final tax expense*
Laba sebelum beban pajak penghasilan	**18.646.320.378**		**28.190.903.451**	***Income before income tax expense***
Beban pajak penghasilan	(12.393.022.903)	12c	(8.818.633.496)	*Income tax expense*
LABA TAHUN BERJALAN	**6.253.297.475**		**19.372.269.955**	***INCOME FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN:				***OTHER COMPREHENSIVE INCOME:***
Pos yang tidak akan direklasifikasi ke laba rugi				***Item that will not be reclassified to profit or loss***
Pengukuran kembali atas imbalan kerja karyawan	(554.342.000)	30	(1.273.321.000)	*Remeasurement of employment benefits*
Pajak penghasilan terkait	110.444.720	12f	318.330.250	*Related income tax*
Rugi komprehensif lain, setelah pajak	**(443.897.280)**		**(954.990.750)**	***Other comprehensive loss, net of tax***
Kerugian kumulatif atas penyertaan saham	(2.115.178.509)	8	-	*Accumulated losses of equity investmnet*
Pajak penghasilan terkait	423.035.702	12f	-	*Related income tax*
Rugi komprehensif lain, setelah pajak	**(1.692.142.807)**		-	***Other comprehensive loss, net of tax***
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	**4.117.257.388**		**18.417.279.205**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

Tahun 2021-2022

PT BNI MULTIFINANCE

LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2022
(Expressed in Rupiah, unless otherwise stated)

	2022	Catatan/ Notes	2021	
ASET				***ASSETS***
Kas dan setara kas	71,915,862,839	4,29a	50,222,940,540	*Cash and cash equivalents*
Investasi sewa pembiayaan neto - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp31.655.663.023 pada 31 Desember 2022 (2021: Rp67.851.732.838)	404,279,234,735	5,29b	807,910,943,026	*Net investment in finance leases - net of allowance for impairment losses amounting to Rp31,655,663,023 at 31 December 2022 (2021: Rp67,851,732,838)*
Piutang pembiayaan konsumen neto - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp598.901.396 pada 31 Desember 2022 (2021:Rp2.840.818.453)	187,381,855,919	6,29c	132,056,690,643	*Net consumer financing receivables - net of allowance for impairment losses amounting to Rp598,901,396 at 31 December 2022 (2021:2,840,818,453)*
Tagihan anjak piutang neto - setelah dikurangi cadangan nilai sebesar Rp12.954.722.824 pada 31 Desember 2022 (2021: Rp7.082.206.074)	71,532,124,828	7	99,343,947,065	*Net factoring receivables - net of allowance for impairment losses amounting to Rp12,954,722,824 at 31 December 2022 (2021: Rp7,082,206,074)*
Pajak dibayar dimuka	18,548,706,927	13a	10,686,451,327	*Prepaid tax*
Aset tetap dan aset hak guna - neto	181,077,265,581	9,29d	73,218,418,668	*Fixed assets and right-of-use of assets - net*
Aset takberwujud - neto	3,525,396,207	10	4,257,271,729	*Intangible assets - net*
Aset pajak tangguhan - neto	21,598,278,957	13d	20,561,560,243	*Deferred tax assets - net*
Aset lain-lain - neto	60,332,408,689	11,29e	34,679,476,789	*Other assets - net*
TOTAL ASET	**1,020,191,133,682**		**1,232,937,700,030**	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Pinjaman bank	806,372,757,963	12,29f	929,492,649,355	*Bank loans*
Utang pajak	949,959,428	13b	1,095,924,653	*Taxes payable*
Utang usaha	1,681,193,118	14	93,521,574	*Accounts payable*
Utang lain-lain	30,432,011,656	15	10,477,356,694	*Other payables*
Biaya yang masih harus dibayar	15,526,832,487	16	11,059,775,311	*Accrued expenses*
Imbalan kerja	11,975,714,000	30	12,956,550,000	*Employee benefits*
TOTAL LIABILITAS	**866,938,468,652**		**965,175,777,587**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar - 6.000.000.000 saham dengan nilai nominal Rp50 per saham; ditempatkan dan disetor penuh - 5.968.642.738 saham tahun 2022 dan 2021	298,432,136,900	17	298,432,136,900	*Authorised - 6,000,000,000 shares with par value of Rp50 per share; issued and fully paid - 5,968,642,738 shares in 2022 and 2021*
Modal disetor lainnya	1,223,975,269	18	1,223,975,269	*Additional paid-in capital*
Pengukuran kembali atas imbalan kerja - neto setelah pajak	413,883,600		(134,649,840)	*Remeasurement of employment benefits - net of tax*
Kerugian kumulatif atas penyertaan saham	(1,692,142,807)		(1,692,142,807)	*Accumulated losses of equity investment*
Saldo rugi	(145,125,187,932)		(30,067,397,079)	*Accumulated loss*
TOTAL EKUITAS	**153,252,665,030**		**267,761,922,443**	***TOTAL EQUITY***
TOTAL LIABILITAS DAN EKUITAS	**1,020,191,133,682**		**1,232,937,700,030**	***TOTAL LIABILITIES AND EQUITY***

PT BNI MULTIFINANCE

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2022
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2022
(Expressed in Rupiah, unless otherwise stated)

	2022	Catatan/ *Notes*	2021	
PENDAPATAN				***REVENUES***
Pendapatan sewa pembiayaan	85,470,747,212	19,29b	126,580,215,782	*Finance lease income*
Pendapatan sewa operasi	34,740,197,572	21,29d	31,833,647,721	*Operating lease income*
Pendapatan pembiayaan konsumen	19,041,709,052	20,29c	16,593,054,213	*Consumer financing income*
Pendapatan anjak piutang	10,028,402,454	22	13,277,376,706	*Factoring income*
Pendapatan bunga	977,792,956	23,29a	1,001,849,777	*Interest income*
Pendapatan lain-lain	570,745,098	24,29e	5,949,944,757	*Other income*
Total pendapatan	150,829,594,344		195,236,088,956	*Total revenues*
BEBAN				***EXPENSES***
Penambahan/(pembalikan) penyisihan kerugian penurunan nilai	101,012,401,515	26	(11,467,003,140)	*Additional/(reversal) provision for impairment losses*
Beban umum dan administrasi	81,411,746,327	27,29g	62,287,087,312	*General and administrative expenses*
Beban keuangan	69,767,500,468	25,29f	106,447,384,083	*Financing costs*
Beban lain-lain	14,697,776,901	28	13,347,505,685	*Other expenses*
Total beban	266,889,425,211		170,614,973,940	*Total expenses*
(Rugi)/laba sebelum beban pajak final dan beban pajak penghasilan	**(116,059,830,867)**		**24,621,115,016**	***(Loss)/profit before final tax and income tax expense***
Beban pajak final	(189,393,260)		(208,298,638)	*Final tax expense*
(Rugi)/laba sebelum manfaat/(beban) pajak penghasilan	**(116,249,224,127)**		**24,412,816,378**	***(Loss)/profit before income tax benefit/(expense)***
Manfaat/(beban) pajak penghasilan	1,191,433,274	13c	(7,459,878,509)	*Income tax benefit/(expense)*
(RUGI)/LABA TAHUN BERJALAN	**(115,057,790,853)**		**16,952,937,869**	***(LOSS)/INCOME FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN:				***OTHER COMPREHENSIVE INCOME:***
Pos yang tidak akan direklasifikasi ke laba rugi				***Item that will not be reclassified to profit or loss***
Pengukuran kembali atas imbalan kerja karyawan	703,248,000	30	765,398,000	*Remeasurement of employment benefits*
Pajak penghasilan terkait	(154,714,560)	13d	(168,387,560)	*Related income tax*
Laba komprehensif lain, setelah pajak	**548,533,440**		**597,010,440**	***Other comprehensive income, net of tax***
TOTAL (RUGI)/LABA KOMPREHENSIF TAHUN BERJALAN	**(114,509,257,413)**		**17,549,948,309**	***TOTAL COMPREHENSIVE (LOSS)/ INCOME FOR THE YEAR***

