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LAMPIRAN

Lampiran 1

1. Laporan Posisi Keuangan PT Bank Muamalat Indonesia a. Tahun 2016

R.1.1/003-GA/BMI/02/17

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2016
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

The original financial statements included herein are in Indonesian language

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2016
(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

		31 Desember/ December 31 2016	31 Desember/ December 31 2015 ^{*)}	31 Desember 1 Januari / December 31, 2014/ January 1, 2015 ^{*)}	
ASET					ASSET
KAS	2.a, 3	891.776.140	1.194.367.912	1.146.487.527	CASH
GIRO DAN PENEMPATAN PADA BANK INDONESIA	2.d, 4	5.372.595.880	5.346.205.802	8.556.993.155	CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA
GIRO PADA BANK LAIN					CURRENT ACCOUNTS WITH OTHER BANKS
Pihak ketiga	2.e, 5	820.477.299	1.335.160.189	970.114.538	Third Parties
Cadangan Kerugian penurunan nilai		(1.107.440)	(1.176.258)	(1.553.491)	Allowance for impairment losses
Neto		819.369.859	1.333.983.931	968.561.047	Net
PENEMPATAN PADA BANK LAIN	2.f, 6				PLACEMENTS WITH OTHER BANKS
Pihak ketiga		25.824.793	23.290.313	95.500.313	Third Parties
Cadangan Kerugian penurunan nilai		(545.581)	(545.581)	(236.000)	Allowance for impairment losses
Neto		25.279.212	22.744.732	95.264.313	Net
INVESTASI PADA SURAT BERHARGA	2.g, 7				INVESTMENTS IN SECURITIES
Pihak ketiga		3.836.311.720	4.509.593.754	4.927.225.165	Third Parties
Cadangan Kerugian penurunan nilai		(5.000.000)	(5.000.000)	(5.000.000)	Allowance for impairment losses
Neto		3.831.311.720	4.504.593.754	4.922.225.165	Net
SURAT BERHARGA YANG DIBELI DENGAN JANJDI DI JUAL KEMBALI	2.i, 8	402.325.568	-	-	SECURITIES PURCHASED UNDER AGREEMENT TO RESSELL
PIUTANG	2.h, 9				RECEIVABLES
Piutang murabahah - setelah dikurangi margin ditangguhkan sebesar Rp 5.837.763.491 tahun 2016, Rp 6.092.508.337 tahun 2015, dan Rp 7.153.185.817 tahun 2014		17.470.324.097	18.224.261.732	20.572.003.849	Murabahah receivables - net of deferred margin income amounting to Rp 5,837,763,491 in 2016 and Rp 6,092,508,337 in 2015 Rp 7,153,185,817 in 2014
Pihak ketiga		6.294.800	43.098.602	39.220.346	Third parties
Pihak berelasi		17.476.618.897	18.267.360.334	20.611.224.195	Related parties
Jumlah		(610.532.581)	(952.868.087)	(439.077.857)	Total
Cadangan Kerugian penurunan nilai		16.866.086.316	17.314.492.247	20.172.146.338	Allowance for impairment losses
Neto					Net
Piutang Istishna - setelah dikurangi pendapatan margin yang ditangguhkan masing-masing sebesar Rp 1.178.388 tahun 2016, Rp 2.101.541 tahun 2015 dan Rp 4.032.480 tahun 2014		5.288.241	8.447.523	14.718.006	Istishna receivable - net of deferred margin income of Rp 1,178,388 in 2016, Rp 2,101,541 in 2015 and Rp 4,032,480 in 2014
Pihak ketiga		(52.882)	(84.475)	(147.180)	Third parties
Cadangan Kerugian penurunan nilai		5.235.359	8.363.048	14.570.826	Allowance for impairment losses
Neto					Net
Piutang Ijarah		39.971.173	28.604.257	28.646.831	Ijarah receivables
Pihak ketiga		(9.055.630)	(1.864.855)	(2.343.454)	Third parties
Cadangan Kerugian penurunan nilai		30.915.543	26.739.402	26.303.377	Allowance for impairment losses
Neto					Net
JUMLAH PIUTANG		17.521.878.311	18.304.412.114	20.654.589.032	TOTAL RECEIVABLES
Cadangan Kerugian penurunan nilai		(619.641.093)	(954.817.417)	(441.568.491)	Allowance for impairment losses
Neto		16.902.237.218	17.349.594.697	20.213.020.541	Net
PINJAMAN QARDH	2.i, 10				FUNDS OF QARDH
Pihak ketiga		580.685.827	239.827.453	143.156.194	Third parties
Pihak berelasi		30.333	420.428	658.740	Related parties
Jumlah		580.716.160	240.247.881	143.814.934	Total
Cadangan Kerugian penurunan nilai		(31.546.057)	(9.670.399)	(16.360.334)	Allowance for impairment losses
Neto		549.170.103	230.577.482	127.454.600	Net
PEMBIAYAAN MUDHARABAH	2.j, 11				MUDHARABAH FINANCING
Pihak ketiga		827.939.135	1.145.524.771	1.804.550.646	Third parties
Pihak berelasi		821.619	1.356.702	4.319.269	Related parties
Jumlah		828.760.754	1.146.881.473	1.808.869.915	Total
Cadangan Kerugian penurunan nilai		(34.541.054)	(94.162.976)	(85.251.277)	Allowance for impairment losses
Neto		794.219.700	1.052.718.497	1.723.618.638	Net
PEMBIAYAAN MUSYARAKAH	2.j, 12				MUSYARAKAH FINANCING
Pihak ketiga		20.739.451.223	20.740.628.643	20.242.528.959	Third parties
Pihak berelasi		161.331.303	67.759.180	14.921.490	Related parties
Jumlah		20.900.782.526	20.808.387.823	20.257.450.449	Total
Cadangan Kerugian penurunan nilai		(775.513.303)	(615.960.483)	(707.925.414)	Allowance for impairment losses
Neto		20.125.269.223	20.192.427.340	19.549.525.035	Net
PENYERTAAN SAHAM	2.m, 13				INVESTMENT IN SHARES
Cadangan Kerugian penurunan nilai		29.968.375	28.970.217	28.496.575	Allowance for impairment losses
Neto		29.968.375	28.970.217	28.496.575	Net

*) Setelah penyajian kembali (Catatan 51)

*) As restated (Note 51)

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements are an integral part of financial statements

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R.1.1/003-GA/BMI/02/17

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN (Lanjutan)
TANGGAL 31 DESEMBER 2016
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION (Continued)
AS OF DECEMBER 31, 2016
(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31 2016	31 Desember / December 31 2015 ^{*)}	31 Desember 1 Januari / December 31, 2014/ January 1, 2015 ^{*)}	
TAGIHAN AKSEPTASI	2.k, 14				ACCEPTANCES RECEIVABLE
Pihak ketiga		707.027.562	515.497.169	727.496.566	Third parties
Cadangan Kerugian penurunan nilai		(7.070.276)	(146.792)	-	Allowance for impairment losses
Jumlah		699.957.286	515.350.377	727.496.566	Total
ASET YANG DIPEROLEH UNTUK IJARAH	2.n, 15				ASSETS ACQUIRED FOR IJARAH
Pihak ketiga		256.369.009	282.462.624	410.184.324	Third parties
Akumulasi penyusutan		(38.060.089)	(47.636.837)	(159.540.417)	Accumulated depreciation
Jumlah		218.308.920	234.825.787	250.643.907	Total
Cadangan Kerugian penurunan nilai		-	-	-	Allowance for impairment losses
Nilai buku - neto		218.308.920	234.825.787	250.643.907	Book value - net
ASET TETAP	2.o, 16				PREMISES AND EQUIPMENT
setelah dikurangi akumulasi penyusutan sebesar Rp 938.621.676 tahun 2016, Rp 787.203.388 tahun 2015 dan Rp 501.276.224 tahun 2014		2.638.164.741	2.485.103.360	2.297.070.118	net of accumulated depreciation of Rp 938,621,676 in 2016, Rp 787,203,388 in 2015 and Rp 501,276,224 in 2014
ASET PAJAK TANGGUHAN	2.ag, 23.d	114.884.886	118.536.214	128.524.611	DEFERRED TAX ASSETS
ASET LAIN-LAIN - NETO	17	2.371.558.674	2.530.616.611	1.674.836.644	OTHER ASSETS - NET
JUMLAH ASET		55.786.397.505	57.140.616.713	62.410.218.442	TOTAL ASSET

*) Setelah penyajian kembali (Catatan 51)

*) As restated (Note 51)

Catatan atas Laporan Keuangan merupakan bagian yang
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PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION (Continued)
AS OF DECEMBER 31, 2016
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	Catatan/ Notes	31 Desember/ December 31 2016	31 Desember/ December 31 2015 ^{*)}	31 Desember 1 Januari / December 31, 2014/ January 1, 2015 ^{*)}	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS					LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY
LIABILITAS					LIABILITIES
LIABILITAS SEGERA	2.u, 18	175.053.269	178.661.201	115.568.297	LIABILITIES DUE IMMEDIATELY
BAGI HASIL YANG BELUM DIBAGIKAN	19	55.763.007	82.088.950	125.921.815	UNDISTRIBUTED REVENUE SHARING
SIMPANAN	2.v, 20				DEPOSITS
Giro wadiah					Wadiah demand deposits
Pihak ketiga		3.253.490.935	3.666.085.216	4.287.159.241	Third parties
Pihak berelasi		21.347.225	30.074.545	19.768.343	Related parties
Jumlah		3.274.838.160	3.696.159.761	4.306.927.584	Total
Tabungan wadiah - pihak ketiga		2.238.617.326	1.955.720.692	1.446.785.945	Wadiah saving deposits - third parties
Deposito Wakalah - pihak ketiga		-	-	317.056.000	Wakalah deposits - third parties
Jumlah		5.513.455.486	5.651.880.453	6.070.769.529	Total
SIMPANAN DARI BANK LAIN	2.w, 21	127.976.079	51.062.583	51.124.515	DEPOSITS FROM OTHER BANKS
LIABILITAS AKSEPTASI	2.k, 22	264.655.293	515.497.169	727.496.566	ACCEPTANCES PAYABLE
PINJAMAN YANG DITERIMA	22	2.669.202.675	1.804.925.000	1.886.000.000	FUND BORROWINGS
UTANG PAJAK	23	68.902.134	59.999.741	59.375.449	TAXES PAYABLE
ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI	2.ag, 24	14.317.789	10.004.147	14.498.443	ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES
LIABILITAS IMBALAN PASCA KERJA	2.ac, 25	140.864.947	204.708.573	258.832.776	POST EMPLOYMENT BENEFIT OBLIGATION
LIABILITAS LAIN-LAIN	26	446.565.339	393.269.369	277.975.410	OTHER LIABILITIES
JUMLAH LIABILITAS		9.476.756.018	8.952.097.186	9.587.562.800	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER					TEMPORARY SYIRKAH FUNDS
Bukan bank	2x, 27				Non- banks
Giro Mudharabah Non Bank		624.879.506	1.176.037.646	743.764.416	Mudharabah demand deposits
Tabungan mudharabah					Mudharabah savings deposits
Pihak ketiga		9.689.690.162	10.491.708.923	13.316.002.946	Third parties
Pihak berelasi		11.117.457	6.994.023	5.318.954	Related parties
Jumlah tabungan mudharabah		9.700.807.619	10.498.702.946	13.321.321.900	Total mudharabah savings deposits
Deposito mudharabah					Mudharabah time deposits
Pihak ketiga		25.793.317.188	27.623.129.527	30.973.451.194	Third parties
Pihak berelasi		287.460.295	127.901.648	96.965.563	Related parties
Jumlah deposito		26.080.777.483	27.751.031.175	31.070.416.757	Total mudharabah time deposits
Jumlah dana syirkah temporer dari bukan bank		36.406.464.608	39.425.771.767	45.135.503.073	Total temporary syirkah funds from non-banks
Bank					Banks
Giro Mudharabah Bank		248.711.626	109.781.418	170.853.433	Mudharabah demand deposits
Tabungan mudharabah		180.313.200	310.475.939	328.266.541	Mudharabah savings deposits
Deposito mudharabah		3.980.405.497	3.198.897.774	1.791.592.337	Mudharabah time deposits
Jumlah dana syirkah temporer dari bank		4.409.430.323	3.619.155.131	2.290.712.311	Total temporary syirkah funds from banks
Surat Berharga Yang Diterbitkan					Securities Issued
Sukuk mudharabah subordinasi		1.500.000.000	1.500.000.000	1.500.000.000	Subordinated mudharabah bonds
Sertifikat Investasi Mudharabah antar Bank		375.000.000	125.000.000	-	Interbank Mudharabah Investment
Jumlah Surat Berharga yang diterbitkan		1.875.000.000	1.625.000.000	1.500.000.000	Total of Securities Issued
JUMLAH DANA SYIRKAH TEMPORER		42.690.894.931	44.669.926.898	48.926.215.384	TOTAL TEMPORARY SYIRKAH FUNDS

