

Nomor Surat	B. 2423-DIR/FMA/07/24
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 6 Bulan yang berakhir pada 30/06/2024 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	37.017	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.

[1000000] General information

Informasi umum

General information

	30 June 2024	
Informasi umum		General information
Nama entitas	PT Bank Rakyat Indonesia (Persero) Tbk	Entity name
Penjelasan perubahan nama dari akhir periode laporan sebelumnya		Explanation of change in name from the end of the preceding reporting period
Kode entitas	BBRI	Entity code
Nomor identifikasi entitas	AA426	Entity identification number
Industri utama entitas	Keuangan dan Syariah / Financial and Sharia	Entity main industry
Standar akuntansi yang dipilih	PSAK	Selected accounting standards
Sektor	G. Financials	Sector
Subsektor	G1. Banks	Subsector
Industri	G11. Banks	Industry
Subindustri	G111. Banks	Subindustry
Informasi pemegang saham pengendali	Indonesian Government	Controlling shareholder information
Jenis entitas	Local Company - Indonesia Jurisdiction	Type of entity
Jenis efek yang dicatatkan	Saham dan Obligasi / Stock and Bond	Type of listed securities
Jenis papan perdagangan tempat entitas tercatat	Utama / Main	Type of board on which the entity is listed
Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas	Entitas grup / Group entity	Whether the financial statements are of an individual entity or a group of entities
Periode penyampaian laporan keuangan	Kuartal II / Second Quarter	Period of financial statements submissions
Tanggal Surat Pernyataan Direksi		Date Of Board Of Directors' Statement Letter
Tanggal awal periode berjalan	January 01, 2024	Current period start date
Tanggal akhir periode berjalan	June 30, 2024	Current period end date
Tanggal akhir tahun sebelumnya	December 31, 2023	Prior year end date
Tanggal awal periode sebelumnya	January 01, 2023	Prior period start date
Tanggal akhir periode sebelumnya	June 30, 2023	Prior period end date
Tanggal akhir 2 tahun sebelumnya	December 31, 2022	Prior 2 year end date
Mata uang pelaporan	Rupiah / IDR	Description of presentation currency
Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah		Conversion rate at reporting date if presentation currency is other than rupiah
Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan	Jutaan / In Million	Level of rounding used in financial statements
Jenis laporan atas laporan keuangan	Tidak Diaudit / Unaudit	Type of report on financial statements
Jenis opini auditor		Type of auditor's opinion

Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada		Matters disclosed in emphasis-of-matter or other-matter paragraph, if any
Hasil penugasan review		Result of review engagement
Opini Hal Audit Utama		Any Key Audit Matters Opinion
Jumlah Hal Audit Utama		Total Key Audit Matters
Paragraf Hal Audit Utama		Key Audit Matters Paragraph
Tanggal laporan audit atau hasil laporan review		Date of auditor's opinion or result of review report
Auditor tahun berjalan		Current year auditor
Nama partner audit tahun berjalan		Name of current year audit signing partner
Lama tahun penugasan partner yang menandatangani		Number of years served as audit signing partner
Auditor tahun sebelumnya		Prior year auditor
Nama partner audit tahun sebelumnya		Name of prior year audit signing partner
Kepatuhan terhadap pemenuhan peraturan OJK Nomor: 75/POJK.04/2017 tentang Tanggung Jawab Direksi Atas Laporan Keuangan	Ya / Yes	Whether in compliance with OJK rules No. 75/POJK.04/2017 concerning responsibilities of board of directors on financial statements
Kepatuhan terhadap pemenuhan independensi akuntan yang memberikan jasa audit di pasar modal sesuai dengan POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dalam Kegiatan Jasa Keuangan	Ya / Yes	Compliance to the independency of Accountant that provide services in Capital Market as regulated in OJK rules No. 13/POJK.03/2017 concerning The Use of Public Accountant and Auditing Firm in Financial Services Activities.

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

Laporan posisi keuangan

Statement of financial position

Laporan posisi keuangan	30 June 2024	31 December 2023	Statement of financial position
Aset			Assets
Kas	22,865,685	31,603,784	Cash
Dana yang dibatasi penggunaannya			Restricted funds
Giro pada Bank Indonesia	79,136,277	101,909,121	Current accounts with Bank Indonesia
Giro pada bank lain			Current accounts with other banks
Giro pada bank lain pihak ketiga	23,344,420	21,883,660	Current accounts with other banks third parties
Giro pada bank lain pihak berelasi	499,739	448,259	Current accounts with other banks related parties
Cadangan kerugian penurunan nilai pada giro pada bank lain	(10,203)	(9,984)	Allowance for impairment losses for current accounts with other bank
Penempatan pada Bank Indonesia dan bank lain			Placements with Bank Indonesia and other banks
Penempatan pada Bank Indonesia dan bank lain pihak ketiga	19,475,545	62,297,819	Placements with Bank Indonesia and other banks third parties
Penempatan pada Bank Indonesia dan bank lain pihak berelasi	3,745,389	2,927,441	Placements with Bank Indonesia and other banks related parties
Cadangan kerugian penurunan nilai pada penempatan pada bank lain	(1,501)	(1,860)	Allowance for impairment losses for placements with other banks
Piutang asuransi			Insurance receivables
Piutang asuransi pihak ketiga			Insurance receivables third parties
Piutang asuransi pihak berelasi			Insurance receivables related parties
Cadangan kerugian penurunan nilai pada piutang asuransi			Allowance for impairment losses for insurance receivables
Biaya akuisisi tangguhan			Deferred acquisition costs
Deposito pada lembaga kliring dan penjaminan			Deposits to clearing and settlement guarantee institution
Efek-efek yang diperdagangkan			Marketable securities
Efek-efek yang diperdagangkan pihak ketiga	98,784,530	74,551,024	Marketable securities third parties
Efek-efek yang diperdagangkan pihak berelasi	248,287,353	256,540,280	Marketable securities related parties
Cadangan kerugian penurunan nilai pada	(46,788)	(81,510)	Allowance for impairment losses for marketable

efek-efek yang diperdagangkan			securities
Investasi pemegang polis pada kontrak unit-linked			Investments of policyholder in unit-linked contracts
Efek yang dibeli dengan janji dijual kembali	2,418,016	33,595,231	Securities purchased under agreement to resale
Wesel ekspor dan tagihan lainnya			Bills and other receivables
Wesel ekspor dan tagihan lainnya pihak ketiga	37,641,843	35,144,761	Bills and other receivables third parties
Wesel ekspor dan tagihan lainnya pihak berelasi	38,751,427	18,750,643	Bills and other receivables related parties
Cadangan kerugian penurunan nilai pada wesel ekspor dan tagihan lainnya	(935,390)	(2,323,916)	Allowance for impairment losses for bills and other receivables
Tagihan akseptasi			Acceptance receivables
Tagihan akseptasi pihak ketiga	8,831,706	9,003,846	Acceptance receivables third parties
Tagihan akseptasi pihak berelasi	1,472,867	1,213,562	Acceptance receivables related parties
Cadangan kerugian penurunan nilai pada tagihan akseptasi	(334,605)	(249,698)	Allowance for impairment losses for acceptance receivables
Tagihan derivatif			Derivative receivables
Tagihan derivatif pihak ketiga	780,325	911,683	Derivative receivables third parties
Tagihan derivatif pihak berelasi			Derivative receivables related parties
Pinjaman yang diberikan			Loans
Pinjaman yang diberikan pihak ketiga	1,191,037,108	1,136,675,227	Loans third parties
Pinjaman yang diberikan pihak berelasi	73,741,902	61,077,479	Loans related parties
Cadangan kerugian penurunan nilai pada pinjaman yang diberikan	(80,783,074)	(79,924,211)	Allowance for impairment losses for loans
Piutang dari lembaga kliring dan penjaminan			Receivables from clearing and settlement guarantee institution
Piutang nasabah			Receivables from customers
Piutang nasabah pihak ketiga			Receivables from customers third parties
Piutang nasabah pihak berelasi			Receivables from customers related parties
Cadangan kerugian penurunan nilai pada piutang nasabah			Allowance for impairment losses for receivables from customers
Piutang murabahah			Murabahah receivables
Piutang murabahah pihak ketiga			Murabahah receivables third parties
Piutang murabahah pihak berelasi			Murabahah receivables related parties
Cadangan kerugian penurunan nilai pada piutang murabahah			Allowance for impairment losses for murabahah receivables

