

Nomor Surat	B.1269-DIR/FMA/04/2024
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 3 Bulan yang berakhir pada 31/03/2024 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 Danareksa Sekuritas (BRIDS)	Perusahaan Sekuritas	Jakarta	2018	Aktif	1.354.885	JUTAAN	IDR	67.0
2	PT BRI Asuransi Indonesia (BRI Insurance)	Asuransi	Jakarta	2019	Aktif	6.870.447	JUTAAN	IDR	90.0
3	PT Pegadaian	Perusahaan Pembiayaan	Jakarta	1991	Aktif	86.560.716	JUTAAN	IDR	99.99
4	PT BRI Manajemen Investasi (BRI-MI)	Pengelolaan Portofolio Investasi	Jakarta	1992	Aktif	305.671	JUTAAN	IDR	65.0
5	PT Bank Raya Indonesia Tbk	Perbankan	Jakarta	1990	Aktif	12.279.993	JUTAAN	IDR	86.85
6	BRI Global Financial Services Co.Ltd (BRI Remittance)	Jasa Keuangan	Hongkong	2005	Aktif	29.099	JUTAAN	IDR	100.0
7	PT Permodalan Nasional Madani (PNM)	Perusahaan Pembiayaan	Jakarta	1999	Aktif	54.608.269	JUTAAN	IDR	99.99
8	PT. Asuransi BRI Life (BRI Life)	Asuransi	Jakarta	1987	Aktif	24.793.410	JUTAAN	IDR	51.0
9	PT BRI Multifinance Indonesia (BRI Finance)	Perusahaan Pembiayaan	Jakarta	1983	Aktif	9.244.187	JUTAAN	IDR	98.88
10	PT BRI Ventura Investama (BRI Ventures)	Perusahaan Modal Ventura	Jakarta	2018	Aktif	2.646.391	JUTAAN	IDR	99.97

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.

[422000] Statement of financial position presented using order of liquidity - Financial and Sharia Industry

Laporan posisi keuangan

	2024-03-31	2023-12-31
Laporan posisi keuangan		
Aset		
Kas	24,924,302	31,603,784
Dana yang dibatasi penggunaannya		
Giro pada Bank Indonesia	85,386,671	101,909,121
Giro pada bank lain		
Giro pada bank lain pihak ketiga	26,061,669	21,883,660
Giro pada bank lain pihak berelasi	696,571	448,259
Cadangan kerugian penurunan nilai pada giro pada bank lain	(73,310)	(9,984)
Penempatan pada Bank Indonesia dan bank lain		
Penempatan pada Bank Indonesia dan bank lain pihak ketiga	39,506,753	62,297,819
Penempatan pada Bank Indonesia dan bank lain pihak berelasi	2,781,350	2,927,441
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(1,594)	(1,860)
Piutang asuransi		
Piutang asuransi pihak ketiga		
Piutang asuransi pihak berelasi		
Cadangan kerugian penurunan nilai pada piutang asuransi		
Biaya akuisisi tanggungan		
Deposito pada lembaga kliring dan penjaminan		
Efek-efek yang diperdagangkan		
Efek-efek yang diperdagangkan pihak ketiga	114,989,927	74,551,024
Efek-efek yang diperdagangkan pihak berelasi	255,620,934	256,540,280
Cadangan kerugian penurunan nilai pada efek-efek yang diperdagangkan	(63,317)	(81,510)
Investasi pemegang polis pada kontrak unit-linked		
Efek yang dibeli dengan janji dijual kembali	296,086	33,595,231
Weasel ekspor dan tagihan lainnya		
Weasel ekspor dan tagihan lainnya pihak ketiga	57,093,409	35,144,761
Weasel ekspor dan tagihan lainnya pihak berelasi	7,608,055	18,750,643
Cadangan kerugian penurunan nilai pada weasel ekspor dan tagihan lainnya	(1,811,410)	(2,323,916)
Tagihan akseptasi		
Tagihan akseptasi pihak ketiga	9,175,401	9,003,846
Tagihan akseptasi pihak berelasi	1,501,202	1,213,562
Cadangan kerugian penurunan nilai pada tagihan akseptasi	(371,850)	(249,698)
Tagihan derivatif		
Tagihan derivatif pihak ketiga	761,271	911,683
Tagihan derivatif pihak berelasi		
Pinjaman yang diberikan		
Pinjaman yang diberikan pihak ketiga	1,169,042,740	1,136,675,227
Pinjaman yang diberikan pihak berelasi	67,123,865	61,077,479
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(81,328,446)	(79,924,211)
Piutang dari lembaga kliring dan penjaminan		
Piutang nasabah		
Piutang nasabah pihak ketiga		
Piutang nasabah pihak berelasi		
Cadangan kerugian penurunan nilai pada piutang nasabah		
Piutang murabahah		
Piutang murabahah pihak ketiga		
Piutang murabahah pihak berelasi		
Cadangan kerugian penurunan nilai pada piutang murabahah		
Piutang istishna		
Piutang istishna pihak ketiga		
Piutang istishna pihak berelasi		
Cadangan kerugian penurunan nilai pada piutang istishna		
Piutang ijarah		
Piutang ijarah pihak ketiga		
Piutang ijarah pihak berelasi		
Cadangan kerugian penurunan nilai pada piutang ijarah		
Piutang pembiayaan konsumen		
Piutang pembiayaan konsumen pihak ketiga		
Piutang pembiayaan konsumen pihak berelasi		
Cadangan kerugian penurunan nilai pada piutang pembiayaan konsumen		
Pinjaman qardh		
Pinjaman qardh pihak ketiga		
Pinjaman qardh pihak berelasi		
Cadangan kerugian penurunan nilai pada pinjaman qardh		
Pembiayaan mudharabah		
Pembiayaan mudharabah pihak ketiga		
Pembiayaan mudharabah pihak berelasi		
Cadangan kerugian penurunan nilai pada pembiayaan mudharabah		
Pembiayaan musyarakah		
Pembiayaan musyarakah pihak ketiga		
Pembiayaan musyarakah pihak berelasi		
Cadangan kerugian penurunan nilai pada pembiayaan musyarakah		
Investasi sewa		
Investasi sewa pihak ketiga		
Investasi sewa pihak berelasi		
Investasi sewa nilai residu yang terjamin		
Investasi sewa pendapatan pembiayaan tangguhan		
Investasi sewa simpanan jaminan		
Cadangan kerugian penurunan nilai pada investasi sewa		
Tagihan anjak piutang		
Tagihan anjak piutang pihak ketiga		
Tagihan anjak piutang pihak berelasi		
Tagihan anjak piutang pada pendapatan anjak piutang tangguhan		
Cadangan kerugian penurunan nilai pada tagihan anjak piutang		
Piutang lainnya		
Piutang lainnya pihak ketiga	72,449,964	68,646,190
Piutang lainnya pihak berelasi	34,276	30,351
Cadangan kerugian penurunan nilai pada piutang lainnya	(5,747,282)	(5,577,677)
Aset keuangan lainnya		
Obligasi pemerintah		
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk dijual		
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk didistribusikan kepada pemilik		
Uang muka		
Biaya dibayar dimuka		
Jaminan		
Pajak dibayar dimuka		
Klaim atas pengembalian pajak		
Aset pajak tangguhan	14,552,469	15,605,462
Investasi yang dicatat dengan menggunakan metode ekuitas		
Investasi pada ventura bersama dan entitas asosiasi		
Investasi pada entitas ventura bersama	1,726,286	1,746,426
Investasi pada entitas asosiasi	5,735,904	5,559,065
Aset reasuransi		
Aset imbalan pasca kerja		
Goodwill		
Aset takberwujud selain goodwill		
Properti investasi		
Aset ijarah		
Aset tetap	59,432,181	59,678,119
Aset hak guna		
Aset pengampunan pajak		
Agunan yang diambil alih		
Aset lainnya	61,970,402	53,376,453
Jumlah aset	1,989,074,479	1,965,007,030
Liabilitas, dana syirkah temporer dan ekuitas		
Liabilitas		
Liabilitas segera	21,710,161	30,651,807
Bagi hasil yang belum dibagikan		
Dana simpanan syariah		
Simpanan nasabah		
Giro		
Giro pihak ketiga	184,410,772	171,229,528
Giro pihak berelasi	169,974,917	174,894,844
Giro wadiah		
Giro wadiah pihak ketiga		
Giro wadiah pihak berelasi		
Tabungan		
Tabungan pihak ketiga	518,253,664	527,499,123
Tabungan pihak berelasi	658,324	446,427