*) Setelah penyajian kembali (Catatan 51)

*) As restated (Note 51)

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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TANGGAL 31 DESEMBER 2016
 (Disajikan dalam ribuan Rupiah,
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PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION (Continued)
AS OF DECEMBER 31, 2016
 (Expressed in thousands of Indonesian Rupiah
 unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31 2016	31 Desember / December 31 2015^{*)}	31 Desember 1 Januari / December 31, 2014/ January 1, 2015^{*)}	
EKUITAS					STOCKHOLDERS' EQUITY
Modal saham - nilai nominal Rp 200 per saham seri A dan Rp 100 per saham seri B					Share Capital - par value of Rp 200 for series A shares and Rp 100 for series B shares
Modal dasar - 826.649.175 saham seri A dan 28.346.701.650 saham seri B					Authorized - 826.649.175 series A shares and 28.346.701 series B shares
Modal ditempatkan dan disetor penuh 826.649.175 saham seri A dan 9.381.053.160 saham seri B pada tanggal 31 Desember 2016 dan 2015 dan tanggal 1 Januari 2015/ 31 Desember 2014					Issued and fully paid - 826.649.175 series A shares and 9.381.053.160 series B shares as of December 31, 2016 and 2015 and as of January 1, 2015/ December 31, 2014
Tambahan modal disetor - bersih Keuntungan (Kerugian) pengukuran kembali program imbalan pasti - setelah pajak	1.c, 28 29	1.103.435.151 1.578.925.257	1.103.435.151 1.578.925.257	1.103.435.151 1.578.925.257	Additional paid-in capital-net
Keuntungan belum direalisasi dari perubahan harga pasar efek tersedia untuk dijual (AFS)	25	88.374.324	63.027.924	1.095.352	Gain (loss) from remeasurement of defined benefit plan - net of tax
Surplus revaluasi atas aset tetap - setelah pajak	7	94.758	388.527	6.676.269	Unrealized gain from changes in fair value of available for sale Securities (AFS)
Saldo laba	16	604.697.022	610.106.817	648.055.553	Revaluation surplus on premises and equipment - net of tax
Jumlah Ekuitas	30	243.220.044	162.708.953	558.252.676	Retained earnings
		3.618.746.556	3.518.592.629	3.896.440.258	Total Stockholders' Equity
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		55.786.397.505	57.140.616.713	62.410.218.442	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY

*) Setelah penyajian kembali (Catatan 51)

*) As restated (Note 51)

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements
are an integral part of financial statements

iv

b. Tahun 2017

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2017
 (Disajikan dalam ribuan Rupiah,
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PT BANK MUAMALAT INDONESIA Tbk
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 unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31, 2017	31 Desember / December 31, 2016	
ASET				ASSET
KAS	2.a, 3	792.451.139	891.776.140	CASH
GIRO DAN PENEMPATAN PADA BANK INDONESIA	2.d, 4	7.001.433.998	5.372.595.880	CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA
GIRO PADA BANK LAIN				CURRENT ACCOUNTS WITH OTHER BANKS
Pihak ketiga	2.e, 5	554.020.026	820.477.299	Third Parties
Cadangan Kerugian penurunan nilai		(1.268.407)	(1.107.440)	Allowance for impairment losses
Neto		552.751.619	819.369.859	Net
PENEMPATAN PADA BANK LAIN	2.f, 6			PLACEMENTS WITH OTHER BANKS
Pihak ketiga		2.612.813	25.824.793	Third Parties
Cadangan Kerugian penurunan nilai		(787.273)	(545.581)	Allowance for impairment losses
Neto		1.825.540	25.279.212	Net
INVESTASI PADA SURAT BERHARGA	2.g, 7			INVESTMENTS IN SECURITIES
Pihak ketiga		3.825.521.866	3.836.311.720	Third Parties
Cadangan Kerugian penurunan nilai		(5.000.000)	(5.000.000)	Allowance for impairment losses
Neto		3.820.521.866	3.831.311.720	Net
EFEK-EFEK YANG DIBELI DENGAN JANJI DI JUAL KEMBALI	2.i, 8	--	402.325.568	SECURITIES PURCHASED UNDER AGREEMENT TO RESSEL
PIUTANG	2.h, 9			RECEIVABLES
Piutang <i>murabahah</i> - setelah dikurangi margin ditangguhkan sebesar Rp 7.269.927.944 tahun 2017 dan Rp 5.837.763.491 tahun 2016		19.738.685.400	17.470.324.097	Murahabah receivables - net of deferred margin income amounting to Rp 7,269,927,944 in 2017 and Rp 5,837,763,491 in 2016
Pihak ketiga		7.581.658	6.294.800	Third parties
Pihak berelasi		19.746.267.058	17.476.618.897	Related parties
Jumlah		(403.757.176)	(610.532.581)	Total
Cadangan Kerugian penurunan nilai		19.342.509.882	16.866.086.316	Allowance for impairment losses
Neto				Net
Piutang <i>Istishna</i> - setelah dikurangi pendapatan margin yang ditangguhkan masing-masing sebesar Rp 605.388 tahun 2017 dan Rp 1.178.388 tahun 2016		3.887.607	5.288.241	Istishna receivable - net of deferred margin income of Rp 605,388 in 2017 and Rp 1,178,388 in 2016
Pihak ketiga		(38.876)	(52.882)	Third parties
Cadangan Kerugian penurunan nilai		3.848.731	5.235.359	Allowance for impairment losses
Neto				Net
Piutang <i>Ijarah</i>				Ijarah receivables
Pihak ketiga		43.734.220	39.971.173	Third parties
Cadangan Kerugian penurunan nilai		(6.333.299)	(9.055.630)	Allowance for impairment losses
Neto		37.400.921	30.915.543	Net
JUMLAH PIUTANG		19.793.888.885	17.521.878.311	TOTAL RECEIVABLES
Cadangan Kerugian penurunan nilai		(410.129.351)	(619.641.093)	Allowance for impairment losses
Neto		19.383.759.534	16.902.237.218	Net
PINJAMAN QARDH	2.i, 10			FUNDS OF QARDH
Pihak ketiga		743.013.842	580.685.827	Third parties
Pihak berelasi		312.000	30.333	Related parties
Jumlah		743.325.842	580.716.160	Total
Cadangan Kerugian penurunan nilai		(26.963.718)	(31.546.057)	Allowance for impairment losses
Neto		716.362.124	549.170.103	Net

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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	Catatan/ Notes	31 Desember / December 31, 2017	31 Desember / December 31, 2016	
PEMBIAYAAN MUDHARABAH	2.j, 11			MUDHARABAH FINANCING
Pihak ketiga		736.346.486	827.939.135	Third parties
Pihak berelasi		809.273	821.619	Related parties
Jumlah		737.155.759	828.760.754	Total
Cadangan Kerugian penurunan nilai		(33.601.528)	(34.541.054)	Allowance for impairment losses
Neto		703.554.231	794.219.700	Net
PEMBIAYAAN MUSYARAKAH	2.j, 12			MUSYARAKAH FINANCING
Pihak ketiga		19.699.007.940	20.739.451.223	Third parties
Pihak berelasi		158.944.349	161.331.303	Related parties
Jumlah		19.857.952.289	20.900.782.526	Total
Cadangan Kerugian penurunan nilai		(697.067.544)	(775.513.303)	Allowance for impairment losses
Neto		19.160.884.745	20.125.269.223	Net
PENYERTAAN SAHAM	2.m, 13			INVESTMENT IN SHARES
Cadangan Kerugian penurunan nilai		30.331.317	29.968.375	Allowance for impairment losses
Neto		30.331.317	29.968.375	Net
TAGIHAN AKSEPTASI	2.k, 14			ACCEPTANCES RECEIVABLE
Pihak ketiga		800.459.584	707.027.562	Third parties
Cadangan Kerugian penurunan nilai		(8.004.596)	(7.070.276)	Allowance for impairment losses
Jumlah		792.454.988	699.957.286	Total
ASET YANG DIPEROLEH UNTUK IJARAH	2.n, 15			ASSETS ACQUIRED FOR IJARAH
Pihak ketiga		220.354.352	256.369.009	Third parties
Pihak berelasi		25.688	25.688	Related parties
Akumulasi penyusutan		(20.881.453)	(38.060.089)	Accumulated depreciation
Jumlah		199.498.587	218.308.920	Total
Cadangan Kerugian penurunan nilai		--	--	Allowance for impairment losses
Nilai buku - neto		199.498.587	218.308.920	Book value - net
ASET TETAP	2.p,q, 16			PREMISES AND EQUIPMENT
setelah dikurangi akumulasi penyusutan sebesar Rp1.119.943.600 tahun 2017 dan Rp938.621.676 tahun 2016		2.653.438.931	2.638.164.741	net of accumulated depreciation of Rp1,119,943,600 in 2017 and Rp938,621,676 in 2016
ASET PAJAK TANGGUHAN	2.ad, 23	111.164.649	114.884.886	DEFERRED TAX ASSETS
ASET LAIN-LAIN - NETO	2.p,s, 17	5.776.486.376	2.371.558.674	OTHER ASSETS - NET
JUMLAH ASET		61.696.919.644	55.786.397.505	TOTAL ASSETS