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

ketiga			parties
Investasi sewa pihak berelasi			Lease investments related parties
Investasi sewa nilai residu yang terjamin			Lease investments guaranteed residual value
Investasi sewa pendapatan pembiayaan tanggungan			Lease investments deferred financing income
Investasi sewa simpanan jaminan			Lease investments guarantee deposits
Cadangan kerugian penurunan nilai pada investasi sewa			Allowance for impairment losses for lease investments
Tagihan anjak piutang			Factoring receivables
Tagihan anjak piutang pihak ketiga			Factoring receivables third parties
Tagihan anjak piutang pihak berelasi			Factoring receivables related parties
Tagihan anjak piutang pada pendapatan anjak piutang tanggungan			Factoring receivables on deferred factoring income
Cadangan kerugian penurunan nilai pada tagihan anjak piutang			Allowance for impairment losses for factoring receivables
Piutang lainnya			Other receivables
Piutang lainnya pihak ketiga	71,953,615	68,646,190	Other receivables third parties
Piutang lainnya pihak berelasi	46,910	30,351	Other receivables related parties
Cadangan kerugian penurunan nilai pada piutang lainnya	(5,631,569)	(5,577,677)	Allowance for impairment losses for other receivables
Aset keuangan lainnya			Other financial assets
Obligasi pemerintah			Government bonds
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk dijual			Non-current assets or disposal groups classified as held-for-sale
Aset tidak lancar atau kelompok lepasan diklasifikasikan sebagai dimiliki untuk didistribusikan kepada pemilik			Non-current assets or disposal groups classified as held-for-distribution to owners
Uang muka			Advances
Biaya dibayar dimuka			Prepaid expenses
Jaminan			Guarantees
Pajak dibayar dimuka			Prepaid taxes
Klaim atas pengembalian pajak			Claims for tax refund
Aset pajak tanggungan	14,306,814	15,605,462	Deferred tax assets
Investasi yang dicatat dengan menggunakan metode ekuitas			Investments accounted for using equity method
Investasi pada ventura bersama dan entitas asosiasi			Investments in joint ventures and associates

Investasi pada entitas ventura bersama	1,514,461	1,746,426	Investments in joint ventures
Investasi pada entitas asosiasi	5,878,403	5,559,065	Investments in associates
Aset reasuransi			Reinsurance assets
Aset imbalan pasca kerja			Post-employment benefit assets
Goodwill			Goodwill
Aset takberwujud selain goodwill			Intangible assets other than goodwill
Properti investasi			Investment properties
Aset ijarah			Ijarah assets
Aset tetap	59,776,606	59,678,119	Property, plant, and equipment
Aset hak guna			Right of use assets
Aset pengampunan pajak			Tax amnesty assets
Agunan yang diambil alih			Foreclosed assets
Aset lainnya	60,823,654	53,376,453	Other assets
Jumlah aset	1,977,371,465	1,965,007,030	Total assets
Liabilitas, dana syirkah temporer dan ekuitas			Liabilities, temporary syirkah funds and equity
Liabilitas			Liabilities
Liabilitas segera	18,554,257	30,651,807	Obligations due immediately
Bagi hasil yang belum dibagikan			Undistributed profit sharing
Dana simpanan syariah			Sharia deposits
Simpanan nasabah			Customers deposits
Giro			Current accounts
Giro pihak ketiga	198,425,977	171,229,528	Current accounts third parties
Giro pihak berelasi	158,428,643	174,894,844	Current accounts related parties
Giro wadiah			Wadiah demand deposits
Giro wadiah pihak ketiga			Wadiah demand deposits third parties
Giro wadiah pihak berelasi			Wadiah demand deposits related parties
Tabungan			Savings
Tabungan pihak ketiga	520,226,074	527,499,123	Savings third parties
Tabungan pihak berelasi	814,466	446,427	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	355,137,351	327,960,580	Time deposits third parties
Deposito	156,629,332	156,298,259	Time deposits

berjangka pihak berelasi			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	8,388,330	462,943	Other banks deposits related parties
Simpanan dari bank lain pihak ketiga	533,635	11,495,376	Other banks deposits third parties
Efek yang dijual dengan janji untuk dibeli kembali	23,625,490	19,079,458	Securities sold with repurchase agreement
Liabilitas derivatif			Derivative payables
Liabilitas derivatif pihak ketiga	2,133,391	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	10,304,573	10,217,408	Acceptance liabilities third parties
Utang usaha			Accounts payable
Uang muka dan angsuran			Advances and installments
Utang dividen			Dividends payable
Utang dealer			Dealer payables
Pinjaman yang diterima			Borrowings
Pinjaman yang diterima pihak ketiga	81,234,296	72,778,467	Borrowings third parties
Pinjaman yang diterima pihak berelasi	32,368,587	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	39,925,002	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	3,269,671	6,117,768	Estimated losses on commitments and contingencies
Beban akrual			Accrued expenses
Utang pajak	3,129,714	2,546,839	Taxes payable
Liabilitas pajak tangguhan			Deferred tax liabilities
Liabilitas pengampunan pajak			Tax amnesty liabilities
Liabilitas lainnya	34,149,637	36,664,617	Other liabilities
Kewajiban imbalan pasca kerja	17,871,098	23,059,624	Post-employment benefit obligations
Pinjaman subordinasi			Subordinated loans
Pinjaman subordinasi pihak ketiga	491,399	496,683	Subordinated loans third parties
Pinjaman subordinasi pihak berelasi			Subordinated loans related parties
Jumlah liabilitas	1,665,640,923	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 time deposits related

mudharabah pihak berelasi			parties
Bank			Bank
Giro mudharabah			Mudharabah current account
Tabungan mudharabah (ummat)			Mudharabah saving deposits (ummat)
Deposito berjangka mudharabah			Mudharabah time deposits
Efek yang diterbitkan bank			Bank securities issued
Investasi mudharabah antar bank			Interbank mudharabah investments
Sukuk mudharabah			Mudharabah sukuk
Sukuk mudharabah subordinasi			Subordinated mudharabah sukuk
Jumlah dana syirkah temporer			Total temporary syirkah funds
Jumlah akumulasi dana tabarru			Total accumulated tabarru's funds
Ekuitas			Equity
Ekuitas yang diatribusikan kepada pemilik entitas induk			Equity attributable to equity owners of parent entity
Saham biasa	7,577,950	7,577,950	Common stocks
Saham preferen			Preferred stocks
Tambahan modal disetor	75,878,793	75,853,127	Additional paid-in capital
Saham treasuri	(3,727,464)	(3,614,321)	Treasury stocks
Uang muka setoran modal			Advances in capital stock
Opsi saham	471,567	342,251	Stock options
Penjabaran laporan keuangan			Translation adjustment
Cadangan revaluasi	20,213,042	20,216,505	Revaluation reserves
Cadangan selisih kurs penjabaran	(277,439)	(253,744)	Reserve of exchange differences on translation
Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	70,991	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	(1,289,901)	(2,134,699)	Reserve of

pengukuran kembali program imbalan pasti			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	(998,281)	(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	204,954,739	210,688,737	Unappropriated retained earnings
Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk	305,896,682	311,363,556	Total equity attributable to equity owners of parent entity
Proforma ekuitas			Proforma equity
Kepentingan non-pengendali	5,833,860	5,108,586	Non-controlling interests
Jumlah ekuitas	311,730,542	316,472,142	Total equity
Jumlah liabilitas, dana syirkah temporer dan ekuitas	1,977,371,465	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