Statement of financial position

	2024-03-31	2023-12-31
Statement of financial position		
Assets		
Cash		
Restricted funds		
Current accounts with Bank Indonesia		
Current accounts with other banks		
Current accounts with other banks third parties		
Current accounts with other banks related parties		
Allowance for impairment losses for current accounts with other bank		
Placements with Bank Indonesia and other banks		
Placements with Bank Indonesia and other banks third parties		
Placements with Bank Indonesia and other banks related parties		
Allowance for impairment losses for placements with other banks		
Insurance receivables		
Insurance receivables third parties		
Insurance receivables related parties		
Allowance for impairment losses for insurance receivables		
Deferred acquisition costs		
Deposits to clearing and settlement guarantee institution		
Marketable securities		
Marketable securities third parties		
Marketable securities related parties		
Allowance for impairment losses for marketable securities		
Investments of policyholder in unit-linked contracts		
Securities purchased under agreement to resale		
Bills and other receivables		
Bills and other receivables third parties		
Bills and other receivables related parties		
Allowance for impairment losses for bills and other receivables		
Acceptance receivables		
Acceptance receivables third parties		
Acceptance receivables related parties		
Allowance for impairment losses for acceptance receivables		
Derivative receivables		
Derivative receivables third parties		
Derivative receivables related parties		
Loans		
Loans third parties		
Loans related parties		
Allowance for impairment losses for loans		
Receivables from clearing and settlement guarantee institution		
Receivables from customers		
Receivables from customers third parties		
Receivables from customers related parties		
Allowance for impairment losses for receivables from customers		
Murabahah receivables		
Murabahah receivables third parties		
Murabahah receivables related parties		
Allowance for impairment losses for murabahah receivables		
Istishna receivables		
Istishna receivables third parties		
Istishna receivables related parties		
Allowance for impairment losses for istishna receivables		
Ijarah receivables		
Ijarah receivables third parties		
Ijarah receivables related parties		
Allowance for impairment losses for ijarah receivables		
Consumer financing receivables		
Consumer financing receivables third parties		
Consumer financing receivables related parties		
Allowance for impairment losses for consumer financing receivables		
Qardh funds		
Qardh funds third parties		
Qardh funds related parties		
Allowance for impairment losses for qardh funds		
Mudharabah financing		
Mudharabah financing third parties		
Mudharabah financing related parties		
Allowance for impairment losses for mudharabah financing		
Musyarakah financing		
Musyarakah financing third parties		
Musyarakah financing related parties		
Allowance for impairment losses for musyarakah financing		
Lease investments		
Lease investments third parties		
Lease investments related parties		
Lease investments guaranteed residual value		
Lease investments deferred financing income		
Lease investments guarantee deposits		
Allowance for impairment losses for lease investments		
Factoring receivables		
Factoring receivables third parties		
Factoring receivables related parties		
Factoring receivables on deferred factoring income		
Allowance for impairment losses for factoring receivables		
Other receivables		
Other receivables third parties		
Other receivables related parties		
Allowance for impairment losses for other receivables		
Other financial assets		
Government bonds		
Non-current assets or disposal groups classified as held-for-sale		
Non-current assets or disposal groups classified as held-for-distribution to owners		
Advances		
Prepaid expenses		
Guarantees		
Prepaid taxes		
Claims for tax refund		
Deferred tax assets		
Investments accounted for using equity method		
Investments in joint ventures and associates		
Investments in joint ventures		
Investments in associates		
Reinsurance assets		
Post-employment benefit assets		
Goodwill		
Intangible assets other than goodwill		
Investment properties		
Ijarah assets		
Property, plant, and equipment		
Right of use assets		
Tax amnesty assets		
Foreclosed assets		
Other assets		
Total assets		
Liabilities, temporary syirkah funds and equity		
Liabilities		
Obligations due immediately		
Undistributed profit sharing		
Sharia deposits		
Customers deposits		
Current accounts		
Current accounts third parties		
Current accounts related parties		
Wadiah demand deposits		
Wadiah demand deposits third parties		
Wadiah demand deposits related parties		
Savings		
Savings third parties		
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	370.335,782	327.960,580	Time deposits third parties
Deposito berjangka pihak berelasi	172.579,829	156.298,259	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	7,326,955	462,943	Other banks deposits related parties
Simpanan dari bank lain pihak ketiga	321,877	11,495,376	Other banks deposits third parties
Efek yang dijual dengan janji untuk dibeli kembali	29,271,196	19,079,458	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	1,364,358	925,210	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	10,676,603	10,217,408	Acceptance liabilities third parties
Utang usaha			Accounts payable
Utang muka dan angsuran			Advances and installments
Utang dividen			Dividends payable
Utang dealer			Dealer payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	69,562,030	72,778,467	Borrowings third parties
Pinjaman yang diterima pihak berelasi	27,023,312	26,072,346	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	44,363,217	49,637,581	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	4,824,401	6,117,768	Estimated losses on commitments and contingencies
Beban akrual			Accrued expenses
Utang pajak	2,130,407	2,546,839	Taxes payable
Liabilitas pajak tangguhan			Deferred tax liabilities
Liabilitas pengampunan pajak			Tax amnesty liabilities
Liabilitas lainnya	39,354,375	36,664,617	Other liabilities
Kewajiban imbalan pasca kerja	15,541,840	23,059,624	Post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	491,138	496,683	Subordinated loans third parties
Pinjaman subordinasi pihak berelasi			Subordinated loans related parties
Jumlah liabilitas	1,690,175,158	1,648,534,888	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 berjangka mudharabah			Mudharabah time 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 tabaru			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
Tambahkan modal disetor	75,853,127	75,853,127	Additional paid-in capital
Saham treasuri	(3,614,321)	(3,614,321)	Treasury stocks
Utang muka setoran modal			Advances in capital stock
Opsi saham	406,908	342,251	Stock options
Penjabaran laporan keuangan			Translation adjustment
Cadangan revaluasi	20,211,094	20,216,505	Revaluation reserves
Cadangan selisih kurs penjabaran	173,185	(253,744)	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	128,609	128,230	Reserve for changes in fair value of fair value through other comprehensive income financial assets
Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas			Reserve of gains (losses) from investments in equity 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	(1,344,612)	(2,134,699)	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	(556,122)	(463,165)	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	191,138,402	210,688,737	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	292,996,905	311,363,556	Total equity attributable to equity owners of parent entity
Proforma ekuitas			Proforma equity
Kepentingan non-pengendali	5,902,416	5,108,586	Non-controlling interests
Jumlah ekuitas	298,899,321	316,472,142	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,989,074,479	1,965,007,030	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