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY
LIABILITAS				LIABILITIES
LIABILITAS SEGERA	2.u, 18	196.945.545	175.053.269	LIABILITIES DUE IMMEDIATELY
BAGI HASIL YANG BELUM DIBAGIKAN	19	104.717.277	55.763.007	UNDISTRIBUTED REVENUE SHARING
SIMPANAN	2.v, 20			DEPOSITS
Giro wadiah				Wadiah demand deposits
Pihak ketiga		3.555.850.317	3.253.490.935	Third parties
Pihak berelasi		65.418.832	21.347.225	Related parties
Jumlah		3.621.269.149	3.274.838.160	Total
Tabungan wadiah - pihak ketiga		2.727.998.590	2.238.617.326	Wadiah saving deposits - third parties
Deposito Wakalah - pihak ketiga		--	--	Wakalah deposits - third parties
Jumlah		6.349.267.739	5.513.455.486	Total
SIMPANAN DARI BANK LAIN	2.w, 21	72.366.551	127.976.079	DEPOSITS FROM OTHER BANKS
LIABILITAS AKSEPTASI	2.k, 14	381.685.656	264.655.293	ACCEPTANCES PAYABLE
PINJAMAN YANG DITERIMA	2.o, 22	2.431.000.000	2.669.202.675	FUND BORROWINGS
UTANG PAJAK	2.ad, 23	39.428.703	68.902.134	TAXES PAYABLE
ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI	2.ag, 24	239.185	14.317.789	ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES
LIABILITAS IMBALAN PASCA KERJA	2.ac, 25	146.786.397	140.864.947	POST EMPLOYMENT BENEFIT OBLIGATION
LIABILITAS LAIN-LAIN	26	263.109.778	446.565.339	OTHER LIABILITIES
JUMLAH KEWAJIBAN		9.985.546.831	9.476.756.018	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Bukan bank	2x, 27			Non-banks
Giro Mudharabah Non Bank		1.951.367.405	624.879.506	Mudharabah demand deposits
Tabungan mudharabah				Mudharabah savings deposits
Pihak ketiga		10.190.489.068	9.689.690.162	Third parties
Pihak berelasi		10.187.956	11.117.457	Related parties
Jumlah tabungan mudharabah		10.200.677.024	9.700.807.619	Total mudharabah savings deposits
Deposito mudharabah				Mudharabah time deposits
Pihak ketiga		29.855.281.949	25.793.317.188	Third parties
Pihak berelasi		329.748.037	287.460.295	Related parties
Jumlah deposito		30.185.029.986	26.080.777.483	Total mudharabah time deposits
Jumlah dana syirkah temporer dari bukan bank		42.337.074.415	36.406.464.608	Total temporary syirkah funds from non-banks
Bank				Banks
Giro Mudharabah Bank		113.203.876	248.711.626	Mudharabah demand deposits
Tabungan mudharabah		208.199.962	180.313.200	Mudharabah savings deposits
Deposito mudharabah		1.596.177.656	3.980.405.497	Mudharabah time deposits
Jumlah dana syirkah temporer dari bank		1.917.581.494	4.409.430.323	Total temporary syirkah funds from banks
Surat Berharga Yang Diterbitkan				Securities Issued
Sukuk mudharabah subordinasi		700.000.000	1.500.000.000	Subordinated mudharabah bonds
Medium Term Notes Syariah		100.000.000	--	Medium Term Notes Sharia
Medium Term Notes Subordinasi		100.000.000	--	Medium Term Notes Sharia Subordinated
Sertifikat Investasi Mudharabah antar Bank Imbal Hasil Tetap		1.011.350.000	375.000.000	Interbank Mudharabah Investment
Jumlah Surat Berharga yang diterbitkan		1.911.350.000	1.875.000.000	Total of Securities Issued
JUMLAH DANA SYIRKAH TEMPORER		46.166.005.909	42.690.894.931	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

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EKUITAS				STOCKHOLDERS' EQUITY
Modal saham - nilai nominal Rp 200 per saham seri A dan Rp 100 per saham seri B				Capital Stock - par value of Rp 200 for series A shares and Rp 100 for series B shares
Modal dasar - 826.649.175 saham seri A dan 28.346.701.650 saham seri B tahun 2017 dan 2016				Authorized - 826.649.175 series A shares and 28,346,701,650 series B shares in 2017 and 2016
Modal ditempatkan dan disetor penuh 826.649.175 saham seri A dan 9.381.053.160 saham seri B tahun 2017 dan 2016		1.103.435.151	1.103.435.151	Issued and fully paid - 826,649,175 series A shares and 9,381,053,160 series B shares in 2017 and 2016
Tambahan modal disetor - bersih Keuntungan (Kerugian) pengukuran kembali program imbangan pasti - setelah pajak	1, c, 28 29	3.243.925.257	1.578.925.257	Additional paid-in capital-net Gain (loss) from remeasurement of defined benefit plan - net of tax
Keuntungan belum direalisasi dari perubahan harga pasar efek tersedia untuk dijual (AFS)	25	97.149.500	88.374.324	Unrealized gain from changes in fair value of available for sale Securities (AFS)
Surplus revaluasi atas aset tetap - setelah pajak	7	4.311.118	94.758	Revaluation surplus on premises and equipment - net of tax
Saldo laba	16	815.027.626	604.697.022	Retained earnings
Jumlah Ekuitas	30	<u>5.545.366.904</u>	<u>3.618.746.556</u>	Total Stockholders' Equity
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		<u>61.696.919.644</u>	<u>55.786.397.505</u>	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY

Catatan atas Laporan Keuangan merupakan bagian yang
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c. Tahun 2018

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	Catatan/ Notes	31 Desember / December 31 2018	31 Desember / December 31 2017	
ASET				ASSET
KAS	2.a, 3	776.722.379	792.451.139	CASH
GIRO DAN PENEMPATAN PADA BANK INDONESIA	2.d, 4	5.339.428.665	7.001.433.998	CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA
GIRO PADA BANK LAIN				CURRENT ACCOUNTS WITH OTHER BANKS
Pihak ketiga	2.e, 5	644.921.530	554.020.026	Third Parties
Cadangan Kerugian penurunan nilai		(1.284.378)	(1.268.407)	Allowance for impairment losses
Neto		643.637.152	552.751.619	Net
PENEMPATAN PADA BANK LAIN	2.f, 6			PLACEMENTS WITH OTHER BANKS
Pihak ketiga		13.114.109	2.612.813	Third Parties
Cadangan Kerugian penurunan nilai		(787.273)	(787.273)	Allowance for impairment losses
Neto		12.326.836	1.825.540	Net
INVESTASI PADA SURAT BERHARGA	2.g, 7			INVESTMENTS IN MARKETABLE SECURITIES
Pihak ketiga		12.199.928.132	3.825.521.866	Third Parties
Cadangan Kerugian penurunan nilai		(14.975.000)	(5.000.000)	Allowance for impairment losses
Neto		12.184.953.132	3.820.521.866	Net
PIUTANG	2.h, 8			RECEIVABLES
Plutang <i>murabahah</i> - setelah dikurangi margin ditangguhkan sebesar Rp 5.986.601.096 tahun 2018 dan Rp 7.269.927.944 tahun 2017				Murabahah receivables - net of deferred margin income amounting to Rp 5,986,601,096 in 2018 and Rp 7,269,927,944 in 2017
Pihak ketiga		15.627.019.289	19.738.685.400	Third parties
Pihak berelasi		5.202.404	7.581.658	Related parties
Jumlah		15.632.221.693	19.746.267.058	Total
Cadangan Kerugian penurunan nilai		(306.238.924)	(403.757.176)	Allowance for impairment losses
Bersih		15.325.982.769	19.342.509.882	Net
Plutang <i>Istishna</i> - setelah dikurangi pendapatan margin yang ditangguhkan masing-masing sebesar Rp 2.142.034 tahun 2018 dan Rp 605.388 tahun 2017				Istishna receivable - net of deferred margin income of Rp 2,142,034 in 2018 and Rp 605,388 in 2017
Pihak ketiga		4.392.947	3.887.607	Third parties
Cadangan Kerugian penurunan nilai		(43.929)	(38.876)	Allowance for impairment losses
Bersih		4.349.018	3.848.731	Net
Plutang <i>Ijarah</i>				Ijarah receivables
Pihak ketiga		6.771.080	43.734.220	Third parties
Cadangan Kerugian penurunan nilai		(6.512.885)	(6.333.299)	Allowance for impairment losses
Bersih		258.195	37.400.921	Net
JUMLAH PIUTANG		15.643.385.720	19.793.888.885	TOTAL RECEIVABLES
Cadangan Kerugian penurunan nilai		(312.795.738)	(410.129.351)	Allowance for impairment losses
Bersih		15.330.589.982	19.383.759.534	Net
PINJAMAN QARDH	2.i, 9			FUNDS OF QARDH
Pihak ketiga		754.724.242	743.013.842	Third parties
Pihak berelasi		553.034	312.000	Related parties
Jumlah		755.277.276	743.325.842	Total
Cadangan Kerugian penurunan nilai		(13.063.860)	(26.963.718)	Allowance for impairment losses
Bersih		742.213.416	716.362.124	Net

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PT BANK MUAMALAT INDONESIA Tbk
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	Catatan/ Notes	31 Desember / December 31 2018	31 Desember / December 31 2017	
PEMBIAYAAN MUDHARABAH	2.j, 10			MUDHARABAH FINANCING
Pihak ketiga		436.805.379	736.346.486	Third parties
Pihak berelasi		784.579	809.273	Related parties
Jumlah		437.589.958	737.155.759	Total
Cadangan Kerugian penurunan nilai		(5.717.945)	(33.601.528)	Allowance for impairment losses
Bersih		431.872.013	703.554.231	Net
PEMBIAYAAN MUSYARAKAH	2.j, 11			MUSYARAKAH FINANCING
Pihak ketiga		16.290.760.060	19.699.007.940	Third parties
Pihak berelasi		253.111.386	138.944.349	Related parties
Jumlah		16.543.871.446	19.857.952.289	Total
Cadangan Kerugian penurunan nilai		(687.723.411)	(697.067.544)	Allowance for impairment losses
Bersih		15.856.148.035	19.160.884.745	Net
PENYERTAAN SAHAM				INVESTMENT IN SHARES
Bersih	2.m, 12	6.095.237	30.331.317	Net
TAGIHAN AKSEPTASI	2.k, 13			ACCEPTANCES RECEIVABLE
Pihak ketiga		443.703.574	800.459.584	Third parties
Cadangan Kerugian penurunan nilai		(6.362.587)	(8.004.596)	Allowance for impairment losses
Jumlah		437.340.987	792.454.988	Total
ASET YANG DIPEROLEH UNTUK IJARAH	2.n, 14			ASSETS ACQUIRED FOR IJARAH
Pihak ketiga		200.278.706	220.354.352	Third parties
Pihak berelasi		--	25.688	Related parties
Akumulasi penyusutan		(14.223.492)	(20.881.453)	Accumulated depreciation
Nilai buku - neto		186.055.214	199.498.587	Book value - net
ASET TETAP	2.o, 15			PREMISES AND EQUIPMENT
setelah dikurangi akumulasi penyusutan sebesar Rp1.314.861.284 tahun 2018 dan Rp1.119.943.600 tahun 2017		3.357.284.040	2.653.438.931	net of accumulated depreciation of Rp1,314,861,284 in 2018 and Rp1,119,943,600 in 2017
ASET PAJAK TANGGUHAN - NETO	2.ag, 23.d	146.235.882	111.164.649	DEFERRED TAX ASSETS - NET
ASET LAIN-LAIN - NETO	16	1.776.373.076	5.776.486.376	OTHER ASSETS - NET
JUMLAH ASET		57.227.276.046	61.696.919.644	TOTAL ASSETS