2023-2024

PT BNI MULTIFINANCE

LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2024
(Expressed in Rupiah, unless otherwise stated)

	2024	Catatan/ *Notes*	2023	
ASET				***ASSETS***
Kas dan setara kas	154,241,203,102	4,30a	498,674,673,244	*Cash and cash equivalents*
Investasi sewa pembiayaan - bersih setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp40.801.674.485 pada 31 Desember 2024 (2023: Rp53.810.518.763)	1,123,574,497,084	5,30b	462,451,813,791	*Net investment in finance leases - net of allowance for impairment losses amounting to Rp40,801,674,485 as at 31 December 2024 (2023: Rp53,810,518,763)*
Piutang pembiayaan konsumen - bersih setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp148.124.493.258 pada 31 Desember 2024 (2023: Rp12.130.890.149)	4,352,695,027,636	6,30c	2,452,066,755,871	*Net consumer financing receivables - net of allowance for impairment losses amounting to Rp148,124,493,258 as at 31 December 2024 (2023: Rp12,130,890,149)*
Tagihan anjak piutang - bersih setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp7.459.966.092 pada 31 Desember 2024 (2023: Rp24.064.987.801)	12,903,694,985	7	20,111,182,228	*Net factoring receivables - net of allowance for impairment losses amounting to Rp7,459,966,092 as at 31 December 2024 (2023: Rp24,064,987,801)*
Pajak dibayar dimuka	7,450,537,418	13a	12,584,489,524	*Prepaid tax*
Aset tetap dan aset hak guna - bersih	162,780,433,590	9,30d	194,050,853,932	*Fixed assets and right-of-use assets - net*
Aset takberwujud - bersih	21,604,001,734	10	21,692,016,156	*Intangible assets - net*
Aset pajak tangguhan	73,002,647,264	13d	25,922,265,689	*Deferred tax assets*
Aset derivatif	2,771,980,367	17	-	*Derivative assets*
Aset lain-lain - bersih	141,348,223,704	11,30e	101,842,317,011	*Other assets - net*
TOTAL ASET	**6,052,372,246,884**		**3,789,196,367,446**	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Pinjaman bank	5,054,583,211,761	12,30f	2,692,569,242,646	*Bank loans*
Utang pajak	1,538,677,574	13b	1,315,628,241	*Taxes payable*
Utang usaha	25,062,686,509	14	133,368,886,707	*Accounts payable*
Utang lain-lain	78,711,511,493	15	59,934,914,536	*Other payables*
Biaya yang masih harus dibayar	36,298,062,286	16	39,181,087,304	*Accrued expenses*
Liabilitas derivatif	7,154,040,315	17	-	*Derivative liabilities*
Imbalan kerja	14,593,330,000	31	11,555,167,000	*Employee benefits*
TOTAL LIABILITAS	**5,217,941,519,938**		**2,937,924,926,434**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham – nilai nominal Rp50 per saham Modal dasar - 22.000.000.000 saham dengan nilai nominal Rp50 per saham; ditempatkan dan disetor penuh - 21.968.642.738 saham	1,098,432,136,900	18	1,098,432,136,900	*Share capital with par value Rp50 per share Authorised - 22,000,000,000 shares with par value of Rp50 per share; issued and fully paid - 21,968,642,738 shares*
Modal disetor lainnya	1,223,975,269	19	1,223,975,269	*Additional paid-in capital*
Cadangan lindung nilai arus kas - bersih setelah pajak	(6,239,907,599)		-	*Cash flow hedges reserve - net of tax*
Pengukuran kembali atas imbalan kerja - bersih setelah pajak	1,197,082,380		812,440,200	*Remeasurement of employee benefits - net of tax*
Kerugian kumulatif atas penyertaan saham	(1,649,839,237)		(1,649,839,237)	*Accumulated losses of equity investment*
Saldo rugi	(258,532,720,767)		(247,347,272,120)	*Accumulated loss*
TOTAL EKUITAS	**834,430,726,946**		**851,471,441,012**	***TOTAL EQUITY***

PT BNI MULTIFINANCE

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2024
(Expressed in Rupiah, unless otherwise stated)