Laporan laba rugi dan penghasilan komprehensif lain		
Pendapatan dan beban operasional		
Pendapatan bunga	50,075,006	
Beban bunga	(14,122,724)	
Pendapatan pengelolaan dana oleh bank sebagai mudharib		
Hak pihak ketiga atas bagi hasil dana syirkah temporer		
Pendapatan asuransi		
Pendapatan dari premi asuransi	2,000,062	
Premi reasuransi		
Premi retosisasi		
Penurunan (kenaikan) premi yang belum merupakan pendapatan		
Penurunan (kenaikan) pendapatan premi disesikan kepada reasuradur		
Pendapatan komisi asuransi		
Pendapatan bersih investasi		
Penerimaan ujarah		
Pendapatan asuransi lainnya		
Beban asuransi		
Beban klaim	(1,438,114)	
Klaim reasuransi		
Klaim retosisasi		
Kenaikan (penurunan) estimasi liabilitas klaim		
Kenaikan (penurunan) liabilitas manfaat polis masa depan		
Kenaikan (penurunan) provisi yang timbul dari tes kecukupan liabilitas		
Kenaikan (penurunan) liabilitas asuransi yang disesikan kepada reasuradur		
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked		
Beban komisi asuransi		
Ujrah dibayar		
Beban akuisisi dari kontrak asuransi		
Beban asuransi lainnya		
Pendapatan dari pembiayaan		
Pendapatan dari pembiayaan konsumen		
Pendapatan dari sewa pembiayaan		
Pendapatan dari sewa operasi		
Pendapatan dari anjak piutang		
Pendapatan sekuritas		
Pendapatan kegiatan penjamin emisi dan penjualan efek		
Pendapatan pembiayaan transaksi nasabah		
Pendapatan jasa biro administrasi efek		
Pendapatan kegiatan jasa manajer investasi		
Pendapatan kegiatan jasa penasehat keuangan		
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	459,666	
Keuntungan (kerugian) perubahan nilai wajar efek	147,058	
Pendapatan operasional lainnya		
Pendapatan investasi		
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	5,431,295	
Pendapatan transaksi perdagangan		
Pendapatan dividen		
Keuntungan (kerugian) yang telah direalisasi atas instrumen derivatif		
Penerimaan kembali aset yang telah dihapusbukukan	4,390,886	
Keuntungan (kerugian) selisih kurs mata uang asing	246,140	
Keuntungan (kerugian) pelepasan aset tetap		
Keuntungan (kerugian) pelepasan agunan yang diambil alih		
Pendapatan operasional lainnya	1,946,919	
Pemulihan penyisihan kerugian penurunan nilai		
Pemulihan penyisihan kerugian penurunan nilai aset keuangan		
Pemulihan penyisihan kerugian penurunan nilai aset keuangan - sewa pembiayaan		
Pemulihan penyisihan kerugian penurunan nilai aset keuangan - piutang pembiayaan konsumen		
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan		
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan - agunan yang diambil alih		
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi		
Pembentukan kerugian penurunan nilai		
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(12,007,013)	
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif	362	
Pembalikan (beban) estimasi kerugian komitmen dan kontinjensi	1,293,372	
Beban operasional lainnya		
Beban umum dan administrasi	(6,917,462)	
Beban penjualan		
Beban sewa, pemeliharaan, dan perbaikan		
Beban provisi dan komisi		
Beban operasional lainnya	(11,471,823)	
Jumlah laba operasional	20,033,630	
Pendapatan dan beban bukan operasional		
Pendapatan bukan operasional		42,454
Beban bukan operasional	(108,982)	
Bagian atas laba (rugi) entitas asosiasi yang dicatat dengan menggunakan metode ekuitas		
Bagian atas laba (rugi) entitas ventura bersama yang dicatat menggunakan metode ekuitas		
Jumlah laba (rugi) sebelum pajak penghasilan	19,924,648	19,597,014
Pendapatan (beban) pajak	(3,942,060)	(4,033,099)
Jumlah laba (rugi) dari operasi yang dilanjutkan	15,982,588	15,563,915
Laba (rugi) dari operasi yang dihentikan		
Jumlah laba (rugi)	15,982,588	15,563,915
Pendapatan komprehensif lainnya, setelah pajak		
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak		
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, setelah pajak		
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak		
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak		
Jumlah pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak		
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak		
Keuntungan (kerugian) selisih kurs penjabaran, setelah pajak		
Penyesuaian reklasifikasi selisih kurs penjabaran, setelah pajak		
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan melalui penghasilan komprehensif lain, setelah pajak		
Penyesuaian reklasifikasi atas aset keuangan nilai wajar melalui pendapatan komprehensif lainnya, setelah pajak		
Keuntungan (kerugian) lindung nilai arus kas, setelah pajak		
Penyesuaian reklasifikasi atas lindung nilai arus kas, setelah pajak		
Nilai tercatat dari aset (liabilitas) non-keuangan yang perolehan atau keterjadiannya merupakan suatu prakiraan transaksi yang kemungkinan besar terjadi yang dihindari nilai, setelah pajak		
Keuntungan (kerugian) lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak		
Penyesuaian reklasifikasi atas lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak		
Bagian pendapatan komprehensif lainnya dari entitas asosiasi yang dicatat dengan menggunakan metode ekuitas, setelah pajak		
Bagian pendapatan komprehensif lainnya dari entitas ventura bersama yang dicatat dengan menggunakan metode ekuitas, setelah pajak		
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak		
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak		
Jumlah pendapatan komprehensif lainnya, setelah pajak	1,087,469	515,932
Jumlah laba rugi komprehensif	17,070,057	16,079,847
Laba (rugi) yang dapat diatribusikan		
Laba (rugi) yang dapat diatribusikan ke entitas induk	15,885,516	15,501,857
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	97,072	62,058
Laba rugi komprehensif yang dapat diatribusikan		
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	17,004,543	15,998,919
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	65,514	80,928
Laba (rugi) per saham		
Laba per saham dasar diatribusikan kepada pemilik entitas induk		
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	105	103
Laba (rugi) per saham dasar dari operasi yang dihentikan		
Laba (rugi) per saham dilusian		
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan		
Laba (rugi) per saham dilusian dari operasi yang dihentikan		