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK MUAMALAT INDONESIA Tbk
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	Catatan/ Notes	31 Desember / December 31 2018	31 Desember / December 31 2017	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY
LIABILITAS				LIABILITIES
LIABILITAS SEGERA	2.u, 17	198.813.500	196.945.545	LIABILITIES DUE IMMEDIATELY
BAGI HASIL YANG BELUM DIBAGIKAN	18	84.055.187	104.717.277	UNDISTRIBUTED REVENUE SHARING
SIMPANAN	2.v, 19			DEPOSITS
Giro wadiah				Wadiah demand deposits
Pihak ketiga		2.405.926.553	3.555.850.317	Third parties
Pihak berelasi		46.039.769	65.418.832	Related parties
Jumlah		2.451.966.322	3.621.269.149	Total
Tabungan wadiah - pihak ketiga		3.578.177.687	2.727.998.590	Wadiah saving deposits - third parties
Jumlah		6.030.144.009	6.349.267.739	Total
SIMPANAN DARI BANK LAIN	2.w, 20	48.199.519	72.366.551	DEPOSITS FROM OTHER BANKS
EFEK EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI	21	1.072.328.400	--	SECURITIES SOLD UNDER REPURCHASE AGREEMENT
LIABILITAS AKSEPTASI	2.k, 13	205.042.973	381.685.656	ACCEPTANCES PAYABLE
PINJAMAN YANG DITERIMA	22	1.150.000.000	2.431.000.000	FUND BORROWINGS
UTANG PAJAK	23	36.826.610	39.428.703	TAXES PAYABLE
ESTIMASI KERUGIAN KOMITMEN DAN KONTINGENSI	2.ag, 24	2.619.922	239.185	ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES
ESTIMASI LIABILITAS IMBALAN KERJA	2.ac, 25	200.647.816	146.786.397	ESTIMATED LIABILITIES FOR EMPLOYMENT BENEFIT
LIABILITAS LAIN-LAIN	26	426.200.362	263.109.778	OTHER LIABILITIES
JUMLAH LIABILITAS		9.454.878.298	9.985.546.831	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Bukan bank	2x, 27			Non-banks
Giro mudharabah		1.149.013.872	1.951.367.405	Mudharabah demand deposits
Tabungan mudharabah				Mudharabah savings deposits
Pihak ketiga		10.609.005.456	10.190.489.068	Third parties
Pihak berelasi		13.729.264	10.187.956	Related parties
Jumlah tabungan mudharabah		10.622.734.720	10.200.677.024	Total mudharabah savings deposits
Deposito mudharabah				Mudharabah time deposits
Pihak ketiga		27.401.502.444	29.855.281.949	Third parties
Pihak berelasi		432.178.448	329.748.037	Related parties
Jumlah deposito		27.833.680.892	30.185.029.986	Total mudharabah time deposits
Jumlah dana syirkah temporer dari bukan bank		39.605.429.484	42.337.074.415	Total temporary syirkah funds from non-banks
Bank				Banks
Giro mudharabah		107.629.417	113.203.876	Mudharabah demand deposits
Tabungan mudharabah		149.809.573	208.199.962	Mudharabah savings deposits
Deposito mudharabah		1.038.862.196	1.596.177.656	Mudharabah time deposits
Jumlah dana syirkah temporer dari bank		1.296.301.186	1.917.581.494	Total temporary syirkah funds from banks
Surat Berharga Yang Diterbitkan				Securities Issued
Sukuk mudharabah subordinasi		--	700.000.000	Subordinated mudharabah sukuk
Sukuk mudharabah trust certificate		1.600.000.000	--	Trust certificate of mudharabah sukuk
Medium Term Notes Syariah		100.000.000	100.000.000	Medium Term Notes Sharia
Medium Term Notes Syariah Subordinasi		100.000.000	100.000.000	Medium Term Notes Sharia Subordinated
Sertifikat Investasi Mudharabah antar Bank Imbal Hasil Tetap		1.149.000.000	1.011.350.000	Certificate of Interbank Mudharabah Investment
Jumlah Surat Berharga yang diterbitkan		2.949.000.000	1.911.350.000	Total of Securities Issued
JUMLAH DANA SYIRKAH TEMPORER		43.850.730.670	46.166.005.909	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements
are an integral part of financial statements

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PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN (Lanjutan)
TANGGAL 31 DESEMBER 2018
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION (Continued)
AS OF DECEMBER 31, 2018
(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31 2018	31 Desember / December 31 2017	
EKUITAS				STOCKHOLDERS' EQUITY
Modal saham - nilai nominal				Capital Stock - par value of
Rp 200 per saham seri A dan				Rp 200 for series A shares and
Rp 100 per saham seri B				Rp 100 for series B shares
Modal dasar - 826.649,175 saham				Authorized - 826,649,175 series
seri A dan 28.346.701.650 saham seri B				A shares and 28,346,701 series B shares
tahun 2018 dan 2017				in 2018 and 2017
Modal ditempatkan dan disetor penuh				Issued and fully paid -
826.649,175 saham seri A dan				826,649,175 series A shares and
9.381.053,160 saham seri B				9,381,053,160 series B shares
tahun 2018 dan 2017				in 2018 and 2017
Tambahan modal disetor - bersih	1.c, 28	1.103.435.151	1.103.435.151	Additional paid-in capital-net
Keuntungan pengukuran kembali program	29	1.578.925.257	3.243.925.257	Gain from remeasurement
imbangan pasti - setelah pajak	25	67.640.348	97.149.500	of defined benefit plan - net of tax
Keuntungan (kerugian) belum direalisasi dari perubahan	7	(16.963.907)	4.311.118	Unrealized gain (loss) from changes in fair value
harga pasar efek tersedia untuk dijual (AFS)				of available for sale Securities (AFS)
Surplus revaluasi atas aset tetap -				Revaluation surplus on premises
setelah pajak	16	747.432.030	815.027.626	and equipment - net of tax
Saldo laba		441.198.199	281.518.252	Retained earnings
Jumlah Ekuitas		<u>3.921.667.078</u>	<u>5.545.366.904</u>	Total Stockholders' Equity
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		<u>57.227.276.046</u>	<u>61.696.919.644</u>	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements
are an integral part of financial statements

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d. Tahun 2019

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2019
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2019
(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31 2019	31 Desember / December 31 2018	
ASET				ASSET
KAS	2.a, 3	764.526.569	776.722.379	CASH
GIRO DAN PENEMPATAN PADA BANK INDONESIA	2.d, 4	2.505.388.141	5.339.428.665	CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA
GIRO PADA BANK LAIN				CURRENT ACCOUNTS WITH OTHER BANKS
Pihak ketiga	2.e, 5	340.053.684	644.921.530	Third Parties
Cadangan Kerugian penurunan nilai		--	(1.284.378)	Allowance for impairment losses
Neto		340.053.684	643.637.152	Net
PENEMPATAN PADA BANK LAIN	2.f, 6			PLACEMENTS WITH OTHER BANKS
Pihak ketiga		38.612.888	13.114.109	Third Parties
Cadangan Kerugian penurunan nilai		(787.273)	(787.273)	Allowance for impairment losses
Neto		37.825.615	12.326.836	Net
INVESTASI PADA SURAT BERHARGA	2.g, 7			INVESTMENTS IN MARKETABLE SECURITIES
Pihak ketiga		11.347.870.179	12.199.928.132	Third Parties
Cadangan Kerugian penurunan nilai		(14.975.000)	(14.975.000)	Allowance for impairment losses
Neto		11.332.895.179	12.184.953.132	Net
PIUTANG	2.h, 8			RECEIVABLES
Piutang murabahah - setelah dikurangi margin ditangguhkan sebesar Rp 5.477.953.390 tahun 2019 dan Rp 5.986.601.096 tahun 2018				Murabahah receivables - net of deferred margin income amounting to Rp 5,477,953,390 in 2019 and Rp 5,986,601,096 in 2018
Pihak ketiga		14.134.112.000	15.627.019.289	Third parties
Pihak berelasi		4.015.775	5.202.404	Related parties
Jumlah		14.138.127.775	15.632.221.693	Total
Cadangan Kerugian penurunan nilai Bersih		(332.310.302)	(306.238.924)	Allowance for impairment losses
		13.805.817.473	15.325.982.769	Net
Piutang Istishna - setelah dikurangi pendapatan margin yang ditangguhkan masing-masing sebesar Rp 1.925.490 tahun 2019 dan Rp 2.142.034 tahun 2018				Istishna receivable - net of deferred margin income of Rp 1,925,490 in 2019 and Rp 2,142,034 in 2018
Pihak ketiga		3.725.303	4.392.947	Third parties
Cadangan Kerugian penurunan nilai Bersih		(37.253)	(43.929)	Allowance for impairment losses
		3.688.050	4.349.018	Net
Piutang Ijarah				Ijarah receivables
Pihak ketiga		9.949.605	6.771.080	Third parties
Cadangan Kerugian penurunan nilai Bersih		(5.985.397)	(6.512.885)	Allowance for impairment losses
		3.964.208	258.195	Net
JUMLAH PIUTANG Bersih		14.151.802.683	15.643.385.720	TOTAL RECEIVABLES
Cadangan Kerugian penurunan nilai Bersih		(338.332.952)	(312.795.738)	Allowance for impairment losses
		13.813.469.731	15.330.589.982	Net
PINJAMAN QARDH	2.i, 9			FUNDS OF QARDH
Pihak ketiga		581.287.380	754.724.242	Third parties
Pihak berelasi		--	553.034	Related parties
Jumlah		581.287.380	755.277.276	Total
Cadangan Kerugian penurunan nilai Bersih		(3.817.632)	(13.063.860)	Allowance for impairment losses
		577.469.748	742.213.416	Net
PEMBIAYAAN MUDHARABAH	2.j, 10			MUDHARABAH FINANCING
Pihak ketiga		756.513.534	436.805.379	Third parties
Pihak berelasi		--	784.579	Related parties
Jumlah		756.513.534	437.589.958	Total
Cadangan Kerugian penurunan nilai Bersih		(8.016.858)	(5.717.945)	Allowance for impairment losses
		748.496.676	431.872.013	Net
PEMBIAYAAN MUSYARAKAH	2.j, 11			MUSYARAKAH FINANCING
Pihak ketiga		14.205.215.228	16.290.760.060	Third parties
Pihak berelasi		1.668.688	253.111.386	Related parties
Jumlah		14.206.883.916	16.543.871.446	Total
Cadangan Kerugian penurunan nilai Bersih		(198.584.139)	(687.723.411)	Allowance for impairment losses
		14.008.299.777	15.856.148.035	Net

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2019
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2019
(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31 2019	31 Desember / December 31 2018	
PENYERTAAN SAHAM	2.m, 12	407.711.237	6.095.237	INVESTMENT IN SHARES
Cadangan Kerugian penurunan nilai Bersih		--	--	Allowance for impairment losses Net
		407.711.237	6.095.237	
TAGIHAN AKSEPTASI	2.k, 13			ACCEPTANCES RECEIVABLE
Pihak ketiga		411.265.095	443.703.574	Third parties
Cadangan Kerugian penurunan nilai		(4.784.387)	(6.362.587)	Allowance for impairment losses
Jumlah		406.480.708	437.340.987	Total
ASET YANG DIPEROLEH UNTUK LJARAH	2.n, 14			ASSETS ACQUIRED FOR LJARAH
Pihak ketiga		198.865.009	200.278.706	Third parties
Akumulasi penyusutan		(18.344.581)	(14.223.492)	Accumulated depreciation
Jumlah		180.520.428	186.055.214	Total
Cadangan Kerugian penurunan nilai		--	--	Allowance for impairment losses
Nilai buku - neto		180.520.428	186.055.214	Book value - net
ASET TETAP	2.o, 15			PREMISES AND EQUIPMENT
setelah dikurangi akumulasi penyusutan sebesar Rp1.480.143.143 tahun 2019 dan Rp1.314.861.284 tahun 2018		3.131.870.759	3.357.284.040	net of accumulated depreciation of Rp1,480,143,143 in 2019 and Rp1,314,861,284 in 2018
ASET PAJAK TANGGUHAN - NETO	2.ag, 23.d	143.110.743	146.235.882	DEFERRED TAX ASSETS - NET
ASET LAIN-LAIN - NETO	16	2.157.400.440	1.776.373.076	OTHER ASSETS - NET
JUMLAH ASET		50.555.519.435	57.227.276.046	TOTAL ASSETS