	2024	Catatan/ *Notes*	2023	
PENDAPATAN				***REVENUES***
Pendapatan sewa pembiayaan	92,732,164,427	20,30b	54,106,778,300	*Finance lease income*
Pendapatan sewa operasi	64,284,156,752	22,30d	72,209,215,367	*Operating lease income*
Pendapatan pembiayaan konsumen	495,963,325,275	21,30c	123,716,910,676	*Consumer financing income*
Pendapatan anjak piutang	2,516,474,390	23	6,084,969,323	*Factoring income*
Pendapatan bunga	5,747,890,342	24,30a	1,941,578,845	*Interest income*
Pendapatan lain-lain	80,421,318,656	25,30e	43,479,097,466	*Other income*
Total pendapatan	741,665,329,842		301,538,549,977	*Total revenues*
BEBAN				***EXPENSES***
Penambahan penyisihan kerugian penurunan nilai	169,133,088,362	27	86,810,375,615	*Additional provision for impairment losses*
Beban umum dan administrasi	282,218,892,901	28,30g	206,918,704,802	*General and administrative expenses*
Beban keuangan	290,074,891,796	26,30f	100,028,013,057	*Financing costs*
Beban lain-lain	55,732,621,338	29	13,953,736,040	*Other expenses*
Total beban	797,159,494,397		407,710,829,514	*Total expenses*
Rugi sebelum beban pajak final dan manfaat pajak penghasilan	(55,494,164,555)		(106,172,279,537)	***Loss before final tax and income tax benefit***
Beban pajak final	(1,120,180,549)		(443,901,213)	*Final tax expense*
Rugi sebelum manfaat pajak penghasilan	(56,614,345,104)		(106,616,180,750)	***Loss before income tax benefit***
Manfaat pajak penghasilan	45,428,896,457	13c	4,394,096,562	*Income tax benefit*
RUGI TAHUN BERJALAN	(11,185,448,647)		(102,222,084,188)	***LOSS FOR THE YEAR***
(RUGI)/PENGHASILAN KOMPREHENSIF LAIN:				***OTHER COMPREHENSIVE (LOSS)/INCOME:***
Pos-pos yang tidak akan direklasifikasi ke laba rugi				***Items that will not be reclassified to profit or loss***
Pengukuran kembali atas imbalan kerja karyawan	493,131,000	31b	510,970,000	*Remeasurement of employee benefits*
Pajak penghasilan terkait	(108,488,820)	13d	(70,109,830)	*Related income tax*
Pos-pos yang akan direklasifikasi ke laba rugi				***Items that will be reclassified to profit or loss***
Cadangan lindung nilai arus kas	(7,999,881,537)		-	*Cash flow hedge reserve*
Pajak penghasilan terkait	1,759,973,938	13d	-	*Related income tax*
(Rugi)/penghasilan komprehensif lain, bersih setelah pajak	(5,855,265,419)		440,860,170	***Other comprehensive (loss)/income, net of tax***
TOTAL RUGI KOMPREHENSIF TAHUN BERJALAN	(17,040,714,066)		(101,781,224,018)	***TOTAL COMPREHENSIVE LOSS FOR THE YEAR***

Sumber: Galeri Investasi Fakultas Ekonomi Dan Bisnis Universitas Islam Malang

Lampiran 7 Laporan Keuangan BANK Central Asia

Tahun 2020

PT BANK CENTRAL ASIA Tbk AND SUBSIDIARIES **Schedule 1/1**

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2020 AND 2019
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	31 December 2020	31 December 2019
ASSETS			
Cash	2b,2g,5,39, 42,45	24,322,335	25,421,406
Current accounts with Bank Indonesia	2b,2g,2i,6,39, 42,45	27,482,178	47,904,674
Current accounts with other banks - net of allowance for impairment losses of Rp 927 as of 31 December 2020 (31 December 2019: Rp nil)	2b,2g,2i,7,39, 42,45	11,972,409	10,521,687
Placements with Bank Indonesia and other banks - net of allowance for impairment losses of Rp 4,700 as of 31 December 2020 (31 December 2019: Rp nil)	2b,2g,2j,8,39, 42,45	47,450,890	30,948,274
Financial assets at fair value through profit or loss	2g,2k,9,39,42, 45	2,936,245	5,910,146
Acceptance receivables - net of allowance for impairment losses of Rp 409,132 as of 31 December 2020 (31 December 2019: Rp 176,822)	2g,2l,10,39,42, 45	8,144,843	9,492,755
Bills receivable - net of allowance for impairment losses of Rp 8,012 as of 31 December 2020 (31 December 2019: Rp 2,734)	2g,11,39,42,45	8,091,013	7,909,020
Securities purchased under agreements to resell - net of allowance for impairment losses of Rp 1,148 as of 31 December 2020 (31 December 2019: Rp 1,733)	2g,2n,12,39,45	146,819,249	9,575,565
Loans receivable - net of allowance for impairment losses of Rp 26,945,942 as of 31 December 2020 (31 December 2019: Rp 14,905,584)	2g,2m,13,39,42, 45,		
Related parties	2ak,49	5,203,700	4,227,386
Third parties		542,439,998	567,806,613
Consumer financing receivables - net of allowance for impairment losses of Rp 806,306 as of 31 December 2020 (31 December 2019: Rp 473,097)	2g,2o,14,39,45	7,605,934	10,532,424
Finance lease receivables - net of allowance for impairment losses of Rp 1,009 as of 31 December 2020 (31 December 2019: Rp 3,147)	2g,2p,39,45	100,299	149,428
Assets related to sharia transactions - net of allowance for impairment losses of Rp 161,203 as of 31 December 2020 (31 December 2019: Rp 146,132)	2g,2q	5,408,030	5,499,287
Investment securities - net of allowance for impairment losses of Rp 199,637 as of 31 December 2020 (31 December 2019: Rp 70,420)	2g,2r,15,39,42, 45	192,553,101	142,982,705
Prepaid expenses	16		
Related parties	2ak,49	-	211,012
Third parties		788,583	1,325,468
Prepaid tax	21a	31,215	7,045
Fixed assets - net of accumulated depreciation of Rp 11,994,702 as of 31 December 2020 (31 December 2019: Rp 11,021,327)	2h,2s,17	21,915,054	20,852,301
Intangible assets - net of accumulated amortisation of Rp 1,726,035 as of 31 December 2020 (31 December 2019: Rp 1,424,329)	2e,2u,18	1,629,620	1,377,452
Deferred tax assets - net	2ai,21h	4,880,722	3,184,290
Other assets - net of allowance for impairment losses of Rp 24,622 as of 31 December 2020 (31 December 2019: Rp 902)	2g,2h,2t, 19,42,45		
Related parties	2ak,49	8,368	7,758
Third parties		15,786,502	13,142,616
TOTAL ASSETS		**1,075,570,256**	**918,989,312**