Statement of profit or loss and other comprehensive income

	2024-03-31	2023-03-31	
			Statement of profit or loss and other comprehensive income
			Operating income and expenses
			Interest income
			Interest expenses
			Revenue from fund management as mudharib
			Third parties share on return of temporary syirkah funds
			Insurance income
			Revenue from insurance premiums
			Reinsurance premiums
			Retrosession premiums
			Decrease (increase) in unearned premiums
			Decrease (increase) in premium income ceded to reinsurer
			Insurance commission income
			Net investment income
			Ujrah received
			Other insurance income
			Insurance expenses
			Claim expenses
			Reinsurance claims
			Retrosession claims
			Increase (decrease) in estimated claims liability
			Increase (decrease) in liability for future policy benefit
			Increase (decrease) in provision for losses arising from liability adequacy test
			Increase (decrease) in insurance liabilities ceded to reinsurers
			Increase (decrease) in liabilities to policyholder in unit-linked contracts
			Insurance commission expenses
			Ujrah paid
			Acquisition costs of insurance contracts
			Other insurance expenses
			Financing income
			Revenue from consumer financing
			Revenue from finance lease
			Revenue from operating lease
			Revenue from factoring
			Securities income
			Revenue from underwriting activities and selling fees
			Revenue from financing transactions
			Revenue from securities administration service
			Revenue from investment management services
			Revenue from financial advisory services
			Realised gains (losses) on trading of marketable securities
			Gains (losses) on changes in fair value of marketable securities
			Other operating income
			Investments income
			Provisions and commissions income from transactions other than loan
			Revenue from trading transactions
			Dividends income
			Realised gains (losses) from derivative instruments
			Revenue from recovery of written-off assets
			Gains (losses) on changes in foreign exchange rates
			Gains (losses) on disposal of property and equipment
			Gains (losses) on disposal of foreclosed assets
			Other operating income
			Recovery of impairment loss
			Recovery of impairment loss of financial assets
			Recovery of impairment loss of financial assets finance lease
			Recovery of impairment loss of financial assets consumer financing receivables
			Recovery of impairment loss of non-financial assets
			Recovery of impairment loss of non-financial assets repossessed collaterals
			Recovery of estimated loss of commitments and contingency
			Allowances for impairment losses
			Allowances for impairment losses on earnings assets
			Allowances for impairment losses on non-earnings assets
			Reversal (expense) of estimated losses on commitments and contingencies
			Other operating expenses
			General and administrative expenses
			Selling expenses
			Rent, maintenance and improvement expenses
			Other fees and commissions expenses
			Other operating expenses
			Total profit from operation
			Non-operating income and expense
			Non-operating income
			Non-operating expenses
			Share of profit (loss) of associates accounted for using equity method
			Share of profit (loss) of joint ventures accounted for using equity method
			Total profit (loss) before tax
			Tax benefit (expenses)
			Total profit (loss) from continuing operations
			Profit (loss) from discontinued operations
			Total profit (loss)
			Other comprehensive income, after tax
			Other comprehensive income that will not be reclassified to profit or loss, after tax
			Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
			Other comprehensive income for remeasurement of defined benefit obligation, after tax
			Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax
			Total other comprehensive income that will not be reclassified to profit or loss, after tax
			Other comprehensive income that may be reclassified to profit or loss, after tax
			Gains (losses) on exchange differences on translation, after tax
			Reclassification adjustments on exchange differences on translation, after tax
			Unrealised gains (losses) on changes in fair value through other comprehensive income financial assets, after tax
			Reclassification adjustments on fair value through other comprehensive income financial assets, after tax
			Gains (losses) on cash flow hedges, after tax
			Reclassification adjustments on cash flow hedges, after tax
			Gains (losses) on cash flow hedges, after tax
			Reclassification adjustments on cash flow hedges, after tax
			Carrying amount of non-financial asset (liability) whose acquisition or incurrence was hedged on highly probable forecast transaction, adjusted from equity, after tax
			Gains (losses) on hedges of net investments in foreign operations, after tax
			Reclassification adjustments on hedges of net investments in foreign operations, after tax
			Share of other comprehensive income of associates accounted for using equity method, after tax
			Share of other comprehensive income of joint ventures accounted for using equity method, after tax
			Other adjustments to other comprehensive income that may be reclassified to profit or loss, after tax
			Total other comprehensive income that may be reclassified to profit or loss, after tax
			Total other comprehensive income, after tax
			Total comprehensive income
			Profit (loss) attributable to
			Profit (loss) attributable to parent entity
			Profit (loss) attributable to non-controlling interests
			Comprehensive income attributable to
			Comprehensive income attributable to parent entity
			Comprehensive income attributable to non-controlling interests
			Earnings (loss) per share
			Basic earnings per share attributable to equity owners of the parent entity
			Basic earnings (loss) per share from continuing operations
			Basic earnings (loss) per share from discontinued operations
			Diluted earnings (loss) per share
			Diluted earnings (loss) per share from continuing operations
			Diluted earnings (loss) per share from discontinued operations