Statement of profit or loss and other comprehensive income

	<u>30 June 2024</u>	<u>30 June 2023</u>	
Laporan laba rugi dan penghasilan komprehensif lain			Statement of profit or loss and other comprehensive income
Pendapatan dan beban operasional			Operating income and expenses
Pendapatan bunga	98,647,310	85,590,785	Interest income
Beban bunga	(28,718,477)	(20,050,483)	Interest expenses
Pendapatan pengelolaan dana oleh bank sebagai mudharib			Revenue from fund management as mudharib
Hak pihak ketiga atas bagi hasil dana syirkah temporer			Third parties share on return of temporary syirkah funds
Pendapatan asuransi			Insurance income
Pendapatan dari premi asuransi	3,976,610	4,660,908	Revenue from insurance premiums
Premi reasuransi			Reinsurance premiums
Premi retrosesi			Retrocession premiums
Penurunan (kenaikan) premi yang belum merupakan pendapatan			Decrease (increase) in unearned premiums
Penurunan (kenaikan) pendapatan premi disesikan kepada reasuradur			Decrease (increase) in premium income ceded to reinsurer
Pendapatan komisi asuransi			Insurance commission income
Pendapatan bersih investasi			Net investment income
Penerimaan ujah			Ujah received
Pendapatan asuransi lainnya			Other insurance income
Beban asuransi			Insurance expenses
Beban klaim	(2,518,317)	(3,773,606)	Claim expenses
Klaim reasuransi			Reinsurance claims
Klaim retrosesi			Retrocession claims
Kenaikan (penurunan) estimasi liabilitas klaim			Increase (decrease) in estimated claims liability
Kenaikan (penurunan) liabilitas manfaat polis masa depan			Increase (decrease) in liability for future policy benefit
Kenaikan (penurunan) provisi yang timbul dari tes kecukupan liabilitas			Increase (decrease) in provision for losses arising from liability adequacy test
Kenaikan (penurunan) liabilitas asuransi yang disesikan kepada			Increase (decrease) in insurance liabilities ceded to reinsurers

reasuradur			
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked			Increase (decrease) in liabilities to policyholder in unit-linked contracts
Beban komisi asuransi			Insurance commission expenses
Ujrah dibayar			Ujrah paid
Beban akuisisi dari kontrak asuransi			Acquisition costs of insurance contracts
Beban asuransi lainnya			Other insurance expenses
Pendapatan dari pembiayaan			Financing income
Pendapatan dari pembiayaan konsumen			Revenue from consumer financing
Pendapatan dari sewa pembiayaan			Revenue from finance lease
Pendapatan dari sewa operasi			Revenue from operating lease
Pendapatan dari anjak piutang			Revenue from factoring
Pendapatan sekuritas			Securities income
Pendapatan kegiatan penjamin emisi dan penjualan efek			Revenue from underwriting activities and selling fees
Pendapatan pembiayaan transaksi nasabah			Revenue from financing transactions
Pendapatan jasa biro administrasi efek			Revenue from securities administration service
Pendapatan kegiatan jasa manajer investasi			Revenue from investment management services
Pendapatan kegiatan jasa penasehat keuangan			Revenue from financial advisory services
Keuntungan (kerugian) dari transaksi perdagangan efek yang telah direalisasi	931,222	979,602	Realised gains (losses) on trading of marketable securities
Keuntungan (kerugian) perubahan nilai wajar efek		291,398	Gains (losses) on changes in fair value of marketable securities
Pendapatan operasional lainnya			Other operating income
Pendapatan investasi			Investments income
Pendapatan provisi dan komisi dari transaksi lainnya selain kredit	11,260,130	10,222,819	Provisions and commissions income from transactions other than loan
Pendapatan transaksi perdagangan			Revenue from trading transactions
Pendapatan dividen			Dividends income
Keuntungan (kerugian) yang telah direalisasi atas			Realised gains (losses) from derivative instruments

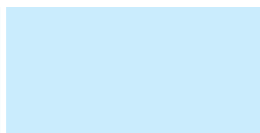
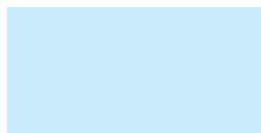
instrumen derivatif			
Penerimaan kembali aset yang telah dihapusbukukan	10,082,409	6,697,966	Revenue from recovery of written-off assets
Keuntungan (kerugian) selisih kurs mata uang asing	454,626	236,221	Gains (losses) on changes in foreign exchange rates
Keuntungan (kerugian) pelepasan aset tetap			Gains (losses) on disposal of property and equipment
Keuntungan (kerugian) pelepasan agunan yang diambil alih			Gains (losses) on disposal of foreclosed assets
Pendapatan operasional lainnya	2,561,723	2,859,769	Other operating income
Pemulihan penyisihan kerugian penurunan nilai			Recovery of impairment loss
Pemulihan penyisihan kerugian penurunan nilai aset keuangan			Recovery of impairment loss of financial assets
Pemulihan penyisihan kerugian penurunan nilai aset keuangan - sewa pembiayaan			Recovery of impairment loss of financial assets finance lease
Pemulihan penyisihan kerugian penurunan nilai aset keuangan - piutang pembiayaan konsumen			Recovery of impairment loss of financial assets consumer financing receivables
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan	891	(305)	Recovery of impairment loss of non-financial assets
Pemulihan penyisihan kerugian penurunan nilai aset non-keuangan - agunan yang diambil alih			Recovery of impairment loss of non-financial assets repossessed collaterals
Pemulihan penyisihan estimasi kerugian atas komitmen dan kontinjensi	2,847,964	196,508	Recovery of estimated loss of commitments and contingency
Pembentukan kerugian penurunan nilai			Allowances for impairment losses
Pembentukan penyisihan kerugian penurunan nilai aset produktif	(21,346,301)	(14,017,597)	Allowances for impairment losses on earnings assets
Pembentukan penyisihan kerugian penurunan nilai aset non-produktif			Allowances for impairment losses on non-earnings assets
Pembalikan (beban) estimasi kerugian komitmen dan kontinjensi			Reversal (expense) of estimated losses on commitments and contingencies
Beban operasional lainnya			Other operating expenses
Beban umum dan administrasi	(14,274,559)	(13,533,357)	General and administrative