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2019
(Disajikan dalam ribuan Rupiah,
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PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
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(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31 2019	31 Desember / December 31 2018	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY
LIABILITAS				LIABILITIES
LIABILITAS SEGERA	2.u, 17	87.699.569	198.813.500	LIABILITIES DUE IMMEDIATELY
BAGI HASIL YANG BELUM DIBAGIKAN	18	76.293.382	84.055.187	UNDISTRIBUTED REVENUE SHARING
SIMPANAN	2.v, 19			DEPOSITS
Giro wadiah				Wadiah demand deposits
Pihak ketiga		2.501.125.758	2.405.926.553	Third parties
Pihak berelasi		30.576.873	46.039.769	Related parties
Jumlah		2.531.702.631	2.451.966.322	Total
Tabungan wadiah - pihak ketiga		4.472.053.545	3.578.177.687	Wadiah saving deposits - third parties
Deposito Wakalah - pihak ketiga		--	--	Wakalah deposits - third parties
Jumlah		7.003.756.176	6.030.144.009	Total
SIMPANAN DARI BANK LAIN	2.w, 20	117.315.232	48.199.519	DEPOSITS FROM OTHER BANKS
EFEK EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI	21	1.352.033.085	1.072.328.400	SECURITIES SOLD UNDER REPURCHASE AGREEMENT
LIABILITAS AKSEPTASI	2.k, 13	261.933.502	205.042.973	ACCEPTANCES PAYABLE
PINJAMAN YANG DITERIMA	22	277.765.000	1.150.000.000	FUND BORROWINGS
UTANG PAJAK	23	34.264.731	36.826.610	TAXES PAYABLE
ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI	2.ag, 24	1.668.380	2.619.922	ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES
ESTIMASI LIABILITAS IMBALAN KERJA	2.ac, 25	174.521.826	200.647.816	ESTIMATED LIABILITIES FOR EMPLOYMENT BENEFIT
LIABILITAS LAIN-LAIN	26	235.632.878	426.200.362	OTHER LIABILITIES
JUMLAH LIABILITAS		9.622.883.761	9.454.878.298	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Bukan bank	2x, 27			Non-banks
Giro mudharabah		1.131.495.575	1.149.013.872	Mudharabah demand deposits
Tabungan mudharabah				Mudharabah savings deposits
Pihak ketiga		10.297.151.050	10.609.005.456	Third parties
Pihak berelasi		11.516.570	13.729.264	Related parties
Jumlah tabungan mudharabah		10.308.667.620	10.622.734.720	Total mudharabah savings deposits
Deposito mudharabah				Mudharabah time deposits
Pihak ketiga		21.548.344.518	27.401.502.444	Third parties
Pihak berelasi		364.948.534	432.178.448	Related parties
Jumlah deposito		21.913.293.052	27.833.680.892	Total mudharabah time deposits
Jumlah dana syirkah temporer dari bukan bank		33.353.456.247	39.605.429.484	Total temporary syirkah funds from non-banks
Bank				Banks
Giro mudharabah		58.246.540	107.629.417	Mudharabah demand deposits
Tabungan mudharabah		506.512.086	149.809.573	Mudharabah savings deposits
Deposito mudharabah		985.362.514	1.038.862.196	Mudharabah time deposits
Jumlah dana syirkah temporer dari bank		1.550.121.140	1.296.301.186	Total temporary syirkah funds from banks
Surat Berharga Yang Diterbitkan				Securities Issued
Sukuk mudharabah subordinasi		1.746.880.000	1.600.000.000	Subordinated mudharabah sukuk
Medium Term Notes Syariah		--	100.000.000	Medium Term Notes Sharia
Medium Term Notes Syariah Subordinasi		100.000.000	100.000.000	Medium Term Notes Sharia Subordinated
Sertifikat Investasi Mudharabah antar Bank Imbal Hasil Tetap		245.000.000	1.149.000.000	Certificate of Interbank Mudharabah Investment
Jumlah Surat Berharga yang diterbitkan		2.091.880.000	2.949.000.000	Total of Securities Issued
JUMLAH DANA SYIRKAH TEMPORER		36.995.457.387	43.850.730.670	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2019
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2019
(Expressed in thousands of Indonesian Rupiah
unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31 2019	31 Desember / December 31 2018	
EKUITAS				STOCKHOLDERS' EQUITY
Modal saham - nilai nominal				Capital Stock - par value of
Rp 200 per saham seri A dan				Rp 200 for series A shares and
Rp 100 per saham seri B				Rp 100 for series B shares
Modal dasar - 826.649.175 saham				Authorized - 826,649,175 series
seri A dan 28.346.701 saham seri B				A shares and 28,346,701 series B shares
tahun 2019 dan 2018				in 2019 and 2018
Modal ditempatkan dan disetor penuh				Issued and fully paid -
826.649.175 saham seri A dan				826,649,175 series A shares and
9.381.053.160 saham seri B				9,381,053,160 series B shares
tahun 2019 dan 2018				in 2019 and 2018
Tambahan modal disetor - bersih	1.c, 28	1.103.435.151	1.103.435.151	Additional paid-in capital-net
Keuntungan pengukuran kembali program	29	1.578.925.257	1.578.925.257	Gain from remeasurement
imbangan pasti - setelah pajak	25	60.026.597	67.640.348	of defined benefit plan - net of tax
Keuntungan (kerugian) belum direalisasi				Unrealized gain (loss) from changes
dari perubahan harga pasar				in fair value of available
efek tersedia untuk dijual (AFS)	7	(10.165.278)	(16.963.907)	for sale Securities (AFS)
Surplus revaluasi atas aset tetap -				Revaluation surplus on premises
setelah pajak	16	690.593.079	747.432.030	and equipment - net of tax
Saldo laba	30	514.363.481	441.198.199	Retained earnings
Jumlah Ekuitas		3.937.178.287	3.921.667.078	Total Stockholders' Equity
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		50.555.519.435	57.227.276.046	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements
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e. Tahun 2020

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN POSISI KEUANGAN
TANGGAL 31 DESEMBER 2020
 (Disajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2020
 (Expressed in thousands of Indonesian Rupiah
 unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31, 2020	31 Desember / December 31, 2019	
ASET				ASSET
KAS	2.a, 3	732.760.187	764.526.569	CASH
GIRO DAN PENEHATAN PADA BANK INDONESIA	2.d, 4	2.835.513.916	2.505.388.141	CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA
GIRO PADA BANK LAIN				CURRENT ACCOUNTS WITH OTHER BANKS
Pihak ketiga	2.e, 5	492.968.680	340.053.684	Third Parties
Cadangan Kerugian penurunan nilai				Allowance for impairment losses
Neto		492.968.680	340.053.684	Net
PENEHATAN PADA BANK LAIN	2.f, 6			PLACEMENTS WITH OTHER BANKS
Pihak ketiga		4.057.563	38.612.888	Third Parties
Cadangan Kerugian penurunan nilai		(587.273)	(787.273)	Allowance for impairment losses
Neto		3.470.290	37.825.615	Net
INVESTASI PADA SURAT BERHARGA	2.g, 7			INVESTMENTS IN MARKETABLE SECURITIES
Pihak ketiga		12.185.387.237	11.347.870.179	Third Parties
Cadangan Kerugian penurunan nilai		(14.975.000)	(14.975.000)	Allowance for impairment losses
Neto		12.170.412.237	11.332.895.179	Net
PIUTANG	2.h, 8			RECEIVABLES
Piutang murabahah - setelah dikurangi margin ditangguhkan sebesar Rp 4.267.515.341 tahun 2020 dan Rp 5.116.463.074 tahun 2019				Murabahah receivables - net of deferred margin income amounting to Rp 4,267,515,341 in 2020 and Rp 5,116,463,074 in 2019
Pihak ketiga		12.876.638.349	14.134.112.000	Third parties
Pihak berelasi		4.173.110	4.015.775	Related parties
Jumlah		12.880.811.459	14.138.127.775	Total
Cadangan Kerugian penurunan nilai Bersih		(351.980.638)	(332.310.202)	Allowance for impairment losses
		12.528.830.821	13.805.817.473	Net
Piutang Istisna - setelah dikurangi pendapatan margin yang ditangguhkan masing-masing sebesar Rp 1.872.149 tahun 2020 dan Rp 2.064.194 tahun 2019				Istisna receivable - net of deferred margin income of Rp 1,872,149 in 2020 and Rp 2,064,194 in 2019
Pihak ketiga		17.938.410	3.725.303	Third parties
Cadangan Kerugian penurunan nilai Bersih		(178.190)	(37.253)	Allowance for impairment losses
		17.760.220	3.688.050	Net
Piutang Ijarah				Ijarah receivables
Pihak ketiga		6.710.390	9.949.605	Third parties
Cadangan Kerugian penurunan nilai Bersih		(3.843.060)	(5.985.397)	Allowance for impairment losses
		2.867.330	3.964.208	Net
JUMLAH PIUTANG				TOTAL RECEIVABLES
Cadangan Kerugian penurunan nilai Bersih		12.905.460.259	14.151.802.683	Allowance for impairment losses
		(356.091.888)	(338.332.952)	Net
		12.549.458.371	13.813.469.731	
PINJAMAN QARDH	2.i, 9			FUNDS OF QARDH
Pihak ketiga		898.308.055	581.287.380	Third parties
Pihak berelasi		24.420	-	Related parties
Jumlah		898.332.475	581.287.380	Total
Cadangan Kerugian penurunan nilai Bersih		(14.895.913)	(3.817.632)	Allowance for impairment losses
		883.436.562	577.469.748	Net
PEMBIAYAAN MUDHARABAH	2.j, 10			MUDHARABAH FINANCING
Pihak ketiga		620.075.366	756.513.534	Third parties
Pihak berelasi		-	-	Related parties
Jumlah		620.075.366	756.513.534	Total
Cadangan Kerugian penurunan nilai Bersih		(6.518.050)	(8.016.858)	Allowance for impairment losses
		613.557.316	748.496.676	Net
PEMBIAYAAN MUSTYARAKAH	2.j, 11			MUSTYARAKAH FINANCING
Pihak ketiga		14.476.666.949	14.205.215.228	Third parties
Pihak berelasi		1.898.733	1.668.688	Related parties
Jumlah		14.478.475.682	14.206.883.916	Total
Cadangan Kerugian penurunan nilai Bersih		(200.900.520)	(198.584.139)	Allowance for impairment losses
		14.277.575.162	14.008.299.777	Net
PENYERTAAN SAHAM	2.m, 12			INVESTMENT IN SHARES
Cadangan Kerugian penurunan nilai Bersih		407.711.237	407.711.237	Allowance for impairment losses
		407.711.237	407.711.237	Net

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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PT BANK MUAMALAT INDONESIA Tbk
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	Catatan/ Notes	31 Desember / December 31, 2020	31 Desember / December 31, 2019	
TAGIHAN AKSEPTASI	2.k, 13			ACCEPTANCES RECEIVABLE
Pihak ketiga		125.809.138	411.265.095	Third parties
Cadangan Kerugian penurunan nilai		(2.383.786)	(4.784.387)	Allowance for impairment losses
Jumlah		123.425.352	406.480.708	Total
ASET YANG DIPEROLEH UNTUK IJARAH	2.n, 14			ASSETS ACQUIRED FOR IJARAH
Pihak ketiga		191.208.473	198.865.009	Third parties
Akumulasi penyusutan		(9.587.398)	(18.344.581)	Accumulated depreciation
Jumlah		181.621.075	180.520.428	Total
Cadangan Kerugian penurunan nilai		--	--	Allowance for impairment losses
Nilai buku - neto		181.621.075	180.520.428	Book value - net
ASET TETAP	2.o, 15			PREMISES AND EQUIPMENT
setelah dikurangi akumulasi penyusutan sebesar Rp1.557.070.824 tahun 2020 dan Rp1.480.143.143 tahun 2019		2.985.278.945	3.131.870.759	net of accumulated depreciation of Rp1,557,070,824 in 2020 and Rp1,480,143,143 in 2019
ASET PAJAK TANGGUHAN - NETO	2.ag, 23.d	141.927.639	143.110.743	DEFERRED TAX ASSETS - NET
ASET LAIN-LAIN - NETO	16	2.842.186.614	2.157.400.440	OTHER ASSETS - NET
JUMLAH ASET		51.241.303.583	50.555.519.435	TOTAL ASSETS