PT BANK CENTRAL ASIA Tbk AND SUBSIDIARIES **Schedule 1/2**

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2020 AND 2019
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	31 December 2020	31 December 2019
LIABILITIES, TEMPORARY *SYIRKAH* DEPOSITS, AND EQUITY			
LIABILITIES			
Deposits from customers	2g,2v,20,39,42,45		
Related parties	2ak,49	1,628,726	1,326,903
Third parties		832,655,117	697,653,165
Sharia deposits	2g,2w	1,151,652	1,035,526
Deposits from other banks	2g,2v,20,39,42,45	10,163,163	6,717,474
Financial liabilities at fair value through profit or loss	2g,2k,9,39,42,45	138,757	106,260
Acceptance payables	2g,2k,10,39,42,45	4,400,045	5,321,249
Securities sold under agreements to repurchase	2g,2n,15,39,42,45	-	113,249
Debt securities issued	2g,2y,22,39,45	590,821	1,347,523
Tax payable	2ai,21b	2,272,189	1,635,469
Borrowings	2g,23,39,42,45	1,307,298	2,332,870
Deferred tax liabilities	2ai,21h	5,957	-
Estimated losses from commitments and contingencies	2g,2ab,24,42,45	3,537,741	12
Accrued expenses and other liabilities	2g,2ab,25,42,45	17,540,226	14,022,357
Post-employment benefits obligation	2ah,40	9,646,227	7,955,070
Subordinated bonds	2g,2z,26,39,45	500,000	500,000
TOTAL LIABILITIES		**885,537,919**	**740,067,127**
TEMPORARY *SYIRKAH* DEPOSITS	2x	**5,317,628**	**4,779,029**
EQUITY			
Equity attributable to equity holders of parent entity			
Share capital - par value per share of Rp 62.50 (full amount)			
Authorised capital: 88,000,000,000 shares			
Issued and fully paid-up capital:			
24,655,010,000 shares	1c,27	1,540,938	1,540,938
Additional paid-in capital	1c,2e,2ad,28	5,548,977	5,548,977
Revaluation surplus of fixed assets	2s,17	9,521,414	9,520,945
Foreign exchange differences arising from translation of financial statements in foreign currency	2f	373,092	364,984
Unrealised gains on financial assets at fair value through other comprehensive income - net	2g,2r,8,15	7,070,825	1,951,554
Retained earnings			
Appropriated	38	2,241,254	1,955,604
Unappropriated	2ah	158,298,441	153,158,544
Other equity components	2e	1,385	1,385
Total equity attributable to equity holders of parent entity		**184,596,326**	**174,042,931**
Non-controlling interest	1d,2e,48	118,383	100,225
TOTAL EQUITY		**184,714,709**	**174,143,156**
TOTAL LIABILITIES, TEMPORARY *SYIRKAH* DEPOSITS, AND EQUITY		**1,075,570,256**	**918,989,312**

PT BANK CENTRAL ASIA Tbk AND SUBSIDIARIES **Schedule 2/1**

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED 31 DECEMBER 2020 AND 2019
(Expressed in millions of Rupiah, unless otherwise stated)

	Notes	2020	2019
OPERATING INCOME AND EXPENSES			
Interest and sharia income	2ae,2ak,30,49		
Interest income		64,728,072	63,215,353
Sharia income		675,089	622,442
Total interest and sharia income		65,403,161	63,837,795
Interest and sharia expense	2ae,2ak,31,49		
Interest expense		(10,959,204)	(13,063,276)
Sharia expense		(282,687)	(297,071)
Total interest and sharia expense		(11,241,891)	(13,360,347)
NET INTEREST AND SHARIA INCOME		54,161,270	50,477,448
OTHER OPERATING INCOME			
Fee and commission income - net	2af,32	13,159,846	13,608,381
Net income from transaction at fair value through profit or loss	2ag,33	4,302,773	3,456,342
Others		3,541,409	4,080,378
Total other operating income		21,004,028	21,145,101
Impairment losses on assets	2g,34	(11,628,076)	(4,591,343)
OTHER OPERATING EXPENSES			
Personnel expenses	2ah,2ak,35,40,49	(13,349,775)	(13,337,264)
General and administrative expenses	2ak,17,36,49	(12,978,260)	(14,115,175)
Others		(3,640,680)	(3,289,769)
Total other operating expenses		(29,968,715)	(30,742,208)
INCOME BEFORE TAX		33,568,507	36,288,998
INCOME TAX EXPENSE	2ai,21c	(6,421,398)	(7,719,024)
NET INCOME		**27,147,109**	**28,569,974**
OTHER COMPREHENSIVE INCOME:			
Items that will not be reclassified to profit or loss:			
Remeasurements of defined benefit liability	2ah,40	(1,483,912)	(341,292)
Income tax on remeasurements of defined benefit liability	2ai	243,248	70,080
		(1,240,664)	(271,212)
Revaluation surplus of fixed assets	2s,17	469	769,197
		(1,240,195)	497,985
Items that will be reclassified to profit or loss:			
Unrealised gains on financial assets at fair value through other comprehensive income	2j,2r,8,15	6,290,838	2,604,958
Income tax	2ai	(1,169,409)	(519,218)
Unrealised gains on financial assets at fair value through other comprehensive income - net of income tax		5,121,429	2,085,740
Foreign exchange differences arising from translation of financial statements in foreign currency	2f	8,108	(15,438)
		5,129,537	2,070,302
OTHER COMPREHENSIVE INCOME, NET OF INCOME TAX		3,889,342	2,568,287
TOTAL COMPREHENSIVE INCOME (Carried forward)		**31,036,451**	**31,138,261**

Tahun 2021-2022

PT BCA SEKURITAS
LAPORAN POSISI KEUANGAN
Per 31 Desember 2022 dan 2021
(Dalam Rupiah Penuh)

PT BCA SEKURITAS
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2022 and 2021
(In Full Rupiah)