			expenses
Beban penjualan			Selling expenses
Beban sewa, pemeliharaan, dan perbaikan			Rent, maintenance and improvement expenses
Beban provisi dan komisi			Other fees and commissions expenses
Beban operasional lainnya	(25,360,176)	(23,123,791)	Other operating expenses
Jumlah laba operasional	38,545,055	37,236,837	Total profit from operation
Pendapatan dan beban bukan operasional			Non-operating income and expense
Pendapatan bukan operasional			Non-operating income
Beban bukan operasional	(95,523)	(36,706)	Non-operating expenses
Bagian atas laba (rugi) entitas asosiasi yang dicatat dengan menggunakan metode ekuitas			Share of profit (loss) of associates accounted for using equity method
Bagian atas laba (rugi) entitas ventura bersama yang dicatat menggunakan metode ekuitas			Share of profit (loss) of joint ventures accounted for using equity method
Jumlah laba (rugi) sebelum pajak penghasilan	38,449,532	37,200,131	Total profit (loss) before tax
Pendapatan (beban) pajak	(8,553,421)	(7,638,770)	Tax benefit (expenses)
Jumlah laba (rugi) dari operasi yang dilanjutkan	29,896,111	29,561,361	Total profit (loss) from continuing operations
Laba (rugi) dari operasi yang dihentikan			Profit (loss) from discontinued operations
Jumlah laba (rugi)	29,896,111	29,561,361	Total profit (loss)
Pendapatan komprehensif lainnya, setelah pajak			Other comprehensive income, after tax
Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya atas keuntungan (kerugian) hasil revaluasi aset tetap, setelah pajak			Other comprehensive income for gains (losses) on revaluation of property and equipment, after tax
Pendapatan komprehensif lainnya atas pengukuran kembali kewajiban manfaat pasti, setelah pajak			Other comprehensive income for remeasurement of defined benefit obligation, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak			Other adjustments to other comprehensive income that will not be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya			Total other comprehensive

yang tidak akan direklasifikasi ke laba rugi, setelah pajak			income that will not be reclassified to profit or loss, after tax
Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other comprehensive income that may be reclassified to profit or loss, after tax
Keuntungan (kerugian) selisih kurs penjabaran, setelah pajak			Gains (losses) on exchange differences on translation, after tax
Penyesuaian reklasifikasi selisih kurs penjabaran, setelah pajak			Reclassification adjustments on exchange differences on translation, after tax
Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan melalui penghasilan komprehensif lain, setelah pajak			Unrealised gains (losses) on changes in fair value through other comprehensive income financial assets, after tax
Penyesuaian reklasifikasi atas aset keuangan nilai wajar melalui pendapatan komprehensif lainnya, setelah pajak			Reclassification adjustments on fair value through other comprehensive income financial assets, after tax
Keuntungan (kerugian) lindung nilai arus kas, setelah pajak			Gains (losses) on cash flow hedges, after tax
Penyesuaian reklasifikasi atas lindung nilai arus kas, setelah pajak			Reclassification adjustments on cash flow hedges, after tax
Nilai tercatat dari aset (liabilitas) non-keuangan yang perolehan atau keterjadiannya merupakan suatu prakiraan transaksi yang kemungkinan besar terjadi yang dilindung nilai, setelah pajak			Carrying amount of non-financial asset (liability) whose acquisition or incurrence was hedged on highly probable forecast transaction, adjusted from equity, after tax
Keuntungan (kerugian) lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak			Gains (losses) on hedges of net investments in foreign operations, after tax
Penyesuaian reklasifikasi atas lindung nilai investasi bersih kegiatan usaha luar negeri, setelah pajak			Reclassification adjustments on hedges of net investments in foreign operations, after tax
Bagian pendapatan komprehensif lainnya			Share of other comprehensive

dari entitas asosiasi yang dicatat dengan menggunakan metode ekuitas, setelah pajak			income of associates accounted for using equity method, after tax
Bagian pendapatan komprehensif lainnya dari entitas ventura bersama yang dicatat dengan menggunakan metode ekuitas, setelah pajak			Share of other comprehensive income of joint ventures accounted for using equity method, after tax
Penyesuaian lainnya atas pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Other adjustments to other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, setelah pajak			Total other comprehensive income that may be reclassified to profit or loss, after tax
Jumlah pendapatan komprehensif lainnya, setelah pajak	103,343	558,587	Total other comprehensive income, after tax
Jumlah laba rugi komprehensif	29,999,454	30,119,948	Total comprehensive income
Laba (rugi) yang dapat diatribusikan			Profit (loss) attributable to
Laba (rugi) yang dapat diatribusikan ke entitas induk	29,701,853	29,421,509	Profit (loss) attributable to parent entity
Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali	194,258	139,852	Profit (loss) attributable to non-controlling interests
Laba rugi komprehensif yang dapat diatribusikan			Comprehensive income attributable to
Laba rugi komprehensif yang dapat diatribusikan ke entitas induk	29,927,138	29,909,911	Comprehensive income attributable to parent entity
Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali	72,316	210,037	Comprehensive income attributable to non-controlling interests
Laba (rugi) per saham			Earnings (loss) per share
Laba per saham dasar diatribusikan kepada pemilik entitas induk			Basic earnings per share attributable to equity owners of the parent entity
Laba (rugi) per saham dasar dari operasi yang dilanjutkan	197	195	Basic earnings (loss) per share from continuing operations
Laba (rugi) per saham dasar dari operasi yang dihentikan			Basic earnings (loss) per share from discontinued operations
Laba (rugi) per saham dilusian			Diluted earnings (loss) per share
Laba (rugi) per saham dilusian dari operasi yang dilanjutkan			Diluted earnings (loss) per share from continuing operations

Laba (rugi) per saham
dilusian dari operasi
yang dihentikan



Diluted earnings (loss)
per share from
discontinued
operations



Laporan perubahan ekuitas

Statement of changes in equity

	Common stocks	Preferred stocks	Additional paid-in capital	Treasury stocks	Advances in capital stock	Stock options	Translation adjustment	Revaluation reserves	Reserve of exchange differences on translation	Reserve for changes in fair value of fair value through other comprehensive income financial assets	Reserve of gains (losses) from investments in equity instruments	Reserve of share-based payments	Reserve of cash flow hedges	Reserve of remeasurements of defined benefit plans	Other reserves	Difference Due to Changes of Equity in Subsidiary/Associates	Other equity interests	Difference in value of equity transactions with non-controlling interests	Other transactions with non-controlling interests	Other components of equity transactions	Appropriated retained earnings-general and legal reserves	Appropriated retained earnings-specific reserves	Unappropriated retained earnings	Equity attributable to parent entity	Proforma equity	Non-controlling interests	Equity	
	Saham biasa	Saham preferen	Tambahan modal disetor	Saham treasuri	Uang muka setoran modal	Opsi saham	Penjabaran laporan keuangan	Cadangan revaluasi	Cadangan selisih kurs penjabaran	Cadangan perubahan nilai wajar aset keuangan nilai wajar melalui pendapatan komprehensif lainnya	Cadangan keuntungan (kerugian) investasi pada instrumen ekuitas	Cadangan pembayaran berbasis saham	Cadangan lindung nilai arus kas	Cadangan penarikan kembali program imbalan pasti	Cadangan lainnya	Selisih Transaksi Perubahan Ekuitas Entitas Anak/Asosiasi	Kepentingan ekuitas lainnya	Selisih transaksi ekuitas dengan pihak non-pengendali	Transaksi dengan pihak non-pengendali lainnya	Komponen transaksi ekuitas lainnya	Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajar	Saldo laba yang telah ditentukan penggunaannya-cadangan khusus	Saldo laba yang belum ditentukan penggunaannya	Ekuitas yang dapat didistribusikan kepada entitas induk	Proforma ekuitas	Kepentingan non-pengendali	Ekuitas	
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						(3,395,376)				3,022,685		198,147,249	299,294,011		4,101,306	303,395,317	
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						(3,395,376)				3,022,685		198,147,249	299,294,011		4,101,306	303,395,317	
Laba (rugi)																												
Pendapatan komprehensif lainnya								(51,447)	(113,529)	18,125							635,253					29,421,509		29,421,509	488,402	139,852	29,561,361	
Penjabaran laporan keuangan																												
Pembentukan cadangan umum																												
Pembentukan cadangan khusus																												
Distribusi dividen kas																							(34,891,943)	(34,891,943)		(25,862)	(34,917,805)	
Distribusi dividen saham			210,266			(186,693)																		23,573			23,573	
Penerbitan saham biasa						(59)																			(59)	(9)	(68)	
Penerbitan saham preferen																												
Biaya emisi efek																												
Penerbitan instrumen yang dapat dikonversi																												
Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri				(816,955)																					(816,955)		(816,955)	(816,955)
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		75,847,349	(3,019,133)		39,870		20,216,505	(241,483)	158,103							(2,760,123)				3,022,685		192,676,815	293,518,538		687,676	687,676	
																										4,973,148	298,491,686	