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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	Catatan/ Notes	31 Desember / December 31, 2020	31 Desember / December 31, 2019	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY
LIABILITAS				LIABILITIES
LIABILITAS SEGERA	2.u, 17	120.301.440	87.699.569	LIABILITIES DUE IMMEDIATELY
BAGI HASIL YANG BELUM DIBAGIKAN	18	74.903.401	76.293.382	UNDISTRIBUTED REVENUE SHARING
SIMPANAN	2.v, 19			DEPOSITS
Giro wadiah				Wadiah demand deposits
Pihak ketiga		2.532.901.588	2.501.125.758	Third parties
Pihak berelasi		32.161.778	30.576.873	Related parties
Jumlah		2.565.063.366	2.531.702.631	Total
Tabungan wadiah - pihak ketiga		4.794.150.614	4.472.053.545	Wadiah saving deposits - third parties
Deposito Wakalah - pihak ketiga		--	--	Wakalah deposits - third parties
Jumlah		7.359.213.980	7.003.756.176	Total
SIMPANAN DARI BANK LAIN	2.w, 20	86.763.182	117.315.232	DEPOSITS FROM OTHER BANKS
EFEK EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI	21	1.302.038.601	1.352.033.085	SECURITIES SOLD UNDER REPURCHASE AGREEMENT
LIABILITAS AKSEPTASI	2.k, 13	24.949.783	261.933.502	ACCEPTANCES PAYABLE
PINJAMAN YANG DITERIMA	22	100.000.000	277.765.000	FUND BORROWINGS
UTANG PAJAK	23	27.696.283	34.264.731	TAXES PAYABLE
ESTIMASI KERUGIAN KOMITMEN DAN KONTINGENSI	2.ag, 24	1.510.940	1.668.380	ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES
ESTIMASI LIABILITAS IMBALAN KERJA	2.ac, 25	162.441.725	174.521.826	ESTIMATED LIABILITIES FOR EMPLOYMENT BENEFIT
LIABILITAS LAIN-LAIN	26	258.269.774	235.632.878	OTHER LIABILITIES
JUMLAH LIABILITAS		9.518.089.109	9.622.883.761	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Bukan bank	2x, 27			Non-banks
Giro mudharabah		1.540.646.966	1.131.495.575	Mudharabah demand deposits
Tabungan mudharabah				Mudharabah savings deposits
Pihak ketiga		9.736.853.593	10.297.151.050	Third parties
Pihak berelasi		11.604.907	11.516.570	Related parties
Jumlah tabungan mudharabah		9.748.458.500	10.308.667.620	Total mudharabah savings deposits
Deposito mudharabah				Mudharabah time deposits
Pihak ketiga		22.408.633.152	21.548.344.518	Third parties
Pihak berelasi		367.296.393	364.948.534	Related parties
Jumlah deposito		22.775.929.545	21.913.293.052	Total mudharabah time deposits
Jumlah dana syirkah temporer dari bukan bank		34.065.035.011	33.353.456.247	Total temporary syirkah funds from non-banks
Bank				Banks
Giro mudharabah		83.815.759	58.246.540	Mudharabah demand deposits
Tabungan mudharabah		486.115.850	506.512.086	Mudharabah savings deposits
Deposito mudharabah		1.169.844.681	985.362.514	Mudharabah time deposits
Jumlah dana syirkah temporer dari bank		1.739.776.290	1.550.121.140	Total temporary syirkah funds from banks
Surat Berharga Yang Diterbitkan				Securities Issued
Sukuk mudharabah subordinasi		1.851.692.800	1.746.880.000	Subordinated mudharabah sukuk
Medium Term Notes Syariah Subordinasi		100.000.000	100.000.000	Medium Term Notes Sharia Subordinated
Sertifikat Investasi Mudharabah antar Bank Imbal Hasil Tetap		--	245.000.000	Certificate of Interbank Mudharabah Investment
Jumlah Surat Berharga yang diterbitkan		1.951.692.800	2.091.880.000	Total of Securities Issued
JUMLAH DANA SYIRKAH TEMPORER		37.756.504.101	36.995.457.387	TOTAL TEMPORARY SYIRKAH FUNDS

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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	Catatan/ Notes	31 Desember / December 31, 2020	31 Desember / December 31, 2019	
EKUITAS				STOCKHOLDERS' EQUITY
Modal saham - nilai nominal				Capital Stock - par value of
Rp 200 per saham seri A dan				Rp 200 for series A shares and
Rp 100 per saham seri B				Rp 100 for series B shares
Modal dasar - 826.649.175 saham				Authorized - 826,649,175 series
seri A dan 42.346.701.650 saham seri B				A shares and 42,346,701,650 series B shares
tahun 2020 dan 2019				in 2020 and 2019
Modal ditempatkan dan disetor penuh				Issued and fully paid -
826.649.175 saham seri A dan				826,649,175 series A shares and
9.381.053.160 saham seri B				9,381,053,160 series B shares
tahun 2020 dan 2019				in 2020 and 2019
Tambahan modal disetor - bersih	1.c, 28	1.103.435.151	1.103.435.151	Additional paid-in capital-net
Keuntungan pengukuran kembali program	29	1.578.925.257	1.578.925.257	Gain from remeasurement
imbangan pasti - setelah pajak	25	69.500.506	60.026.597	of defined benefit plan - net of tax
Keuntungan (kerugian) belum direalisasi dari perubahan				Unrealized gain (loss) from changes in fair value
harga pasar efek tersedia untuk dijual (AFS)	7	(126.840)	(10.165.278)	of available for sale Securities (AFS)
Surplus revaluasi atas aset tetap -				Revaluation surplus on premises
setelah pajak	16	633.754.128	690.593.079	and equipment - net of tax
Saldo laba	30	581.222.171	514.363.481	Retained earnings
Jumlah Ekuitas		<u>3.966.710.373</u>	<u>3.937.178.287</u>	Total Stockholders' Equity
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		<u>51.241.303.583</u>	<u>50.555.519.435</u>	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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	Catatan/ Notes	31 Desember / December 31 2021	31 Desember / December 31 2020	
ASET				ASSET
KAS	2.a, 3	745.190.145	732.760.187	CASH
GIRO DAN PENEMPATAN PADA BANK INDONESIA	2.d, 4	6.502.230.839	2.835.513.916	CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA
GIRO PADA BANK LAIN				CURRENT ACCOUNTS WITH OTHER BANKS
Pihak ketiga	2.e, 5	397.510.597	492.968.680	Third Parties
Cadangan Kerugian penurunan nilai		--	--	Allowance for impairment losses
Neto		397.510.597	492.968.680	Net
PENEMPATAN PADA BANK LAIN	2.f, 6			PLACEMENTS WITH OTHER BANKS
Pihak ketiga		4.087.938	4.057.563	Third Parties
Cadangan Kerugian penurunan nilai		(418.830)	(587.273)	Allowance for impairment losses
Neto		3.669.108	3.470.290	Net
INVESTASI PADA SURAT BERHARGA	2.g, 7			INVESTMENTS IN MARKETABLE SECURITIES
Pihak ketiga		26.935.960.511	12.185.387.237	Third Parties
Cadangan Kerugian penurunan nilai		(9.975.000)	(14.975.000)	Allowance for impairment losses
Neto		26.925.985.511	12.170.412.237	Net
PIUTANG	2.h, 8			RECEIVABLES
Piutang <i>murabahah</i> - setelah dikurangi margin ditangguhkan sebesar Rp 2.087.540.600 tahun 2021 dan Rp 4.267.515.341 tahun 2020				<i>Murahabah receivables - net of deferred margin income amounting to Rp 2,087,540,600 in 2021 and Rp 4,267,515,341 in 2020</i>
Pihak ketiga		7.697.644.063	12.876.638.349	Third parties
Pihak berelasi		3.001.452	4.173.110	Related parties
Jumlah		7.700.645.515	12.880.811.459	Total
Cadangan Kerugian penurunan nilai		(222.268.268)	(351.980.638)	Allowance for impairment losses
Bersih		7.478.377.247	12.528.830.821	Net
Piutang <i>Istishna</i> - setelah dikurangi margin ditangguhkan sebesar Rp 1.283.423 tahun 2021 dan Rp 1.872.149 tahun 2020				<i>Istishna receivables - net of deferred margin income amounting to Rp 1,283,423 in 2021 and Rp 1,872,149 in 2020</i>
Pihak ketiga		1.702.215	17.938.410	Third parties
Cadangan Kerugian penurunan nilai		(30.763)	(178.190)	Allowance for impairment losses
Bersih		1.671.452	17.760.220	Net
Piutang <i>Ijarah</i>				<i>Ijarah receivables</i>
Pihak ketiga		1.096.729	6.710.390	Third parties
Cadangan Kerugian penurunan nilai		(1.096.729)	(3.843.060)	Allowance for impairment losses
Bersih		--	2.867.330	Net
JUMLAH PIUTANG		7.703.444.459	12.905.460.259	TOTAL RECEIVABLES
Cadangan Kerugian penurunan nilai		(223.395.760)	(356.001.888)	Allowance for impairment losses
Bersih		7.480.048.699	12.549.458.371	Net
PINJAMAN QARDH	2.i, 9			FUNDS OF QARDH
Pihak ketiga		689.035.366	898.308.055	Third parties
Pihak berelasi		133.960	24.420	Related parties
Jumlah		689.169.326	898.332.475	Total
Cadangan Kerugian penurunan nilai		(17.004.265)	(14.895.913)	Allowance for impairment losses
Bersih		672.165.061	883.436.562	Net

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	Catatan/ Notes	31 Desember / December 31 2021	31 Desember / December 31 2020	
PEMBIAYAAN MUDHARABAH	2.j, 10			MUDHARABAH FINANCING
Pihak ketiga		526.139.969	620.075.366	Third parties
Pihak berelasi		--	--	Related parties
Jumlah		526.139.969	620.075.366	Total
Cadangan Kerugian penurunan nilai		(9.105.453)	(6.518.050)	Allowance for impairment losses
Bersih		517.034.516	613.557.316	Net
PEMBIAYAAN MUSYARAKAH	2.j, 11			MUSYARAKAH FINANCING
Pihak ketiga		9.121.102.309	14.476.666.949	Third parties
Pihak berelasi		1.291.811	1.808.733	Related parties
Jumlah		9.122.394.120	14.478.475.682	Total
Cadangan Kerugian penurunan nilai		(290.730.567)	(200.900.520)	Allowance for impairment losses
Bersih		8.831.663.553	14.277.575.162	Net
PENYERTAAN SAHAM	2.m, 12			INVESTMENT IN SHARES
Cadangan Kerugian penurunan nilai		407.711.237	407.711.237	Allowance for impairment losses
Bersih		(60.242.400)	--	Net
		347.468.837	407.711.237	
TAGIHAN AKSEPTASI	2.k, 13			ACCEPTANCES RECEIVABLE
Pihak ketiga		127.446.769	125.809.138	Third parties
Cadangan Kerugian penurunan nilai		(64.353.735)	(2.383.786)	Allowance for impairment losses
Jumlah		63.093.034	123.425.352	Total
ASET YANG DIPEROLEH UNTUK IJARAH	2.n, 14			ASSETS ACQUIRED FOR IJARAH
Pihak ketiga		2.640.097	191.208.473	Third parties
Akumulasi penyusutan		(2.372.439)	(9.587.398)	Accumulated depreciation
Jumlah		267.658	181.621.075	Total
Cadangan Kerugian penurunan nilai		--	--	Allowance for impairment losses
Nilai buku - neto		267.658	181.621.075	Book value - net
ASET TETAP	2.o, 15			PREMISES AND EQUIPMENT
setelah dikurangi akumulasi penyusutan sebesar Rp1.671.071.667 tahun 2021 dan Rp1.557.070.824 tahun 2020		2.843.848.815	2.985.278.945	net of accumulated depreciation of Rp1,671,071,667 in 2021 and Rp1,557,070,824 in 2020
ASET PAJAK TANGGUHAN - NETO	2.aq, 23.d	140.464.747	141.927.639	DEFERRED TAX ASSETS - NET
ASET LAIN-LAIN - NETO	16	3.428.533.199	2.842.186.614	OTHER ASSETS - NET
JUMLAH ASET		58.899.174.319	51.241.303.583	TOTAL ASSETS