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

Laporan perubahan ekuitas

	Common stocks	Preferred stocks	Additional paid-in capital	Treasury stocks	Advances in capital stock	Stock options	Translation adjustment	Revaluation reserves	Reserve of exchange differences on translation	Reserve 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
	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
Laporan perubahan ekuitas [baris komponen]															
Posisi ekuitas															
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)	
Penyesuaian															
Penerapan awal standar akuntansi baru dan revisi															
Perubahan kebijakan akuntansi secara sukarela															
Koreksi kesalahan periode lalu															
Penyesuaian lainnya															
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)	
Laba (rug)															
Pendapatan komprehensif lainnya								(5,411)	426,929	379				790,087	
Penjabaran laporan keuangan															
Pembentukan cadangan umum															
Pembentukan cadangan khusus															
Distribusi dividen kas															
Distribusi dividen saham															
Penerbitan saham biasa						54,488									
Penerbitan saham preferen															
Biaya emisi efek															
Penerbitan instrumen yang dapat dikonversi															
Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri															
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham															
Pelaksanaan instrumen yang dapat dikonversi															
Pelaksanaan waran															
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas															
Setoran modal dari kepentingan non-pengendali															
Perubahan kepentingan non-pengendali atas akuisisi entitas anak															
Perubahan kepentingan non-pengendali atas pendirian entitas anak															
Perubahan kepentingan non-pengendali atas pelepasan entitas anak															
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan															
Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian															
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali															
Eliminasi defisit dalam rangka kuasi reorganisasi															
Pelaksanaan opsi saham															
Dampak penerapan psak no. 70 atas aset pengampunan pajak															
Saldo penyesuaian dampak penerapan retrospektif atas PSAK															
Transaksi ekuitas lainnya															
Posisi ekuitas, akhir periode	7,577,950		75,853,127	(3,614,321)		406,908		20,211,094	173,185	128,609				(1,344,612)	

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

Laporan perubahan ekuitas

	Common stocks	Preferred stocks	Additional paid-in capital	Treasury stocks	Advances in capital stock	Stock options	Translation adjustment	Revaluation reserves	Reserve of exchange differences on translation	Reserve 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
	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
Laporan perubahan ekuitas [baris komponen]															
Posisi ekuitas															
Saldo awal periode sebelum penyajian kembali	7,577,950		75,637,083	(2,202,178)		226,622		20,267,952	(127,954)	139,978					
Penyesuaian															
Penerapan awal standar akuntansi baru dan revisi															
Perubahan kebijakan akuntansi secara sukarela															
Koreksi kesalahan periode lalu															
Penyesuaian lainnya															
Posisi ekuitas, awal periode	7,577,950		75,637,083	(2,202,178)		226,622		20,267,952	(127,954)	139,978					
Laba (rug)															
Pendapatan komprehensif lainnya								(90,786)	(28,894)	4,796					
Penjabaran laporan keuangan															
Pembentukan cadangan umum															
Pembentukan cadangan khusus															
Distribusi dividen kas															
Distribusi dividen saham															
Penerbitan saham biasa				(816,955)											
Penerbitan saham preferen															
Biaya emisi efek															
Penerbitan instrumen yang dapat dikonversi															
Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri															
Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham															
Pelaksanaan instrumen yang dapat dikonversi															
Pelaksanaan waran															
Kenaikan (penurunan) ekuitas melalui transaksi dengan pemilik ekuitas															
Setoran modal dari kepentingan non-pengendali															
Perubahan kepentingan non-pengendali atas akuisisi entitas anak															
Perubahan kepentingan non-pengendali atas pendirian entitas anak															
Perubahan kepentingan non-pengendali atas pelepasan entitas anak															
Perubahan kepentingan non-pengendali atas pelepasan operasi yang dihentikan															
Perubahan kepentingan non-pengendali atas pelepasan sebagian kepemilikan pada entitas anak yang tidak mengakibatkan hilangnya pengendalian															
Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali															
Eliminasi defisit dalam rangka kuasi reorganisasi															
Pelaksanaan opsi saham															
Dampak penerapan psak no. 70 atas aset pengampunan pajak															
Saldo penyesuaian dampak penerapan retrospektif atas PSAK															
Transaksi ekuitas lainnya															
Posisi ekuitas, akhir periode	7,577,950		75,637,083	(3,019,133)		226,613		20,177,166	(156,848)	144,774					