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

Laporan arus kas

Statement of cash flows

	<u>30 June 2024</u>	<u>30 June 2023</u>	
Laporan arus kas			Statement of cash flows
Arus kas dari aktivitas operasi			Cash flows from operating activities
Arus kas sebelum perubahan dalam aset dan liabilitas operasi			Cash flows before changes in operating assets and liabilities
Penerimaan bunga, hasil investasi, provisi, dan komisi	86,419,351	78,189,032	Interest, investment income, fees and commissions received
Pembayaran bunga dan bonus, provisi dan komisi	(29,125,333)	(19,656,825)	Payments Of Interest And Bonus Fees And Commissions
Bunga bank dan deposito berjangka			Interest from banks and time deposits
Penerimaan pendapatan pengelolaan dana sebagai mudharib	6,677,767	5,944,967	Revenue receipts from fund management as mudharib
Pembayaran bagi hasil dana syirkah temporer	(376,155)	(578,942)	Payments of temporary syirkah funds
Penerimaan premi asuransi	1,826,159	1,086,972	Receipts from insurance premiums
Penerimaan klaim reasuransi			Receipts from reinsurance claims
Penerimaan (pembayaran) komisi			Receipts (payments) of commission
Penerimaan klaim retrosesi			Receipts from retrocession claims
Penerimaan dari ujah			Receipts of ujah
Penerimaan dari (pembayaran kepada) lembaga kliring dan penjaminan			Receipts from (payments to) clearing and guarantee institution
Penerimaan dari (pembayaran kepada) nasabah			Receipts from (payments to) customers
Pencairan (penempatan) deposito pada lembaga kliring dan penjaminan			Withdrawal (placement) of deposits to clearing and guarantee institution
Pendapatan dari transaksi operasional lainnya	21,176,292	18,939,544	Income from other operating transactions
Penerimaan kembali aset yang telah dihapusbukukan	10,082,409	6,697,966	Recoveries of written off assets
Pembayaran biaya akuisisi ditangguhkan			Payments for deferred acquisition costs
Pembayaran atas beban keuangan dan beban administrasi			Payments of finance costs and bank administration charges

bank			
Pembayaran gaji dan tunjangan			Payments for salaries and allowances
Pembayaran pajak penghasilan badan			Payments for corporate income tax
Pembayaran beban umum dan administrasi			Payments for general and administrative expense
Labanya (rugi) selisih kurs			Foreign currency gains (losses)
Penerimaan pengembalian (pembayaran) pajak penghasilan	(7,186,231)	(7,482,282)	Refunds (payments) of income tax
Pembayaran beban operasional lainnya	(43,538,800)	(43,872,133)	Payments for other operating expenses
Penerimaan pendapatan non-operasional	(103,113)	(128,051)	Receipts from non-operating income
Pengembalian (penempatan) uang jaminan			Repayment (placement) of refundable deposits
Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi			Other cash inflows (outflows) from operating activities
Penurunan (kenaikan) aset operasi			Decrease (increase) in operating assets
Penurunan (kenaikan) penempatan pada bank lain dan Bank Indonesia	341,411	586,030	Decrease (increase) in placements with other banks and Bank Indonesia
Penurunan (kenaikan) efek yang diperdagangkan	(12,511,817)	1,340,743	Decrease (increase) in marketable securities
Penurunan (kenaikan) efek yang dibeli dengan janji dijual kembali	31,177,215	28,191,059	Decrease (increase) in securities purchased under resale agreements
Penurunan (kenaikan) investasi pemegang polis pada kontrak unit-linked			Decrease (increase) in investment of policyholder in unit-linked contracts
Penurunan (kenaikan) wesel ekspor dan tagihan lainnya	(22,497,866)	82,240	Decrease (increase) in bills and other receivables
Penurunan (kenaikan) tagihan akseptasi			Decrease (increase) in acceptance receivables
Penurunan (kenaikan) pinjaman yang diberikan	(86,429,689)	(75,194,800)	Decrease (increase) in loans
Penurunan (kenaikan) piutang pembiayaan konsumen	(1,716,522)	(3,619,285)	Decrease (increase) in consumer financing receivables
Penurunan (kenaikan) investasi sewa			Decrease (increase) in lease investments
Penurunan (kenaikan) tagihan anjak piutang			Decrease (increase) in factoring
Penurunan (kenaikan) piutang dan			Decrease (increase) in sharia financing and

pembiayaan syariah			receivables
Penurunan (kenaikan) piutang murabahah			Decrease (increase) in murabahah receivables
Penurunan (kenaikan) piutang istishna			Decrease (increase) in istishna receivables
Penurunan (kenaikan) piutang ijarah			Decrease (increase) in ijarah receivables
Penurunan (kenaikan) pinjaman qardh			Decrease (increase) in qardh funds
Penurunan (kenaikan) pembiayaan mudharabah			Decrease (increase) in mudharabah financing
Penurunan (kenaikan) pembiayaan musyarakah			Decrease (increase) in musyarakah financing
Penurunan (kenaikan) aset ijarah			Decrease (increase) in ijarah assets
Penurunan (kenaikan) piutang lainnya	(1,789,259)	(1,293,120)	Decrease (increase) in other receivables
Penurunan (kenaikan) agunan yang diambil alih			Decrease (increase) in foreclosed assets
Penurunan (kenaikan) tagihan derivatif			Decrease (increase) in derivative receivables
Penurunan (kenaikan) aset reasuransi			Decrease (increase) in reinsurance assets
Penurunan (kenaikan) aset lainnya	14,561,599	3,726,156	Decrease (increase) in other assets
Kenaikan (penurunan) liabilitas operasi			Increase (decrease) in operating liabilities
Kenaikan (penurunan) liabilitas segera	(12,097,550)	(7,898,607)	Increase (decrease) in obligations due immediately
Kenaikan (penurunan) giro dan tabungan simpanan nasabah	3,825,238	(56,979,262)	Increase (decrease) in current accounts and customers savings
Kenaikan (penurunan) deposito berjangka nasabah	27,507,844	(5,789,776)	Increase (decrease) in customers time deposits
Kenaikan (penurunan) giro wadiah simpanan nasabah			Increase (decrease) in customers wadiah demand deposits
Kenaikan (penurunan) tabungan wadiah simpanan nasabah			Increase (decrease) in customers wadiah saving deposits
Kenaikan (penurunan) deposito wakalah simpanan nasabah			Increase (decrease) in customers wakalah deposits
Kenaikan (penurunan) simpanan dari bank lain	(3,036,354)	3,349,662	Increase (decrease) in other banks saving deposits
Kenaikan (penurunan)			Increase (decrease) in