Catatan atas Laporan Keuangan merupakan bagian yang
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	Catatan/ Notes	31 Desember / December 31 2021	31 Desember / December 31 2020	
LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS				LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY
LIABILITAS				LIABILITIES
LIABILITAS SEGERA	2.u, 17	1.083.107.314	120.301.440	LIABILITIES DUE IMMEDIATELY
BAGI HASIL YANG BELUM DIBAGIKAN	18	39.711.545	74.903.401	UNDISTRIBUTED REVENUE SHARING
SIMPANAN	2.v, 19			DEPOSITS
Giro wadiah				Wadiah demand deposits
Pihak ketiga		4.081.788.376	2.532.901.588	Third parties
Pihak berelasi		14.017.811	32.161.778	Related parties
Jumlah		4.095.806.187	2.565.063.366	Total
Tabungan wadiah - pihak ketiga		5.580.622.214	4.794.150.614	Wadiah saving deposits - third parties
Deposito Wakalah - pihak ketiga		--	--	Wakalah deposits - third parties
Jumlah		9.676.428.401	7.359.213.980	Total
SIMPANAN DARI BANK LAIN	2.w, 20	78.846.208	86.763.182	DEPOSITS FROM OTHER BANKS
EFEK EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI	21	--	1.302.038.601	SECURITIES SOLD UNDER REPURCHASE AGREEMENT
LIABILITAS AKSEPTASI	2.k, 13	25.270.423	24.949.783	ACCEPTANCES PAYABLE
PINJAMAN YANG DITERIMA	22	100.000.000	100.000.000	FUND BORROWINGS
UTANG PAJAK	23	22.048.495	27.696.283	TAXES PAYABLE
ESTIMASI KERUGIAN KOMITMEN DAN KONTINJENSI	2.ag, 24	815.650	1.510.940	ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES
ESTIMASI LIABILITAS IMBALAN KERJA	2.ac, 25	153.743.250	162.441.725	ESTIMATED LIABILITIES FOR EMPLOYMENT BENEFIT
LIABILITAS LAIN-LAIN	26	374.674.810	258.269.774	OTHER LIABILITIES
JUMLAH LIABILITAS		11.554.646.096	9.518.089.109	TOTAL LIABILITIES
DANA SYIRKAH TEMPORER				TEMPORARY SYIRKAH FUNDS
Bukan bank	2x, 27			Non-banks
Giro mudharabah		2.052.623.596	1.540.646.966	Mudharabah demand deposits
Tabungan mudharabah				Mudharabah savings deposits
Pihak ketiga		10.436.616.197	9.736.853.593	Third parties
Pihak berelasi		15.980.446	11.604.907	Related parties
Jumlah tabungan mudharabah		10.452.596.643	9.748.458.500	Total mudharabah savings deposits
Deposito mudharabah				Mudharabah time deposits
Pihak ketiga		14.613.652.470	22.408.633.152	Third parties
Pihak berelasi		10.076.073.088	367.296.393	Related parties
Jumlah deposito		24.689.725.558	22.775.929.545	Total mudharabah time deposits
Jumlah dana syirkah temporer dari bukan bank		37.194.945.797	34.065.035.011	Total temporary syirkah funds from non-banks
Bank				Banks
Giro mudharabah		94.153.533	83.815.759	Mudharabah demand deposits
Tabungan mudharabah		585.513.657	486.115.850	Mudharabah savings deposits
Deposito mudharabah		958.473.062	1.169.844.681	Mudharabah time deposits
Jumlah dana syirkah temporer dari bank		1.638.140.252	1.739.776.290	Total temporary syirkah funds from banks
Surat Berharga Yang Diterbitkan				Securities Issued
Sukuk mudharabah		2.440.856.000	--	Mudharabah sukuk
Sukuk mudharabah subordinasi		1.984.237.625	1.851.692.800	Subordinated mudharabah sukuk
Medium Term Notes Syariah Subordinasi		100.000.000	100.000.000	Medium Term Notes Sharia Subordinated
Jumlah Surat Berharga yang diterbitkan		4.525.093.625	1.951.692.800	Total of Securities Issued
JUMLAH DANA SYIRKAH TEMPORER		43.358.179.674	37.756.504.101	TOTAL TEMPORARY SYIRKAH FUNDS

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	Catatan/ Notes	31 Desember / December 31 2021	31 Desember / December 31 2020	
EKUITAS				STOCKHOLDERS' EQUITY
Modal saham - nilai nominal				Capital Stock - par value of
Rp 200 per saham seri A dan				Rp 200 for series A shares and
Rp 100 per saham seri B				Rp 100 for series B shares
Modal dasar - 826.649.175 saham				Authorized - 826,649,175 series
seri A, 42.346.701.650 saham seri B dan				A shares, 42,346,701,650 series B shares
40.000.000.000 saham seri C tahun 2021				and 40,000,000,000 series C shares in 2021
serta 826.649.175 saham seri A dan				and 826,649,175 series A shares
42.346.701.650 saham seri B tahun 2020				and 42,346,701,650 series B shares in 2020
Modal ditempatkan dan disetor penuh				Issued and fully paid -
826.649.175 saham seri A dan				826,649,175 series A shares and
9.381.053.160 saham seri B				9,381,053,160 series B shares
tahun 2021 dan 2020	1, c, 28	1.103.435.151	1.103.435.151	in 2021 and 2020
Tambahan modal disetor - bersih	29	1.578.925.257	1.578.925.257	Additional paid-in capital-net
Keuntungan pengukuran kembali program				Gain from remeasurement
imbangan pasti - setelah pajak	25	78.081.619	69.500.506	of defined benefit plan - net of tax
Keuntungan (kerugian) belum direalisasi dari				Unrealized gain (loss) from changes
perubahan harga pasar efek tersedia				in fair value of available
untuk dijual (AFS)	7	2.003.172	(126.840)	for sale Securities (AFS)
Surplus revaluasi atas aset tetap -				Revaluation surplus on premises
setelah pajak	16	576.915.177	633.754.128	and equipment - net of tax
Saldo laba	30	646.988.173	581.222.171	Retained earnings
Jumlah Ekuitas		<u>3.986.348.549</u>	<u>3.966.710.373</u>	Total Stockholders' Equity
JUMLAH LIABILITAS, DANA SYIRKAH TEMPORER DAN EKUITAS		<u>58.899.174.319</u>	<u>51.241.303.583</u>	TOTAL LIABILITIES, TEMPORARY SYIRKAH FUNDS AND STOCKHOLDERS' EQUITY

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements
are an integral part of financial statements

Lampiran 2

2. Laporan Laba Rugi PT Bank Muamalat Indonesia

a. Tahun 2016

R.1.1/003-GA/BMI/02/17

The original financial statements included herein are in Indonesian language

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAINNYA
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL
31 DESEMBER 2016
 (Disajikan dalam ribuan Rupiah,
 kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
DECEMBER 31, 2016
 (Expressed in thousands of Indonesian Rupiah,
 unless otherwise stated)

	Catatan/ Notes	31 Desember / December 2016	31 Desember / December 2015*	
PENDAPATAN PENGELOLAAN DANA	2.z, 31			REVENUE FROM FUND
OLEH BANK SEBAGAI MUDHARIB				MANAGEMENT AS MUDHARIB
Pendapatan dari penjualan		1.655.868.223	2.137.453.548	Revenue from sales
Pendapatan dari bagi hasil		1.734.277.433	2.340.697.779	Revenue sharing
Pendapatan dari jjarah - bersih		47.650.881	29.952.459	Revenue from jjarah - net
Pendapatan usaha utama lainnya		363.254.446	441.255.793	Other Operating Revenue
Jumlah pendapatan bank sebagai mudharib		3.801.050.983	4.949.359.579	Total revenue from fund management as mudharib
HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER	2.aa, 32	(2.302.327.838)	(2.853.894.100)	THIRD PARTIES' SHARE ON RETURNS OF TEMPORARY SYIRKAH FUNDS
HAK BAGI HASIL MILIK BANK		1.498.723.145	2.095.465.479	BANK'S SHARE IN REVENUE SHARING
PENDAPATAN OPERASIONAL LAINNYA	2.ab, 33	324.813.140	311.893.892	OTHER OPERATING INCOME
BEBAN OPERASIONAL				OPERATING EXPENSES
Umum dan administrasi	35	(743.975.523)	(952.700.467)	General and administrative
Karyawan	34	(880.811.834)	(924.521.476)	Employee
Bonus giro wadiah		(5.827.959)	(19.678.590)	Bonus on wadiah demand deposits
Lain-lain		(78.513.489)	(114.529.520)	Miscellaneous
Jumlah beban usaha	37	(1.709.128.805)	(2.011.430.053)	Total operating expenses
BEBAN CADANGAN KERUGIAN PENURUNAN NILAI ASET PRODUKTIF DAN NON PRODUKTIF	36	(46.998.554)	(253.172.525)	PROVISION FOR IMPAIRMENT LOSSES ON EARNING AND NON-EARNING ASSETS
KEUNTUNGAN SELISIH KURS		18.357.542	24.376.001	GAIN ON FOREIGN EXCHANGES
LABA USAHA		85.766.468	167.132.794	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) NON OPERASIONAL				NON-OPERATING REVENUE (EXPENSE)
Pendapatan Non Operasional	38	58.261.540	5.351.293	Non-Operating Revenue
Beban Non Operasional	39	(27.568.894)	(63.574.249)	Non-Operating Expense
PENDAPATAN (BEBAN) NON OPERASIONAL- NETO		30.692.646	(58.222.956)	NON-OPERATING EXPENSE - NET
LABA SEBELUM BEBAN PAJAK		116.459.114	108.909.838	INCOME BEFORE INCOME TAX
MANFAAT BEBAN PAJAK	23			TAX EXPENSES
Pajak Kini		(29.849.170)	(58.821.435)	Current Tax
Pajak Tangguhan		(6.098.854)	24.403.785	Deferred Tax
		(35.948.024)	(34.417.650)	
LABA NETO		80.511.090	74.492.188	NET INCOME
PENGHASILAN KOMPREHENSIF LAIN				OTHERS COMPREHENSIVE INCOME
Akun-akun yang tidak akan direklasifikasikan ke laba rugi				Item that will not be reclassified to profit or loss
Penilaian kembali aset tetap	16	(7.213.060)	26.985.411	Revaluation surplus on premises and equipment
Pengukuran kembali atas program imbalan pasti	25	33.795.200	82.576.763	Remeasurement on defined benefit plan
Pajak penghasilan terkait akun-akun yang tidak akan direklasifikasi ke laba rugi		(6.645.535)	(27.390.543)	Income tax related to item that will not be reclassified to profit or loss
Akun-akun yang akan direklasifikasi ke laba rugi				Item that will be reclassified to profit or loss
Kenaikan nilai aset keuangan atas efek-efek yang tersedia dijual yang belum direalisasi	7	(391.692)	(8.383.656)	Unrealized gain in value of available-for-sale Marketable securities
Pajak penghasilan terkait akun-akun yang tidak akan direklasifikasi ke laba rugi		97.923	2.095.914	Income tax related to item that will not be reclassified to profit or loss
Jumlah laba komprehensif lain bersih setelah pajak		19.642.836	75.883.888	Total other comprehensive income net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		100.153.926	150.376.076	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (dalam nilai penuh)	2.ae, 40	7,89	7,30	BASIC EARNINGS PER SHARE (in full amount)