[451000] Statement of cash flows, direct method - Financial and Sharia Industry

Laporan arus kas

	2024-03-31	2023-03-31
Laporan arus kas		
Arus kas dari aktivitas operasi		
Arus kas sebelum perubahan dalam aset dan liabilitas operasi		
Penerimaan bunga, hasil investasi, provisi, dan komisi	41,782,407	39,057,440
Pembayaran bunga dan bonus, provisi dan komisi	(14,296,521)	(9,215,119)
Bunga bank dan deposito berjangka		
Penerimaan pendapatan pengelolaan dana sebagai mudharib	3,538,579	3,174,768
Pembayaran bagi hasil dana syirkah temporer	(211,512)	(253,711)
Penerimaan premi asuransi	929,814	442,326
Penerimaan klaim reasuransi		
Penerimaan (pembayaran) komisi		
Penerimaan klaim retrocesi		
Penerimaan dari ujah		
Penerimaan dari (pembayaran kepada) lembaga kliring dan penjaminan		
Penerimaan dari (pembayaran kepada) nasabah		
Pencairan (penempatan) deposito pada lembaga kliring dan penjaminan		
Pendapatan dari transaksi operasional lainnya	10,650,111	9,568,354
Penerimaan kembali aset yang telah dihapusbukukan	4,390,886	2,962,347
Pembayaran biaya liabilitas ditangguhkan		
Pembayaran atas beban keuangan dan beban administrasi bank		
Pembayaran gaji dan tunjangan		
Pembayaran pajak penghasilan badan		
Pembayaran beban umum dan administrasi		
Laba (rug) selisih kurs		
Penerimaan pengembalian (pembayaran) pajak penghasilan	(3,928,094)	(2,223,398)
Pembayaran beban operasional lainnya	(18,652,506)	(24,414,755)
Penerimaan pendapatan non-operasional	(117,374)	28,580
Pengembalian (penempatan) uang jaminan		
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi		
Penurunan (kenaikan) aset operasi		
Penurunan (kenaikan) penempatan pada bank lain dan Bank Indonesia	2,462,063	1,590,272
Penurunan (kenaikan) efek yang diperdagangkan	(8,320,330)	(2,732,597)
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	33,299,145	12,572,617
Penurunan (kenaikan) investasi pemegang polis pada kontrak unit-linked		
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(10,806,060)	(1,334,294)
Penurunan (kenaikan) tagihan akseptasi		
Penurunan (kenaikan) pinjaman yang diberikan	(48,012,941)	(42,804,122)
Penurunan (kenaikan) piutang pembiayaan konsumen	(2,816,845)	(3,499,252)
Penurunan (kenaikan) investasi sewa		
Penurunan (kenaikan) tagihan anjak piutang		
Penurunan (kenaikan) piutang dan pembiayaan syariah		
Penurunan (kenaikan) piutang murabahah		
Penurunan (kenaikan) piutang istishna		
Penurunan (kenaikan) piutang ijarah		
Penurunan (kenaikan) piutang giro		
Penurunan (kenaikan) pembiayaan mudharabah		
Penurunan (kenaikan) pembiayaan musyarakah		
Penurunan (kenaikan) aset ijarah		
Penurunan (kenaikan) piutang lainnya	(1,172,651)	(298,969)
Penurunan (kenaikan) agunan yang diambil alih		
Penurunan (kenaikan) tagihan derivatif		
Penurunan (kenaikan) aset reasuransi		
Penurunan (kenaikan) aset lainnya	12,088,427	8,153,451
Kenaikan (penurunan) liabilitas operasi		
Kenaikan (penurunan) liabilitas segera	(8,941,646)	28,149,674
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	(772,245)	(62,312,369)
Kenaikan (penurunan) deposito berjangka nasabah	58,656,772	9,881,029
Kenaikan (penurunan) giro wadiah simpanan nasabah		
Kenaikan (penurunan) tabungan wadiah simpanan nasabah		
Kenaikan (penurunan) deposito wakalah simpanan nasabah		
Kenaikan (penurunan) simpanan dari bank lain	(4,309,487)	1,800,042
Kenaikan (penurunan) giro mudharabah		
Kenaikan (penurunan) tabungan mudharabah		
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	10,191,738	2,435,111
Kenaikan (penurunan) liabilitas akseptasi		
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked		
Kenaikan (penurunan) liabilitas derivatif		
Kenaikan (penurunan) dana syirkah temporer		
Kenaikan (penurunan) liabilitas lainnya	(6,546,881)	4,310,279
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	49,084,849	(24,962,296)
Arus kas dari aktivitas investasi		
Penerimaan dari penjualan saham dalam klasifikasi biaya perolehan diamortisasi dan nilai wajar melalui pendapatan komprehensif lainnya		
Pencairan (penempatan) obligasi dan (atau) sukuk		
Penerimaan dividen dari aktivitas investasi		
Penerimaan dari penjualan (perolehan) properti investasi	8,392	13,874
Penerimaan dari penjualan (perolehan) aset tetap	(1,819,055)	(2,601,357)
Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill		
Pencairan (penempatan) aset keuangan nilai wajar melalui pendapatan komprehensif lainnya		
Penempatan aset keuangan biaya perolehan diamortisasi		
Pencairan aset keuangan biaya perolehan diamortisasi		
Penerimaan dari (pembayaran kepada) pinjaman polis		
Pembayaran untuk perolehan entitas anak		
Penerimaan dari pelepasan entitas anak		
Pembayaran untuk perolehan tambahan kepemilikan pada entitas anak		
Pencairan (penempatan) efek-efek yang diperdagangkan	(22,790,764)	4,621,803
Penerimaan dari pelepasan kepentingan di entitas anak tanpa hilangnya pengendalian dari kegiatan investasi		
Pembayaran untuk perolehan kepemilikan pada entitas asosiasi		
Penerimaan dari pelepasan kepemilikan pada entitas asosiasi		
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi		
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(24,601,427)	2,034,320
Arus kas dari aktivitas pendanaan		
Kenaikan (penurunan) efek yang diterbitkan		
Penerbitan sukuk mudharabah		
Penempatan sertifikat investasi mudharabah		
Biaya emisi sukuk mudharabah		
Penerimaan pinjaman yang diterima	2,950,073	
Pembayaran pinjaman yang diterima	(5,182,531)	(320,073)
Penerimaan pinjaman subordinasi		
Pembayaran pinjaman subordinasi		
Pembayaran bunga pinjaman		
Penerimaan dari penerbitan obligasi	5,034,005	
Pembayaran utang obligasi	(9,886,500)	(4,487,000)
Pembayaran biaya emisi penerbitan obligasi		
Obligasi subordinasi yang diterbitkan		
Pembayaran obligasi subordinasi		
Biaya emisi obligasi subordinasi yang diterbitkan		
Penerimaan dari surat utang jangka menengah		
Pembayaran dari surat utang jangka menengah		
Penerimaan dari penerbitan saham baru		
Pembayaran biaya emisi saham		
Penerimaan setoran modal		
Penerimaan dari penambahan kepemilikan dari non-pengendali		
Penjualan (pembelian) dari saham tresuri		(816,955)
Penerimaan dari program opsi saham karyawan		
Penyelesaian (penempatan) transaksi derivatif		
Pembayaran dividen dari aktivitas pendanaan	(48,102,283)	(43,494,766)
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan		
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(55,187,236)	(49,118,794)
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(30,703,814)	(72,046,770)
Kas dan setara kas arus kas, awal periode	218,677,734	268,192,168
Efek perubahan nilai kurs pada kas dan setara kas	19,655	(57,221)
Kas dan setara kas dari entitas anak yang didekonsolidasikan		
Kenaikan (penurunan) kas dan setara kas lainnya		
Kas dan setara kas arus kas, akhir periode	187,993,575	196,088,177