	Catatan/ *Notes*	2022 Rp	2021*) Rp	1 Januari 2021/ 31 Desember 2020/ January 1, 2021/ December 31, 2020*) Rp	
ASET					***ASSETS***
Kas dan Setara Kas	4, 27	461,798,350,485	778,782,511,847	356,246,108,539	*Cash and Cash Equivalents*
Portofolio Efek	5, 27	466,430,403,116	264,847,418,500	279,543,862,686	*Securities Portfolio*
Piutang Usaha					*Accounts Receivable*
Pihak Ketiga	8, 31	397,886,562	523,862,693	1,707,930,672	*Third Parties*
Pihak Berelasi	8, 27, 31	10,377,261	3,390,787	2,593,804	*Related Parties*
Piutang Transaksi Perantara Pedagang Efek					*Receivable from Brokerage Activities Transaction*
Pihak Ketiga	7, 31	216,043,925,817	163,721,656,627	473,593,000,879	*Third Parties*
Pihak Berelasi	7, 27, 31	10,625,567,667	6,247,084,104	391,174,088	*Related Parties*
Piutang Transaksi Repo	6	30,755,560,222	27,937,832,758	127,267,207,486	*Receivable from Repo Transaction*
Piutang Lain-lain	10, 31	9,435,959,557	3,001,910,584	6,127,779,581	*Other Receivables*
Biaya Dibayar di Muka	9, 27	6,552,220,870	3,780,442,775	2,198,958,638	*Prepaid Expenses*
Pajak Dibayar di Muka	18.a	10,721,108,549	92,596,062	363,290,685	*Prepaid Taxes*
Aset Takberwujud - Setelah dikurangi akumulasi amortisasi	12	409,249,446	824,897,585	1,444,080,828	*Intangible Asset - Net of accumulated amortization*
Aset Hak Guna	13	11,939,032,524	4,449,559,155	1,381,043,311	*Right-of-Use Assets*
Aset Tetap - Setelah dikurangi akumulasi penyusutan	11	8,631,594,316	3,643,195,659	2,784,907,940	*Fixed Assets - Net of accumulated depreciation*
Aset Pajak Tangguhan	18.d	3,323,615,502	4,479,955,544	3,860,123,786	*Deferred Tax Assets*
Aset Lain-lain	14, 27, 31	1,266,743,300	1,472,877,800	1,472,277,800	*Other Assets*
TOTAL ASET		**1,238,341,595,194**	**1,263,809,192,480**	**1,258,384,340,723**	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS					***LIABILITIES AND EQUITY***
LIABILITAS					***LIABILITIES***
Utang Transaksi Perantara Pedagang Efek					*Payable from Brokerage Activities Transaction*
Pihak Ketiga	15, 31	172,672,220,129	124,070,301,273	386,988,232,845	*Third Parties*
Pihak Berelasi	15, 27, 31	78,217,470	–	912,389,289	*Related Parties*
Utang Pajak	18.b	19,252,439,397	17,528,963,041	25,392,931,751	*Taxes Payable*
Beban Akrual	19, 31	3,420,785,358	4,213,563,914	7,223,389,102	*Accrued Expenses*
Utang Jangka Pendek	17, 31	20,000,000,000	240,000,000,000	100,000,000,000	*Short Term Payables*
Utang Sewa	16	10,081,313,875	1,439,940,770	1,877,427,669	*Lease Payables*
Liabilitas Imbalan Kerja	21	12,521,791,000	18,950,704,000	16,488,468,000	*Employee Benefits Liabilities*
Utang-Lain-lain	20	6,409,941,503	5,699,514,023	5,336,308,723	*Other Payables*
Total Liabilitas		244,436,708,732	411,902,987,021	544,219,147,379	***Total Liabilities***
EKUITAS					***EQUITY***
Modal Saham					*Share Capital*
Modal Dasar - 550.000 saham dengan nilai nominal Rp 1.000.000 per saham					*Authorized Capital - 550,000 shares with par value of Rp 1,000,000 per share*
Modal Ditempatkan dan Disetor Penuh					*Issued and Paid up Capital*
385.000 saham	22	385,000,000,000	385,000,000,000	385,000,000,000	*385,000 shares*
Tambahan Modal Disetor	22	22,776,894,662	22,776,894,662	22,776,894,662	*Additional Paid in Capital*
Saldo Laba					*Retained Earning*
Telah Ditentukan Penggunaannya		4,299,659,307	2,926,041,889	2,026,420,994	*Appropriated*
Belum Ditentukan Penggunaannya		581,828,332,493	441,203,268,908	304,361,877,688	*Unappropriated*
Total Ekuitas		993,904,886,462	851,906,205,459	714,165,193,344	***Total Equity***
TOTAL LIABILITAS DAN EKUITAS		**1,238,341,595,194**	**1,263,809,192,480**	**1,258,384,340,723**	***TOTAL LIABILITIES AND EQUITY***

PT BCA SEKURITAS
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2022 dan 2021
(Dalam Rupiah Penuh)

PT BCA SEKURITAS
STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
For the Years Ended
December 31, 2022 and 2021
(In Full Rupiah)

	Catatan/ *Notes*	2022 Rp	2021 Rp	
PENDAPATAN	24	270,485,692,740	264,089,471,992	***REVENUES***
BEBAN	25	(117,064,049,270)	(110,437,336,629)	***EXPENSES***
LABA BRUTO		153,421,643,470	153,652,135,363	***GROSS PROFIT***
Pendapatan Lainnya	26.a	16,867,917,089	13,495,447,892	*Other Incomes*
Beban Lainnya	26.b	(269,243,834)	(722,517,958)	*Other Expenses*
Total		16,598,673,255	12,772,929,934	***Total***
LABA PERIODE BERJALAN		**170,020,316,725**	**166,425,065,297**	***PROFIT CURRENT PERIOD***
BEBAN PAJAK PENGHASILAN	18.c	**(29,733,837,122)**	**(29,063,323,502)**	***INCOME TAX EXPENSE***
LABA TAHUN BERJALAN		**140,286,479,603**	**137,361,741,795**	***PROFIT FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos yang Tidak akan Direklasifikasi ke Laba Rugi				***Item Not Realized to Profit or Loss***
Pengukuran Kembali atas Program Imbalan Pasti	21	2,195,130,000	486,244,000	*Remeasurement on Defined Benefit Plants*
Pajak Penghasilan Terkait Pos yang Tidak Akan Direklasifikasi ke Laba Rugi	18.c	(482,928,600)	(106,973,680)	*Income Tax Related to Item Not Realized to Profit or Loss*
		1,712,201,400	379,270,320	
Pos yang akan Direklasifikasi ke Laba Rugi		-	-	***Items Realized to Profit or Loss***
Penghasilan Komprehensif Lain Tahun Berjalan Setelah Pajak		**1,712,201,400**	**379,270,320**	***Other Comprehensive Income for Current Year Net of Tax***
TOTAL PENGHASILAN KOMPREHENSIF PERIODE BERJALAN		**141,998,681,003**	**137,741,012,115**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

Tahun 2023-2024

PT BCA SEKURITAS

LAPORAN POSISI KEUANGAN
31 DESEMBER 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2024
(Expressed in Rupiah, unless otherwise stated)