giro mudharabah			mudharabah current account
Kenaikan (penurunan) tabungan mudharabah			Increase (decrease) in mudharabah savings deposits
Kenaikan (penurunan) efek yang dijual dengan janji dibeli kembali	4,546,032	14,618,983	Increase (decrease) in securities sold under repurchase agreement
Kenaikan (penurunan) liabilitas akseptasi			Increase (decrease) in acceptance payables
Kenaikan (penurunan) liabilitas pemegang polis pada kontrak unit-linked			Increase (decrease) in liabilities to policyholder on unit-linked contracts
Kenaikan (penurunan) liabilitas derivatif			Increase (decrease) in derivative payables
Kenaikan (penurunan) dana syirkah temporer			Increase (decrease) in temporary syirkah funds
Kenaikan (penurunan) liabilitas lainnya	(8,973,002)	4,011,378	Increase (decrease) in other liabilities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi	(21,240,374)	(55,728,351)	Total net cash flows received from (used in) operating activities
Arus kas dari aktivitas investasi			Cash flows from investing activities
Penerimaan dari penyertaan saham dalam klasifikasi biaya perolehan diamortisasi dan nilai wajar melalui pendapatan komprehensif lainnya		55,059	Proceeds from equity investments classified as amortized cost and fair value through other comprehensive income
Pencairan (penempatan) obligasi dan (atau) sukuk			Withdrawal (placement) of bonds and (or) sukuk
Penerimaan dividen dari aktivitas investasi	131,611	65,636	Dividends received from investing activities
Penerimaan dari penjualan (perolehan) properti investasi	(3,692,144)	(3,397,674)	Proceeds from disposal (acquisition) of investment properties
Penerimaan dari penjualan (perolehan) aset tetap	7,590	91,345	Proceeds from disposal (acquisition) of property and equipment
Penerimaan dari penjualan (perolehan) aset takberwujud selain goodwill			Proceeds from disposal (acquisition) of intangible assets other than goodwill
Pencairan (penempatan) aset keuangan nilai wajar melalui pendapatan komprehensif lainnya			Withdrawal (placement) of financial assets fair value through other comprehensive income
Penempatan aset keuangan biaya perolehan diamortisasi			Placement of financial assets amortized cost investments
Pencairan aset keuangan biaya perolehan diamortisasi			Withdrawal of financial assets amortized cost investments
Penerimaan dari (pembayaran kepada)			Receipts from (payments for) policy loans

pinjaman polis			
Pembayaran untuk perolehan entitas anak			Payments for acquisition of subsidiaries
Penerimaan dari pelepasan entitas anak			Proceeds from sales of subsidiaries
Pembayaran untuk perolehan tambahan kepemilikan pada entitas anak			Payments for acquisition of additional interests in subsidiaries
Pencairan (penempatan) efek-efek yang diperdagangkan	1,573,402	23,305,515	Withdrawal (placement) of marketable securities
Penerimaan dari pelepasan kepentingan di entitas anak tanpa hilangnya pengendalian dari kegiatan investasi			Proceeds from sales of interests in subsidiaries without loss of control from investing activities
Pembayaran untuk perolehan kepemilikan pada entitas asosiasi			Payments for acquisition of interests in associates
Penerimaan dari pelepasan kepemilikan pada entitas asosiasi			Proceeds from sales of interests in associates
Penerimaan (pengeluaran) kas lainnya dari aktivitas investasi			Other cash inflows (outflows) from investing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi	(1,979,541)	20,119,881	Total net cash flows received from (used in) investing activities
Arus kas dari aktivitas pendanaan			Cash flows from financing activities
Kenaikan (penurunan) efek yang diterbitkan	5,034,005	4,563,418	Increase (decrease) in securities issued
Penerbitan sukuk mudharabah			Issuance of mudharabah sukuk
Penempatan sertifikat investasi mudharabah			Placement of certificate of mudharabah investments
Biaya emisi sukuk mudharabah			Issuance cost of mudharabah sukuk
Penerimaan pinjaman yang diterima	24,049,097	16,271,919	Proceeds from borrowings
Pembayaran pinjaman yang diterima	(9,346,117)	(13,606,379)	Payments for borrowings
Penerimaan pinjaman subordinasi			Proceeds from subordinated loans
Pembayaran pinjaman subordinasi		(500,000)	Payments of subordinated loans
Pembayaran bunga pinjaman			Payments of interests from borrowings
Penerimaan dari penerbitan obligasi			Proceeds from bonds issuance
Pembayaran utang obligasi	(14,389,954)	(11,582,600)	Payments of bonds payable
Pembayaran biaya emisi penerbitan obligasi			Payments of bonds issuance costs
Obligasi subordinasi yang diterbitkan			Subordinated bonds issued
Pembayaran obligasi subordinasi			Payments of subordinated bonds

Biaya emisi obligasi subordinasi yang diterbitkan			Subordinated bonds issuance costs
Penerimaan dari surat utang jangka menengah			Proceeds from medium term notes
Pembayaran dari surat utang jangka menengah			Payments of medium term notes
Penerimaan dari penerbitan saham baru	(113,143)	(816,955)	Proceeds from issuance of new stocks
Pembayaran biaya emisi saham			Payments of stock issuance costs
Penerimaan setoran modal			Proceeds from capital contributions
Penerimaan dari penambahan kepemilikan dari non-pengendali			Proceed from increase of non-controlling interest
Penjualan (pembelian) dari saham treasury			Sales (purchase) of treasury stocks
Penerimaan dari program opsi saham karyawan			Proceeds from employee stock options program
Penyelesaian (penempatan) transaksi derivatif			Settlement (placement) of derivative transactions
Pembayaran dividen dari aktivitas pendanaan	(48,102,283)	(43,494,766)	Dividends paid from financing activities
Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan			Other cash inflows (outflows) from financing activities
Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas pendanaan	(42,868,395)	(49,165,363)	Total net cash flows received from (used in) financing activities
Jumlah kenaikan (penurunan) bersih kas dan setara kas	(66,088,310)	(84,773,833)	Total net increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, awal periode	218,677,734	268,192,168	Cash and cash equivalents cash flows, beginning of the period
Efek perubahan nilai kurs pada kas dan setara kas	4,331	402	Effect of exchange rate changes on cash and cash equivalents
Kas dan setara kas dari entitas anak yang didekonsolidasikan			Cash and cash equivalent of deconsolidated subsidiaries
Kenaikan (penurunan) kas dan setara kas lainnya			Other increase (decrease) in cash and cash equivalents
Kas dan setara kas arus kas, akhir periode	152,593,755	183,418,737	Cash and cash equivalents cash flows, end of the period