Statement of cash flows

	2024-03-31	2023-03-31
Statement of cash flows		
Cash flows from operating activities		
Cash flows before changes in operating assets and liabilities		
Interest, investment income, fees and commissions received		
Payments Of Interest And Bonus Fees And Commissions		
Interest from banks and time deposits		
Revenue receipts from fund management as mudharib		
Payments of temporary syirkah funds		
Receipts from insurance premiums		
Receipts from reinsurance claims		
Receipts (payments) of commission		
Receipts from retrocession claims		
Receipts of ujah		
Receipts from (payments to) clearing and guarantee institution		
Receipts from (payments to) customers		
Withdrawal (placement) of deposits to clearing and guarantee institution		
Income from other operating transactions		
Recoveries of written off assets		
Payments for deferred acquisition costs		
Payments of finance costs and bank administration charges		
Payments for salaries and allowances		
Payments for corporate income tax		
Payments for general and administrative expense		
Foreign currency gains (losses)		
Refunds (payments) of income tax		
Payments for other operating expenses		
Receipts from non-operating income		
Repayment (placement) of refundable deposits		
Other cash inflows (outflows) from operating activities		
Decrease (increase) in operating assets		
Decrease (increase) in cash and cash equivalents		
Decrease (increase) in marketable securities		
Decrease (increase) in securities purchased under resale agreements		
Decrease (increase) in investment of policyholder in unit-linked contracts		
Decrease (increase) in bills and other receivables		
Decrease (increase) in acceptance receivables		
Decrease (increase) in loans		
Decrease (increase) in consumer financing receivables		
Decrease (increase) in lease investments		
Decrease (increase) in factoring		
Decrease (increase) in sharia financing and receivables		
Decrease (increase) in murabahah receivables		
Decrease (increase) in istishna receivables		
Decrease (increase) in ijarah receivables		
Decrease (increase) in qadhi funds		
Decrease (increase) in mudharabah financing		
Decrease (increase) in musyarakah financing		
Decrease (increase) in ijarah assets		
Decrease (increase) in other receivables		
Decrease (increase) in foreclosed assets		
Decrease (increase) in derivative receivables		
Decrease (increase) in reinsurance assets		
Decrease (increase) in other assets		
Increase (decrease) in operating liabilities		
Increase (decrease) in obligations due immediately		
Increase (decrease) in current accounts and customers savings		
Increase (decrease) in customers time deposits		
Increase (decrease) in customers wadiah demand deposits		
Increase (decrease) in customers wadiah saving deposits		
Increase (decrease) in customers wakalah deposits		
Increase (decrease) in other banks saving deposits		
Increase (decrease) in mudharabah current account		
Increase (decrease) in mudharabah savings deposits		
Increase (decrease) in securities sold under repurchase agreement		
Increase (decrease) in acceptance payables		
Increase (decrease) in liabilities to policyholder on unit-linked contracts		
Increase (decrease) in derivative payables		
Increase (decrease) in temporary syirkah funds		
Increase (decrease) in other liabilities		
Total net cash flows received from (used in) operating activities		
Cash flows from investing activities		
Proceeds from equity investments classified as amortized cost and fair value through other comprehensive income		
Withdrawal (placement) of bonds and (or) sukuk		
Dividends received from investing activities		
Proceeds from disposal (acquisition) of investment properties		
Proceeds from disposal (acquisition) of property and equipment		
Proceeds from disposal (acquisition) of intangible assets other than goodwill		
Withdrawal (placement) of financial assets fair value through other comprehensive income		
Placement of financial assets amortized cost investments		
Withdrawal (placement) of investments		
Receipts from (payments for) policy loans		
Payments for acquisition of subsidiaries		
Proceeds from sales of subsidiaries		
Payments for acquisition of additional interests in subsidiaries		
Withdrawal (placement) of marketable securities		
Proceeds from sales of interests in subsidiaries without loss of control from investing activities		
Payments for acquisition of interests in associates		
Proceeds from sales of interests in associates		
Other cash inflows (outflows) from investing activities		
Total net cash flows received from (used in) investing activities		
Cash flows from financing activities		
Increase (decrease) in securities issued		
Issuance of mudharabah sukuk		
Placement of certificate of mudharabah investments		
Issuance cost of mudharabah sukuk		
Proceeds from borrowings		
Payments for borrowings		
Proceeds from subordinated loans		
Payments of subordinated loans		
Payments of interests from borrowings		
Proceeds from bonds issuance		
Payments of bonds payable		
Payments of bonds issuance costs		
Subordinated bonds issued		
Payments of subordinated bonds		
Subordinated bonds issuance costs		
Proceeds from medium term notes		
Payments of medium term notes		
Proceeds from issuance of new stocks		
Payments of stock issuance costs		
Proceeds from capital contributions		
Proceed from increase of non-controlling interest		
Sales (purchase) of treasury stocks		
Proceeds from employee stock options program		
Settlement (placement) of derivative transactions		
Dividends paid from financing activities		
Other cash inflows (outflows) from financing activities		
Total net cash flows received from (used in) financing activities		
Total net increase (decrease) in cash and cash equivalents		
Cash and cash equivalents cash flows, beginning of the period		
Effect of exchange rate changes on cash and cash equivalents		
Cash and cash equivalent of deconsolidated subsidiaries		
Other increase (decrease) in cash and cash equivalents		
Cash and cash equivalents cash flows, end of the period		

Kebijakan akuntansi signifikan

Kebijakan akuntansi signifikan Dasar penyusunan laporan keuangan konsolidasian
Prinsip-prinsip konsolidasi
Kas dan setara kas
Aset tetap
Penurunan nilai aset nonkeuangan
Beban langguhan
Pengakuan pendapatan dan beban
Penjabaran mata uang asing
Transaksi dengan pihak berelasi
Pejak penghasilan
Pinjaman
Provisi
Imbalan kerja karyawan
Laba per saham
Dividen
Pelaporan segmen
Instrumen keuangan derivatif
Penerapan standar akuntansi baru
Kombinasi bisnis
Penentuan nilai wajar
Transaksi dan saldo dalam mata uang asing
Giro pada Bank Indonesia dan bank lain
Penempatan pada Bank Indonesia dan bank lain
Efek-efek

2024-03-31

Significant accounting policies

Significant accounting policies Basis of preparation of consolidated financial statements
Principles of consolidation
Cash and cash equivalents
Fixed assets
Impairment of non-financial assets
Deferred charges
Revenue and expense recognition
Foreign currency translation
Transactions with related parties
Income taxes
Borrowings
Provisions
Employee benefits
Earnings per share
Dividends
Segment reporting
Derivative financial instruments
The implementation of new statements of accounting standards
Business combination
Determination of fair value
Foreign currency transactions and balances
Current accounts with Bank Indonesia and other banks
Placements with Bank Indonesia and other banks
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