	2024	Catatan/ *Notes*	2023*)	
ASET				***ASSETS***
Kas dan setara kas	150,431,513,663	4, 27	690,926,181,082	*Cash and cash equivalents*
Portofolio efek	805,231,113,000	5, 27	609,146,976,594	*Securities portfolio*
Piutang usaha				*Accounts receivable*
- Pihak ketiga	496,626,359	8	766,947,598	*Third parties -*
- Pihak berelasi	12,650,045	8	1,693,787	*Related parties -*
Piutang transaksi perantara pedagang efek				*Receivable from brokerage activities transaction*
- Pihak ketiga	348,217,398,124	7, 31	429,881,009,224	*Third parties -*
- Pihak berelasi	8,909,663,850	7, 27, 31	512,122,091	*Related parties -*
Piutang transaksi *reverse repo* - bersih	35,562,673,403	6	34,415,318,966	*Reverse repo receivable transaction - net*
Piutang lain-lain	12,550,161,204	10	11,688,326,201	*Other receivables*
Biaya dibayar di muka	10,048,024,232	9, 27	5,858,356,137	*Prepaid expenses*
Pajak lain-lain dibayar di muka	501,427,819	18a	10,563,717,964	*Other prepaid taxes*
Aset takberwujud - bersih	12,431,372,975	12	11,184,415,128	*Intangible asset - net*
Aset hak guna - bersih	1,678,756,962	13	6,052,342,316	*Right-of-use asset - net*
Aset tetap - bersih	17,441,315,010	11	19,872,719,925	*Fixed assets - net*
Aset pajak tangguhan	13,220,340,845	18d	2,568,918,471	*Deferred tax assets*
Aset lain-lain	14,924,773,546	14, 27	4,199,069,482	*Other assets*
JUMLAH ASET	1,431,657,811,027		1,837,638,104,956	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Utang transaksi perantara pedagang efek				*Payable to brokerage activities transaction*
- Pihak ketiga	206,830,209,277	15, 31	341,856,634,763	*Third parties -*
- Pihak berelasi	779,564,246	15, 27, 31	1,711,108,026	*Related parties -*
Utang pajak lain-lain	9,642,130,253	18b	15,664,984,912	*Other taxes payable*
Utang pajak penghasilan	8,781,758,341	18b	1,861,450,397	*Income tax payable*
Beban akrual	27,154,589,189	19	7,320,015,776	*Accrued expenses*
Utang bank	-	17, 27	340,000,000,000	*Bank loans*
Utang sewa	983,135,644	16	5,638,447,096	*Lease liabilities*
Kewajiban imbalan pascakerja	17,252,235,984	21	14,951,087,000	*Post-employment benefits obligations*
Utang lain-lain	6,952,489,850	20	3,071,224,693	*Other payables*
JUMLAH LIABILITAS	278,376,112,784		732,074,952,663	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar - 550.000 saham dengan nilai nominal Rp 1.000.000 per saham				*Authorized capital - 550,000 shares with par value of Rp 1,000,000 per share*
Modal ditempatkan dan disetor penuh 385.000 saham	385,000,000,000	22	385,000,000,000	*Issued and paid up capital 385,000 shares*
Tambahan modal disetor	22,776,894,662		22,776,894,662	*Additional paid in capital*
Saldo laba				*Retained earnings*
Telah ditentukan penggunaannya	6,810,787,258		5,702,524,103	*Appropriated*
Belum ditentukan penggunaannya	748,191,119,263		692,083,733,528	*Unappropriated*
Cadangan perubahan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(9,497,102,940)		-	*Reserve for change from fair value of financial assets measured at fair value through other comprehensive income*
JUMLAH EKUITAS	1,153,281,698,243		1,105,563,152,293	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS	1,431,657,811,027		1,837,638,104,956	***TOTAL LIABILITIES AND EQUITY***

PT BCA SEKURITAS

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2024
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2024
(Expressed in Rupiah, unless otherwise stated)

	2024	Catatan/ Notes	2023	
PENDAPATAN	221,951,031,084	24	226,502,232,767	***REVENUES***
BEBAN	(160,122,997,283)	25	(119,370,040,788)	***EXPENSES***
LABA BRUTO	61,828,033,801		107,132,191,979	***GROSS PROFIT***
Penghasilan lainnya	20,575,627,349	26a	17,948,210,168	*Other incomes*
Beban lainnya	(10,339,784,194)	26b	(232,775,385)	*Other expenses*
	10,235,843,155		17,715,434,783	
LABA SEBELUM PAJAK PENGHASILAN	72,063,876,956		124,847,626,762	***PROFIT BEFORE INCOME TAX***
Beban pajak penghasilan	(14,848,228,066)	18c	(14,021,311,271)	*Income tax expense*
LABA TAHUN BERJALAN	57,215,648,890		110,826,315,491	***PROFIT FOR THE YEAR***
(Rugi)/laba komprehensif lain:				***Other comprehensive (loss)/income:***
Pos yang tidak akan direklasifikasi ke laba rugi				***Items that will not be reclassified to profit or loss***
Pengukuran kembali imbalan pascakerja	1,596,414,000	21	1,066,603,000	*Remeasurement of post-employement benefit obligation*
Pajak penghasilan terkait	(351,211,080)	18d	(234,652,660)	*Related income tax*
	1,245,202,920		831,950,340	
Pos yang akan direklasifikasi ke laba rugi				***Items that will be reclassified to profit or loss***
Kerugian yang belum direalisasi atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(13,772,187,000)	5	-	*Unrealised loss from financial assets measured at fair value through other comprehensive income*
Pajak penghasilan terkait	3,029,881,140	18d	-	*Related income tax*
	(10,742,305,860)		-	
Jumlah (rugi)/laba komprehensif lain	(9,497,102,940)		831,950,340	***Total other comprehensive (loss)/income***
JUMLAH LABA KOMPREHENSIF LAIN TAHUN BERJALAN	47,718,545,950		111,658,265,831	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

Sumber: Galeri Investasi Fakultas Ekonomi Dan Bisnis Universitas Islam Malang

Lampiran 8 Laporan Keuangan BANK Mandiri

Tahun 2020

PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)
TANGGAL 31 DESEMBER 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	31 Desember 2020	31 Desember 2019
ASET (lanjutan)			
Penyertaan saham	2f,2s,16		
Pihak berelasi	57	1.799.313	112.298
Pihak ketiga		465.323	506.631
		2.264.636	618.929
Dikurangi: cadangan kerugian penurunan nilai		(14.619)	(12.919)
Neto		2.250.017	606.010
Biaya dibayar dimuka	17	1.328.051	3.012.550
Pajak dibayar dimuka	2ad,33a	2.178.758	1.176.600
Aset tetap	2r.i,2r.ii,18	62.006.223	57.657.529
Dikurangi: akumulasi penyusutan		(15.278.070)	(13.045.330)
Neto		46.728.153	44.612.199
Aset tidak berwujud	2r.iii,2s,19	9.157.842	7.114.887
Dikurangi: akumulasi amortisasi		(4.637.223)	(3.793.603)
Neto		4.520.619	3.321.284
Aset lain-lain	2c,2t,2v,2af,20	21.748.951	17.373.411
Dikurangi: penyisihan lainnya		(721.357)	(623.357)
Neto		21.027.594	16.750.054
Aset pajak tangguhan - neto	2ad,33e	7.582.771	3.951.710
TOTAL ASET		**1.429.334.484**	**1.318.246.335**

PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)
TANGGAL 31 DESEMBER 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	31 Desember 2020	31 Desember 2019
LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS (lanjutan)			
LIABILITAS (lanjutan)			
Pinjaman dan efek-efek subordinasi	2c,2f,2ac,37		
Pihak berelasi	57,66	107.750	127.750
Pihak ketiga		543.873	537.295
		651.623	665.045
Dikurangi: biaya penerbitan yang belum diamortisasi		(657)	(828)
Neto		650.966	664.217
TOTAL LIABILITAS		**1.151.267.847**	**1.025.749.580**
DANA *SYIRKAH* TEMPORER	2f,2ae,38		
Simpanan nasabah			
Pihak berelasi	57		
Giro - investasi terikat dan giro *mudharabah* - investasi tidak terikat	38a.1	640.965	-
Tabungan - investasi terikat dan tabungan tidak terikat	38a.2a	154.993	207.504
Deposito *mudharabah* - investasi tidak terikat	38a.3	3.325.932	1.526.416
		4.121.890	1.733.920
Pihak ketiga			
Giro - investasi terikat dan giro *mudharabah musytarakah - musyarakah*	38a.1	272.962	2.969.820
Tabungan - investasi terikat dan investasi tidak terikat - *mudharabah*	38a.2a	39.177.458	34.465.922
Deposito *mudharabah* - investasi tidak terikat	38a.3	40.152.158	43.846.541
		79.602.578	81.282.283
Total simpanan nasabah		83.724.468	83.016.203

PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2020
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	Tahun yang berakhir pada tanggal 31 Desember 2020	2019
Keuntungan dari penjualan efek-efek dan obligasi pemerintah	2j,2k,49	999.026	853.850
Beban operasional lainnya	2f,2ai,		
Beban gaji dan tunjangan	50,52,57	(17.770.433)	(17.221.046)
Beban umum dan administrasi	2r,51	(17.322.716)	(17.635.053)
Lain-lain - neto	53	(5.553.642)	(5.220.068)
Total beban operasional lainnya		(40.646.791)	(40.076.167)
LABA OPERASIONAL		**23.176.303**	**36.451.514**
Pendapatan/(beban) bukan operasional - neto	54	121.738	(10.074)
LABA SEBELUM BEBAN PAJAK DAN KEPENTINGAN NONPENGENDALI		**23.298.041**	**36.441.440**
Beban pajak			
Kini	2ad,33c,33d		
Tahun berjalan		(5.035.377)	(7.433.937)
Tahun sebelumnya	33f	(175.592)	(201.197)
Tangguhan	2ad,33c,33e	(441.448)	(350.714)
Total beban pajak - neto		(5.652.417)	(7.985.848)
LABA TAHUN BERJALAN		**17.645.624**	**28.455.592**
PENGHASILAN KOMPREHENSIF LAIN			
Pos-pos yang tidak akan direklasifikasi ke laba rugi			
Keuntungan revaluasi aset tetap	2r.i	3.328	3.870.948
Keuntungan aktuarial program imbalan pasti	2ai	507.207	368.663
Pajak penghasilan terkait pos-pos yang tidak akan direklasifikasi ke laba rugi		(89.107)	(72.032)
Lainnya		-	85.052
		421.428	4.252.631
Pos-pos yang akan direklasifikasi ke laba rugi			
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	2e	(129.324)	(100.228)

Tahun 2021-2022

PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)
31 DESEMBER 2022 DAN 2021
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	2022	2021
ASET (lanjutan)			
Penyertaan saham	2f,2s,16		
Pihak berelasi	57	1.778.847	1.784.229
Pihak ketiga		978.747	662.759
		2.757.594	2.446.988
Dikurangi: cadangan kerugian penurunan nilai		(68.640)	(14.595)
Neto		2.688.954	2.432.393
Biaya dibayar dimuka	17	1.895.503	1.470.251
Pajak dibayar dimuka	2ad,33a	1.164.925	2.073.725
Aset tetap	2r.i,2r.ii,18	77.969.898	67.503.267
Dikurangi: akumulasi penyusutan		(21.429.332)	(18.358.475)
Neto		56.540.566	49.144.792
Aset tidak berwujud	2r.iii,19	11.712.040	10.634.761
Dikurangi: akumulasi amortisasi		(6.618.431)	(5.523.002)
Neto		5.093.609	5.111.759
Aset lain-lain	2c,2t,2v,2af,20	30.423.172	25.538.392
Dikurangi: penyisihan lainnya		(1.725.528)	(1.690.929)
Neto		28.697.644	23.847.463
Aset pajak tangguhan - neto	2ad,33e	12.045.479	10.354.794
TOTAL ASET		**1.992.544.687**	**1.725.611.128**

PT BANK MANDIRI (PERSERO) TBK. DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN (lanjutan)
31 DESEMBER 2022 DAN 2021
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	2022	2021
LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS (lanjutan)			
LIABILITAS (lanjutan)			
Pinjaman dan efek-efek subordinasi	2c,2f,2ac		
Pihak berelasi	37,57,66	87.000	94.750
Pihak ketiga		546.564	542.856
		633.564	637.606
Dikurangi: biaya penerbitan yang belum diamortisasi		(231)	(463)
Neto		633.333	637.143
TOTAL LIABILITAS		**1.544.096.631**	**1.326.592.237**
DANA *SYIRKAH* TEMPORER	2f,2ae,38		
Simpanan nasabah			
Pihak berelasi	57		
Giro - investasi terikat dan giro *mudharabah* - investasi tidak terikat	38a.1	13.702.232	4.100.614
Tabungan - investasi terikat dan investasi tidak terikat - *mudharabah*	38a.2a	86.070	292.296
Deposito *mudharabah* - investasi tidak terikat	38a.3	17.857.676	6.842.677
		31.645.978	11.235.587
Pihak ketiga			
Giro - investasi terikat dan giro *mudharabah musytarakah*	38a.1	9.020.856	9.180.705
Tabungan - investasi terikat dan investasi tidak terikat - *mudharabah*	38a.2a	72.183.636	64.246.070
Deposito *mudharabah* - investasi tidak terikat	38a.3	82.418.193	91.235.044
		163.622.685	164.661.819
Total simpanan nasabah		195.268.663	175.897.406

PT BANK MANDIRI (PERSERO) Tbk. DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)
UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2022 DAN 2021
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

	Catatan	2022	2021
Keuntungan dari penjualan efek-efek dan obligasi pemerintah	2j,2k,49	899.579	3.242.400
Beban operasional lainnya	2f,2ai,		
Beban gaji dan tunjangan	50,52,57	(24.641.746)	(22.677.112)
Beban umum dan administrasi	2r,51	(22.102.552)	(19.519.699)
Lain-lain - neto	53	(6.515.760)	(6.943.356)
Total beban operasional lainnya		(53.260.058)	(49.140.167)
LABA OPERASIONAL		**56.168.089**	**38.440.203**
Pendapatan/(beban) bukan operasional - neto	54	209.637	(81.782)
LABA SEBELUM BEBAN PAJAK DAN KEPENTINGAN NONPENGENDALI		**56.377.726**	**38.358.421**
Beban pajak			
Kini	2ad,33c,33d	(11.897.334)	(9.245.615)
Tangguhan	2ad,33c,33e	471.976	1.438.291
Total beban pajak - neto		(11.425.358)	(7.807.324)
LABA TAHUN BERJALAN		**44.952.368**	**30.551.097**