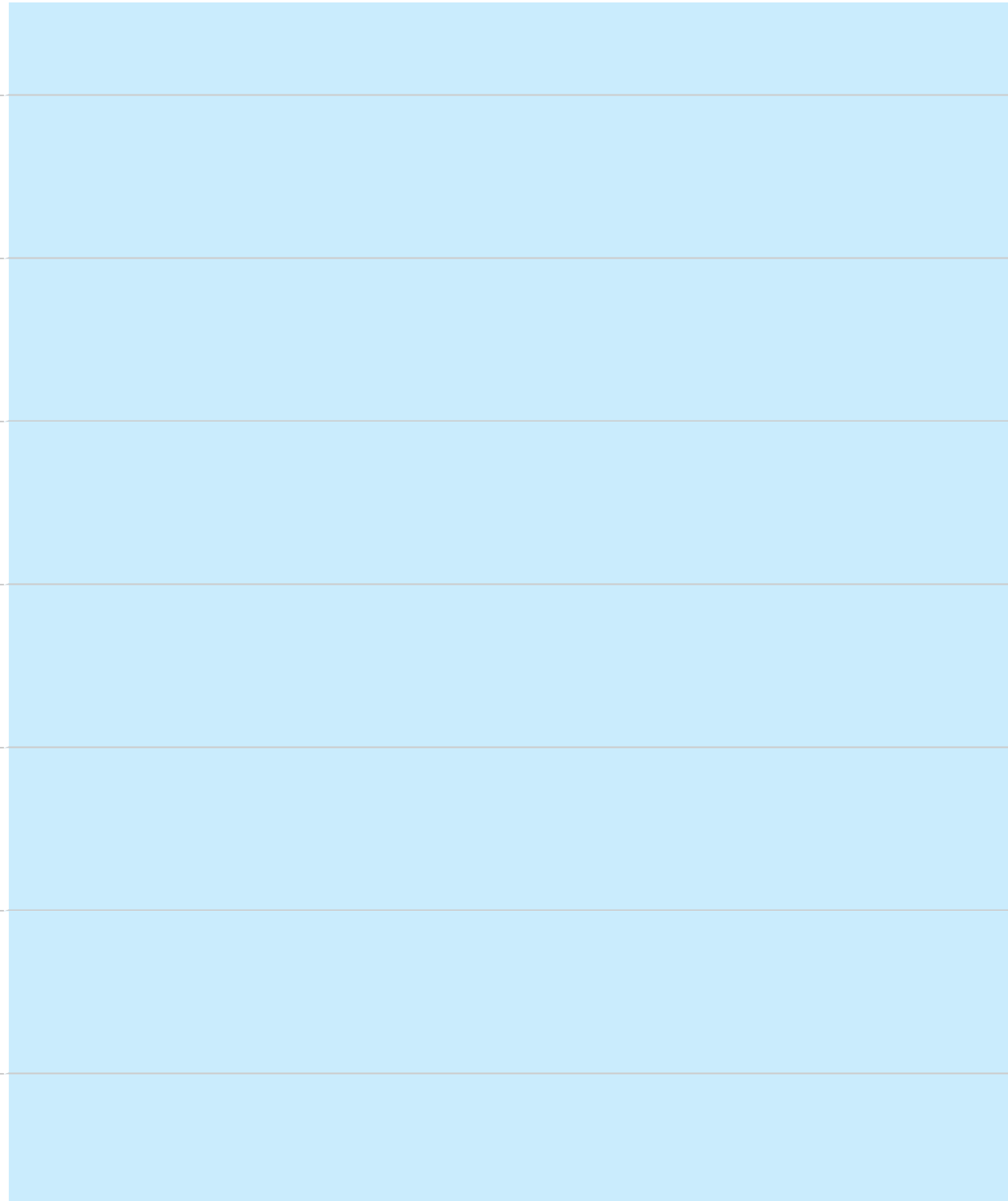
[4610000] Explanation for Significant Accounting Policy - Financial and Sharia Industry

Kebijakan akuntansi signifikan

Significant accounting policies

	<u>30 June 2024</u>	
Kebijakan akuntansi signifikan		Significant accounting policies
Dasar penyusunan laporan keuangan konsolidasian		Basis of preparation of consolidated financial statements
Prinsip-prinsip konsolidasi		Principles of consolidation
Kas dan setara kas		Cash and cash equivalents
Aset tetap		Fixed assets
Penurunan nilai aset nonkeuangan		Impairment of non-financial assets
Beban tangguhan		Deferred charges

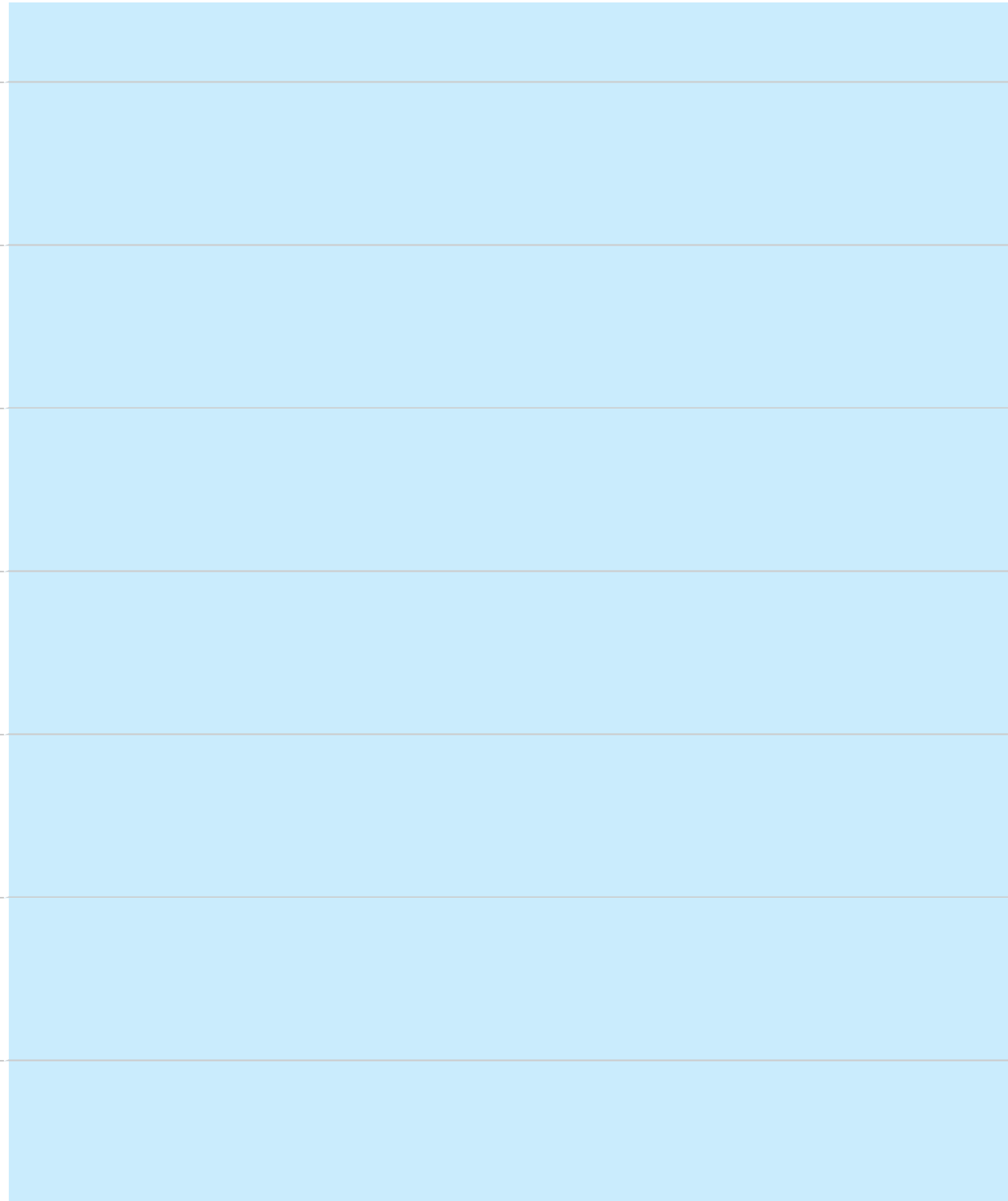
Pengakuan pendapatan dan beban		Revenue and expense recognition
Penjabaran mata uang asing		Foreign currency translation
Transaksi dengan pihak berelasi		Transactions with related parties
Pajak penghasilan		Income taxes
Pinjaman		Borrowings
Provisi		Provisions
Imbalan kerja karyawan		Employee benefits
Laba per saham		Earnings per share



Dividen		Dividends
Pelaporan segmen		Segment reporting
Instrumen keuangan derivatif		Derivative financial instruments
Penerapan standar akuntansi baru		The implementation of new statements of accounting standards
Kombinasi bisnis		Business combination
Penentuan nilai wajar		Determination of fair value
Transaksi dan saldo dalam mata uang asing		Foreign currency transactions and balances

Giro pada Bank Indonesia dan bank lain		Current accounts with Bank Indonesia and other banks
Penempatan pada Bank Indonesia dan bank lain		Placements with Bank Indonesia and other banks
Efek-efek		Securities
Investasi jangka pendek		Short-term investment
Aset hak guna		Right of use assets
Properti investasi		Investment properties
Goodwill		Goodwill