Aset tetap

Property, plant, and equipment

Nilai perolehan, kotor	Aset tetap [baris komponen]										Property, plant, and equipment
	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		
Tanah, dimiliki langsung	33,317,427	2,666	(38,671)	(44)					33,281,378	Land, directly owned	Carrying amount, gross
Bangunan dan fasilitasnya, dimiliki langsung	15,127,852	299,950	(233,691)	298,161				15,492,272	Building and leasehold improvement, directly owned		
Mesin dan peralatan, dimiliki langsung	16,863,879	204,317	(466,387)	671,876				17,273,685	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	92,242	(119,541)	102				3,951,154	Furniture and office equipment, directly owned		
Kendaraan bermotor, dimiliki langsung	5,221,398	193,926	(118,753)	(23)				5,296,548	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	10						3,289,072	Others, directly owned		
Dimiliki langsung	77,797,969	793,111	(977,043)	970,072				78,584,109	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	1,025,944	(0)	(970,072)				3,721,680	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	1,025,944	(0)	(970,072)				3,721,680	Assets under construction		
Aset tetap	81,463,777	1,819,055	(977,043)	0				82,305,789	Property, plant, and equipment		
Akumulasi depresiasi										Land, directly owned	Carrying amount, accumulated depreciation
Tanah, dimiliki langsung										Building and leasehold improvement, directly owned	
Bangunan dan fasilitasnya, dimiliki langsung	5,225,792	386,277	(60,148)	(1,670)				5,550,251	Machinery and equipment, directly owned		
Mesin dan peralatan, dimiliki langsung	10,594,732	551,191	(60,291)					11,085,632	Heavy equipment, directly owned		
Alat berat, dimiliki langsung									Transportation equipment, directly owned		
Alat pengangkutan, dimiliki langsung									Furniture and office equipment, directly owned		
Perabot dan peralatan kantor, dimiliki langsung	2,607,940	104,847	(22,416)	1,670				2,692,041	Motor vehicle, directly owned		
Kendaraan bermotor, dimiliki langsung	1,928,834	198,122	(64,846)					2,062,110	Aircraft, directly owned		
Pesawat, dimiliki langsung									Vessels, directly owned		
Kapal, dimiliki langsung									BTS Tower, directly owned		
Menara telekomunikasi, dimiliki langsung									Fiber Optic Network, directly owned		
Jaringan Fiber Optik, dimiliki langsung									Telecommunication Infrastructure, directly owned		
Infrastruktur Telekomunikasi, dimiliki langsung									Technical Equipment, directly owned		
Peralatan Teknikal, dimiliki langsung									Others, directly owned		
Lainnya, dimiliki langsung	1,428,360	55,214						1,483,574	Directly owned		
Dimiliki langsung	21,785,658	1,295,651	(207,701)	0				22,873,608	Machinery, right of use assets		
Mesin, aset hak guna									Transportation equipment, right of use assets		
Alat pengangkutan, aset hak guna									Heavy equipment, right of use assets		
Alat berat, aset hak guna									Building, right of use assets		
Bangunan, aset hak guna									Furniture and office equipment, rights of use assets		
Perabot dan peralatan kantor, aset hak guna									Motor vehicle, rights of use assets		
Kendaraan bermotor, aset hak guna									Aircraft, right of use assets		
Pesawat, aset hak guna									Vessels, right of use assets		
Kapal, aset hak guna									BTS Tower, right of use assets		
Menara telekomunikasi, aset hak guna									Fiber Optic Network, right of use assets		
Jaringan Fiber Optik, aset hak guna									Telecommunication Infrastructure, right of use assets		
Infrastruktur Telekomunikasi, aset hak guna									Technical Equipment, right of use assets		
Peralatan Teknikal, aset hak guna									Others, right of use assets		
Lainnya, aset hak guna									Right of use assets		
Aset hak guna									Building, assets under construction		
Bangunan, dalam penyelesaian									Machinery and heavy equipment, assets under construction		
Mesin dan alat berat, dalam penyelesaian									BTS Tower, assets under construction		
Menara telekomunikasi, dalam penyelesaian									Fiber Optic Network, assets under construction		
Jaringan Fiber Optik, dalam penyelesaian									Telecommunication Infrastructure, assets under construction		
Infrastruktur Telekomunikasi, dalam penyelesaian									Technical Equipment, assets under construction		
Peralatan Teknikal, dalam penyelesaian									Others, assets under construction		
Lainnya, dalam penyelesaian									Assets under construction		
Aset dalam penyelesaian									Property, plant, and equipment		
Aset tetap	21,785,658	1,295,651	(207,701)	0				22,873,608	Property, plant, and equipment		

Aset tetap

Property, plant, and equipment

Nilai perolehan	Aset tetap [baris komponen]										Property, plant, and equipment
	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		
Aset tetap	59,678,119	523,404	(769,342)	0					59,432,181	Property, plant, and equipment	Carrying amount

Aset tetap

Property, plant, and equipment

Nilai perolehan, kotor	Aset tetap [baris komponen]										Property, plant, and equipment
	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		
Tanah, dimiliki langsung	33,406,372	1,086,300	(1,134,834)	(40,411)					33,317,427	Land, directly owned	Carrying amount, gross
Bangunan dan fasilitasnya, dimiliki langsung	12,219,677	1,522,462	(699,119)	2,084,832				15,127,852	Building and leasehold improvement, directly owned		
Mesin dan peralatan, dimiliki langsung	12,175,552	2,588,752	(435,387)	2,534,962				16,863,879	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	3,357,863	677,264	(102,384)	45,608				3,978,351	Furniture and office equipment, directly owned		
Kendaraan bermotor, dimiliki langsung	3,900,285	2,015,071	(706,759)	12,801				5,221,398	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 Teknis, dimiliki langsung									Technical Equipment, directly owned		
Lainnya, dimiliki langsung	3,284,852	25	(0)	4,185				3,289,062	Others, directly owned		
Dimiliki langsung	68,344,601	7,889,874	(3,078,483)	4,641,977				77,797,969	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 Teknis, 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	5,606,600	2,719,584	(18,399)	(4,641,977)				3,665,808	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 Teknis, dalam penyelesaian									Technical Equipment, assets under construction		
Lainnya, dalam penyelesaian									Others, assets under construction		
Aset dalam penyelesaian	5,606,600	2,719,584	(18,399)	(4,641,977)				3,665,808	Assets under construction		
Aset tetap	73,951,201	10,609,458	(3,096,882)	0				81,463,777	Property, plant, and equipment		
Tanah, dimiliki langsung									Land, directly owned	Carrying amount, accumulated depreciation	
Bangunan dan fasilitasnya, dimiliki langsung	4,158,159	1,302,878	(224,927)	(10,318)				5,225,792	Building and leasehold improvement, directly owned		
Mesin dan peralatan, dimiliki langsung	9,276,125	1,514,294	(194,805)	(882)				10,594,732	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	2,247,030	444,481	(94,342)	10,771				2,607,940	Furniture and office equipment, directly owned		
Kendaraan bermotor, dimiliki langsung	1,846,266	243,852	(161,713)	429				1,928,834	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 Teknis, dimiliki langsung									Technical Equipment, directly owned		
Lainnya, dimiliki langsung	1,207,574	220,786						1,428,360	Others, directly owned		
Dimiliki langsung	18,735,154	3,726,291	(675,787)	0				21,785,658	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 Teknis, 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 Teknis, dalam penyelesaian									Technical Equipment, assets under construction		
Lainnya, dalam penyelesaian									Others, assets under construction		
Aset dalam penyelesaian									Assets under construction		
Aset tetap	18,735,154	3,726,291	(675,787)	0				21,785,658	Property, plant, and equipment		

Aset tetap

Property, plant, and equipment

Nilai perolehan	Aset tetap [baris komponen]										Property, plant, and equipment
	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		
Aset tetap	55,216,047	6,883,167	(2,421,095)	0					59,678,119	Property, plant, and equipment	Carrying amount

Pengungkapan

Pengungkapan
Pengungkapan catatan atas aset tetap

2024-03-31

Disclosure

Disclosure
Disclosure of notes for property, plant and equipment