Tahun 2023-2024

PT BANK MANDIRI (PERSERO) Tbk.
DAN ENTITAS ANAKNYA/*AND ITS SUBSIDIARIES*

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2024	2023	
ASET (lanjutan)				***ASSETS** (continued)*
Biaya dibayar dimuka	17	4.827.723	2.719.789	*Prepaid expenses*
Pajak dibayar dimuka	2ad,33a	739.015	436.532	*Prepaid taxes*
Aset tetap	2r.i,2r.ii,18	90.458.680	82.315.031	*Fixed assets*
Dikurangi: akumulasi penyusutan		(27.427.835)	(24.337.324)	*Less: accumulated depreciation*
Neto		63.030.845	57.977.707	*Net*
Aset takberwujud	2r.iii,19	15.743.152	13.669.071	*Intangible assets*
Dikurangi: akumulasi amortisasi		(8.698.409)	(7.794.473)	*Less: accumulated amortisation*
Neto		7.044.743	5.874.598	*Net*
Aset lain-lain	2c,2t,2v,2af,20	38.930.431	39.474.741	*Other assets*
Dikurangi: penyisihan lainnya		(1.587.650)	(1.596.320)	*Less: allowance for other impairment losses*
Neto		37.342.781	37.878.421	*Net*
Aset pajak tangguhan - neto	2ad,33e	8.353.454	10.179.244	*Deferred tax assets - net*
TOTAL ASET		**2.427.223.262**	**2.174.219.449**	***TOTAL ASSETS***

PT BANK MANDIRI (PERSERO) Tbk.
DAN ENTITAS ANAKNYA/*AND ITS SUBSIDIARIES*

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2024	2023	
LIABILITAS, DANA *SYIRKAH* TEMPORER DAN EKUITAS (lanjutan)				***LIABILITIES, TEMPORARY SYIRKAH FUNDS AND EQUITY** (continued)*
LIABILITAS (lanjutan)				***LIABILITIES** (continued)*
Pinjaman dan efek-efek subordinasi	2c,2f, 2ac,37,59			*Subordinated loans and marketable securities*
Pihak berelasi	56	40.000	35.000	*Related parties*
Pihak ketiga		364.015	380.735	*Third parties*
		404.015	415.735	
Dikurangi: biaya penerbitan yang belum diamortisasi		(453)	(564)	*Less: unamortised issuance cost*
Neto		403.562	415.171	
TOTAL LIABILITAS		**1.860.408.316**	**1.660.442.815**	***TOTAL LIABILITIES***
DANA *SYIRKAH* TEMPORER	2f,2ae,38			***TEMPORARY SYIRKAH FUNDS***
Simpanan nasabah				*Deposits from customers*
Pihak berelasi	56			*Related parties*
Giro - investasi terikat dan giro *mudharabah* - investasi tidak terikat	38a.1	19.798.526	17.574.469	*Demand deposits - restricted investment and mudharabah demand deposits - unrestricted investment*
Tabungan - investasi terikat dan investasi tidak terikat - *mudharabah*	38a.2a	375.768	191.661	*Saving deposits - restricted investment and unrestricted investment - mudharabah*
Deposito *mudharabah* - investasi tidak terikat	38a.3	37.757.408	27.906.491	*Mudharabah time deposits - unrestricted investment*
		57.931.702	45.672.621	
Pihak ketiga				*Third parties*
Giro - investasi terikat dan giro *mudharabah musytarakah*	38a.1	17.389.993	14.779.396	*Demand deposits - restricted investments and mudharabah musytarakah demand deposits*
Tabungan - investasi terikat dan investasi tidak terikat - *mudharabah*	38a.2a	84.878.381	77.508.409	*Saving deposits - restricted investment and unrestricted investment - mudharabah*
Deposito *mudharabah* - investasi tidak terikat	38a.3	92.461.883	87.541.044	*Mudharabah time deposits - unrestricted investment*
		194.730.257	179.828.849	

PT BANK MANDIRI (PERSERO) Tbk.
DAN ENTITAS ANAKNYA/*AND ITS SUBSIDIARIES*

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN UNTUK TAHUN-TAHUN YANG BERAKHIR PADA TANGGAL 31 DESEMBER 2024 DAN 2023
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEARS ENDED 31 DECEMBER 2024 AND 2023
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	2024	2023	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi				***Items that will not be reclassified to profit or loss***
Keuntungan revaluasi aset tetap	2r.i	108.911	-	*Gain on fixed assets revaluation*
Keuntungan/(kerugian) aktuarial program imbalan pasti	2ai	167.984	(14.912)	*Actuarial gain/(loss) from defined benefits program*
Pajak penghasilan terkait pos-pos yang tidak akan direklasifikasi ke laba rugi		(17.024)	(139)	*Income tax related to items that will not be reclassified to profit or loss*
		259.871	(15.051)	
Pos-pos yang akan direklasifikasi ke laba rugi				***Items that will be reclassified to profit or loss***
Penyesuaian akibat penjabaran laporan keuangan dalam mata uang asing	2e	161.227	(86.953)	*Difference arising from translation of financial statements in foreign currencies*
Perubahan nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain	2j,2k	(533.762)	1.125.822	*Changes in fair value of financial assets classified as fair value through other comprehensive income*
Bagian efektif dari lindung nilai arus kas	2n	(25.927)	23.030	*Effective portion of cash flow hedges*
Pajak penghasilan terkait pos-pos yang akan direklasifikasi ke laba rugi		120.235	(140.759)	*Income tax related to items that will be reclassified to profit or loss*
		(278.227)	921.140	
Penghasilan komprehensif lain tahun berjalan - setelah pajak penghasilan		**(18.356)**	**906.089**	***Other comprehensive income for the year - net of income tax***
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		**61.146.765**	**60.957.959**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
Laba tahun berjalan yang diatribusikan kepada:				***Net income for the year attributable to:***
Pemilik Entitas Induk		55.782.742	55.060.057	*Parent Entity*
Kepentingan nonpengendali	2d	5.382.379	4.991.813	*Non-controlling interest*
		61.165.121	**60.051.870**	
Total penghasilan komprehensif tahun berjalan yang diatribusikan kepada:				***Total comprehensive income for the year attributable to:***
Pemilik Entitas Induk		55.740.401	55.916.730	*Parent Entity*
Kepentingan nonpengendali	2d	5.406.364	5.041.229	*Non-controlling interest*
		61.146.765	**60.957.959**	
LABA PER SAHAM	2aj			***EARNINGS PER SHARE***
Dasar dan dilusian (dalam Rupiah penuh)		597,67	589,93	*Basic and diluted (full amount of Rupiah)*

Sumber: Galeri Investasi Fakultas Ekonomi Dan Bisnis Universitas Islam Malang

Lampiran 9

Dokumentasi Penelitian