Investasi pada entitas asosiasi		Investment in associates
Aset takberwujud		Intangible assets
Beban dibayar dimuka		Prepaid expenses
Piutang dan utang asuransi		Insurance receivables and payables
Piutang pembiayaan konsumen		Consumer financing receivables
Liabilitas atas kontrak		Contract liabilities
Simpanan nasabah dan simpanan dari bank lain		Deposits from customers and deposits from other banks
Obligasi subordinasi		Subordinated bonds



Peristiwa setelah tanggal periode pelaporan		Events after reporting period
Penerapan standar akuntansi baru		Adoption of new accounting standards
Standar akuntansi yang telah disahkan namun belum berlaku efektif		Accounting standards issued but not yet effective
Utang pembiayaan konsumen		Consumer financing liabilities

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

Aset tetap

Property, plant, and equipment

		Aset tetap [baris komponen]											
		Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap			
Nilai perolehan, kotor	Tanah, dimiliki langsung	33,317,427	36,071	(36,487)	(44)					33,316,967	Land, directly owned	Carrying amount, gross	
	Bangunan dan fasilitasnya, dimiliki langsung	15,127,852	391,399	(281,872)	408,644					15,646,023	Building and leasehold improvement, directly owned		
	Mesin dan peralatan, dimiliki langsung	16,863,879	551,339	(510,015)	1,628,727					18,533,930	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	211,989	(73,304)	(2,963)					4,114,073	Furniture and office equipment, directly owned		
	Kendaraan bermotor, dimiliki langsung	5,221,398	573,006	(348,799)	(23)					5,445,582	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	1,763,814	(1,250,477)	2,034,341						80,345,647		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	1,928,330	(25,870)	(2,034,341)						3,533,927		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	1,928,330	(25,870)	(2,034,341)						3,533,927	Assets under construction		
Aset tetap	81,463,777	3,692,144	(1,276,347)	0						83,879,574	Property, plant, and equipment		
Akumulasi	Tanah, dimiliki langsung										Land, directly owned	Carrying amount, accumulated	

depresiasi	Bangunan dan fasilitasnya, dimiliki langsung	5,225,792	911,700	(111,270)	(1,176)					6,025,046	Building and leasehold improvement, directly owned	depreciation
	Mesin dan peralatan, dimiliki langsung	10,594,732	1,104,938	(77,781)	2,237					11,624,126	Machinery and equipment, directly owned	
	Alat berat, dimiliki langsung										Heavy equipment, directly owned	
	Alat pengangkutan, dimiliki langsung										Transportation equipment, directly owned	
	Perabot dan peralatan kantor, dimiliki langsung	2,607,940	224,909	(27,092)	(1,061)					2,804,696	Furniture and office equipment, directly owned	
	Kendaraan bermotor, dimiliki langsung	1,928,834	268,420	(86,943)						2,110,311	Motor vehicle, directly owned	
	Pesawat, dimiliki langsung										Aircraft, directly owned	
	Kapal, dimiliki langsung										Vessels, directly owned	
	Menara telekomunikasi, dimiliki langsung										BTS Tower, directly owned	
	Jaringan Fiber Optik, dimiliki langsung										Fiber Optic Network, directly owned	
	Infrastruktur Telekomunikasi, dimiliki langsung										Telecommunication Infrastructure, directly owned	
	Peralatan Teknikal, dimiliki langsung										Technical Equipment, directly owned	
	Lainnya, dimiliki langsung	1,428,360	110,429							1,538,789	Others, directly owned	
	Dimiliki langsung	21,785,658	2,620,396	(303,086)	0					24,102,968	Directly owned	
	Mesin, aset hak guna										Machinery, right of use assets	
	Alat pengangkutan, aset hak guna										Transportation equipment, right of use assets	
	Alat berat, aset hak guna										Heavy equipment, right of use assets	
	Bangunan, aset hak guna										Building, right of use assets	
	Perabot dan peralatan kantor, aset hak guna										Furniture and office equipment, rights of use assets	
	Kendaraan bermotor, aset hak guna										Motor vehicle, rights of use assets	
	Pesawat, aset hak guna										Aircraft, right of use assets	
	Kapal, aset hak guna										Vessels, right of use assets	
	Menara telekomunikasi, aset hak guna										BTS Tower, right of use assets	
	Jaringan Fiber Optik, aset hak guna										Fiber Optic Network, right of use assets	
	Infrastruktur Telekomunikasi, aset hak guna										Telecommunication Infrastructure, right of use assets	
	Peralatan Teknikal, aset hak guna										Technical Equipment, right of use assets	
	Lainnya, aset hak guna										Others, right of use assets	
	Aset hak guna										Right of use assets	
	Bangunan, dalam penyelesaian										Building, assets under construction	
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction	
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction	
	Jaringan Fiber Optik, dalam penyelesaian										Fiber Optic Network, assets under construction	
	Infrastruktur Telekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction	
	Peralatan Teknikal, dalam penyelesaian										Technical Equipment, assets under construction	
	Lainnya, dalam penyelesaian										Others, assets under construction	
	Aset dalam penyelesaian										Assets under construction	
	Aset tetap	21,785,658	2,620,396	(303,086)	0					24,102,968	Property, plant, and equipment	

Aset tetap

Property, plant, and equipment

	Aset tetap [baris komponen]								
	Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap
Nilai perolehan Aset tetap	59,678,119	1,071,748	(973,261)	0					59,776,606
	Property, plant, and equipment Carrying amount								

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

Aset tetap

Property, plant, and equipment

		Aset tetap [baris komponen]											
		Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap			
Nilai perolehan, kotor	Tanah, dimiliki langsung	33,406,372	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 Teknikal, 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 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	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 Teknikal, 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			
Akumulasi	Tanah, dimiliki langsung										Land, directly owned	Carrying amount, accumulated	

depresiasi	Bangunan dan fasilitasnya, dimiliki langsung	4,158,159	1,302,878	(224,927)	(10,318)					5,225,792	Building and leasehold improvement, directly owned	depreciation
	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 Teknikal, 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 Teknikal, aset hak guna										Technical Equipment, right of use assets	
	Lainnya, aset hak guna										Others, right of use assets	
	Aset hak guna										Right of use assets	
	Bangunan, dalam penyelesaian										Building, assets under construction	
	Mesin dan alat berat, dalam penyelesaian										Machinery and heavy equipment, assets under construction	
	Menara telekomunikasi, dalam penyelesaian										BTS Tower, assets under construction	
	Jaringan Fiber Optik, dalam penyelesaian										Fiber Optic Network, assets under construction	
	Infrastruktur Telekomunikasi, dalam penyelesaian										Telecommunication Infrastructure, assets under construction	
	Peralatan Teknikal, dalam penyelesaian										Technical Equipment, assets under construction	
	Lainnya, dalam penyelesaian										Others, assets under construction	
	Aset dalam penyelesaian										Assets under construction	
	Aset tetap	18,735,154	3,726,291	(675,787)	0					21,785,658	Property, plant, and equipment	

Aset tetap

Property, plant, and equipment

	Aset tetap [baris komponen]								
	Aset tetap	Penambahan aset tetap	Pengurangan aset tetap	Reklasifikasi aset tetap	Penjabaran laporan keuangan aset tetap	Entitas anak baru aset tetap	Revaluasi aset tetap	Penurunan (pemulihan) nilai aset tetap	Aset tetap
Nilai perolehan Aset tetap	55,216,047	6,883,167	(2,421,095)	0					59,678,119
									Property, plant, and equipment Carrying amount

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

Pengungkapan

Disclosure

30 June 2024

Pengungkapan		Disclosure
Pengungkapan catatan atas aset tetap	Notes 16	Disclosure of notes for property, plant and equipment