*) Setelah penyajian kembali (Catatan 51)

*) As restated (Note 51)

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements are an integral part of financial statements

v

b. Tahun 2017

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAINNYA
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(Disajikan dalam ribuan Rupiah,
kecuali laba bersih per saham dasar)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
DECEMBER 31, 2017
(Expressed in thousands of Indonesian Rupiah,
except share data)

	Catatan/ Notes	31 Desember / December 31, 2017	31 Desember / December 31, 2016	
PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB	2.z, 31			REVENUE FROM FUND MANAGEMENT AS MUDHARIB
Pendapatan dari penjualan		1.501.342.184	1.655.868.223	Revenue from sales
Pendapatan dari bagi hasil		1.783.921.266	1.734.277.433	Revenue sharing
Pendapatan dari jjarah - bersih		41.481.047	47.650.881	Revenue from Ijarah - net
Pendapatan usaha utama lainnya		383.083.159	363.254.446	Other Operating Revenue
Jumlah pendapatan bank sebagai mudharib		3.709.827.656	3.801.050.983	Total revenue from fund management as mudharib
HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER	2.aa, 32	(2.541.320.596)	(2.302.327.838)	THIRD PARTIES' SHARE ON RETURNS OF TEMPORARY SYIRKAH FUNDS
HAK BAGI HASIL MILIK BANK		1.168.507.060	1.498.723.145	BANK'S SHARE IN PROFIT SHARING
PENDAPATAN OPERASIONAL LAINNYA	33	476.126.287	324.813.140	OTHER OPERATING REVENUE
BEBAN OPERASIONAL LAINNYA				OTHER OPERATING EXPENSES
Umum dan administrasi	35	(748.004.439)	(743.975.523)	General and administrative
Karyawan	34	(802.492.698)	(880.811.834)	Employee
Bonus giro wadiah		(14.235.522)	(5.827.959)	Bonus on wadiah demand deposits
Lain-lain	37	(49.751.498)	(78.513.489)	Miscellaneous
Jumlah beban usaha		(1.614.484.157)	(1.709.128.805)	Total other operating expenses
BEBAN CADANGAN KERUGIAN PENURUNAN NILAI ASET PRODUKTIF DAN NON PRODUKTIF	36	(7.516.046)	(46.998.554)	PROVISION FOR IMPAIRMENT LOSSES ON EARNING AND NON-EARNING ASSETS
(KERUGIAN) KEUNTUNGAN SELISIH KURS		20.858.825	18.357.542	(LOSS) GAIN ON FOREIGN EXCHANGES
LABA OPERASIONAL		43.491.969	85.766.468	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) NON OPERASIONAL				NON-OPERATING REVENUE (EXPENSE)
Pendapatan Non Operasional	38	59.266.250	58.261.540	Non-Operating Revenue
Beban Non Operasional	39	(42.489.939)	(27.568.894)	Non-Operating Expense
PENDAPATAN (BEBAN) NON OPERASIONAL- NETO		16.776.311	30.692.646	NON-OPERATING EXPENSE - NET
LABA SEBELUM BEBAN PAJAK		60.268.280	116.459.114	INCOME BEFORE INCOME TAX
MANFAAT (BEBAN) PAJAK	42			INCOME TAX BENEFIT (EXPENSE)
Pajak Kini		(28.719.097)	(29.849.170)	Current Tax
Pajak Tangguhan		(5.433.620)	(6.098.854)	Deferred Tax
		(34.152.717)	(35.948.024)	
LABA NETO		26.115.563	80.511.090	NET INCOME
PENGHASILAN KOMPREHENSIF LAIN				OTHERS COMPREHENSIVE INCOME
Akun-akun yang tidak akan direklasifikasikan ke laba rugi				Item that will not be reclassified to profit or loss
Penilaian kembali aset tetap	16	210.330.604	(7.213.060)	Revaluation surplus on premises and equipment
Pengukuran kembali atas program imbangan pasti	25	11.635.990	33.795.200	Remeasurement on defined benefit plan
Pajak penghasilan terkait akun-akun yang tidak akan direklasifikasi ke laba rugi		(2.908.997)	(6.645.535)	Income tax related to item that will not be reclassified to profit or loss
Akun-akun yang akan direklasifikasi ke laba rugi				Item that will be reclassified to profit or loss
Kenaikan nilai aset keuangan atas efek-efek yang tersedia dijual yang belum direalisasi	7	5.621.813	(391.692)	Unrealized gain in value of available-for-sale mutual fund
Pajak penghasilan terkait akun-akun yang tidak akan direklasifikasi ke laba rugi		(1.405.453)	97.923	Income tax related to item that will not be reclassified to profit or loss
Jumlah laba komprehensif lain bersih setelah pajak		223.273.956	19.642.836	Total other comprehensive income
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		249.389.519	100.153.926	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (dalam nilai penuh)	2.aa, 40	2,56	7,89	BASIC EARNINGS PER SHARE (in full amount)

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements
are an integral part of financial statements

c. Tahun 2018

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
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(Disajikan dalam ribuan Rupiah,
kecuali laba bersih per saham dasar)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS AND
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FOR THE YEAR ENDED
DECEMBER 31, 2018
(Expressed in thousands of Indonesian Rupiah,
except share data)

	Catatan/ Notes	31 Desember / Desember 31, 2018	31 Desember / Desember 31, 2017	
PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB	31			REVENUE FROM FUND MANAGEMENT AS MUDHARIB
Pendapatan dari penjualan		1.471.094.206	1.501.342.184	Income from sales
Pendapatan dari bagi hasil		1.450.097.899	1.783.921.266	Income from revenue sharing
Pendapatan dari <i>ijarah</i> - bersih		30.754.156	41.481.047	Income from <i>ijarah</i> - net
Pendapatan usaha utama lainnya		268.244.099	383.083.159	Other main operating income
Jumlah pendapatan bank sebagai <i>mudharib</i>		3.220.190.360	3.709.827.656	Total revenue from fund management as <i>mudharib</i>
HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER	32	(2.162.970.169)	(2.541.320.596)	THIRD PARTIES' SHARE ON RETURNS OF TEMPORARY SYIRKAH FUNDS
HAK BAGI HASIL MILIK BANK		1.057.220.191	1.168.507.060	BANK'S SHARE IN REVENUE SHARING
PENDAPATAN OPERASIONAL LAINNYA	33	349.152.499	476.126.287	OTHER OPERATING INCOME
BEBAN OPERASIONAL				OPERATING EXPENSES
Umum dan administrasi	35	(770.610.277)	(748.004.439)	General and administrative
Karyawan	34	(845.632.021)	(802.492.698)	Employee
Bonus giro <i>wadiah</i>		(12.567.672)	(14.235.522)	Bonus on <i>wadiah</i> demand deposits
Lain-lain	37	(92.991.134)	(49.751.498)	Others
Jumlah beban usaha		(1.721.801.104)	(1.614.484.157)	Total operating expenses
PEMBALIKAN (BEBAN) CADANGAN KERUGIAN PENURUNAN NILAI ASET PRODUKTIF DAN NON PRODUKTIF	36	352.190.637	(7.516.046)	REVERSAL (PROVISION) FOR IMPAIRMENT LOSSES ON EARNING AND NON-EARNING ASSETS
KEUNTUNGAN SELISIH KURS		32.107.699	20.858.825	GAIN ON FOREIGN EXCHANGES
LABA USAHA		68.869.922	43.491.969	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) NON OPERASIONAL				NON-OPERATING INCOME (EXPENSE)
Pendapatan Non Operasional	38	14.374.382	59.266.250	Non-Operating Income
Beban Non Operasional	39	(37.438.432)	(42.489.939)	Non-Operating Expense
PENDAPATAN (BEBAN) NON OPERASIONAL- NETO		(23.064.050)	16.776.311	NON-OPERATING (EXPENSE) - NET
LABA SEBELUM PAJAK		45.805.872	60.268.280	INCOME BEFORE TAX
MANFAAT (BEBAN) PAJAK	23.b			INCOME TAX BENEFIT (EXPENSE)
Pajak Kini		(18.471.940)	(28.719.097)	Current Tax
Pajak Tangguhan		18.668.112	(5.433.620)	Deferred Tax
		196.172	(34.152.717)	
LABA BERSIH		46.002.044	26.115.563	NET INCOME
PENGHASILAN KOMPREHENSIF LAIN				OTHERS COMPREHENSIVE INCOME
Akun-akun yang tidak akan direklasifikasikan ke laba rugi				Item that will not be reclassified to profit or loss
Penilaian kembali aset tetap	16	46.082.307	210.330.604	Revaluation surplus on premises and equipment
Pengukuran kembali atas program imbangan pasti	25	(39.281.292)	11.635.990	Remeasurement on defined benefit plan
Pajak penghasilan terkait akun yang tidak akan direklasifikasi ke laba rugi		9.820.323	(2.908.997)	Income tax related to item that will not be reclassified to profit or loss
Akun-akun yang akan direklasifikasi ke laba rugi				Item that will be reclassified to profit or loss
Kenaikan nilai aset keuangan atas efek-efek yang tersedia dijual yang belum direalisasi	7	(28.366.700)	5.621.813	Unrealized gain in value of available-for-sale mutual fund
Pajak penghasilan terkait akun yang tidak akan direklasifikasi ke laba rugi		7.091.675	(1.405.453)	Income tax related to item that will not be reclassified to profit or loss
Jumlah laba komprehensif lain bersih setelah pajak		(4.653.687)	223.273.956	Total other comprehensive income net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		41.348.357	249.389.519	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (dalam nilai penuh)		4,51	2,56	BASIC EARNINGS PER SHARE (In full amount)

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements
are an integral part of financial statements

v

d. Tahun 2019

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
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 (Disajikan dalam ribuan Rupiah,
 kecuali laba bersih per saham dasar)

PT BANK MUAMALAT INDONESIA Tbk
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OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
AS OF DECEMBER 31, 2019
 (Expressed in thousands of Indonesian Rupiah,
 except share data)

	Catatan/ Notes	31 Desember / December 31 2019	31 Desember / December 31 2018	
PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB	31			REVENUE FROM FUND MANAGEMENT AS MUDHARIB
Pendapatan dari penjualan		1.178.213.058	1.471.094.206	Income from sales
Pendapatan dari bagi hasil		1.217.771.838	1.450.097.899	Income from revenue sharing
Pendapatan dari Ijarah - bersih		4.871.726	30.754.156	Income from revenue from Ijarah - net
Pendapatan usaha utama lainnya		378.834.242	268.244.099	Other main operating income
Jumlah pendapatan bank sebagai mudharib		2.779.690.864	3.220.190.360	Total revenue from fund management as mudharib
HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER	32	<u>(2.396.720.810)</u>	<u>(2.241.736.938)</u>	THIRD PARTIES' SHARE ON RETURNS OF TEMPORARY SYIRKAH FUNDS
HAK BAGI HASIL MILIK BANK		<u>382.970.054</u>	<u>978.453.422</u>	BANK'S SHARE IN REVENUE SHARING
PENDAPATAN OPERASIONAL LAINNYA	33	<u>647.444.024</u>	<u>349.152.499</u>	OTHER OPERATING INCOME
BEBAN OPERASIONAL				OPERATING EXPENSES
Umum dan administrasi	35	(666.162.881)	(691.843.508)	General and administrative
Karyawan	34	(770.738.563)	(845.632.021)	Employee
Bonus giro wadiah		(11.256.531)	(12.567.672)	Bonus on wadiah demand deposits
Lain-lain	37	(102.129.771)	(92.991.134)	Others
Jumlah beban usaha		<u>(1.550.287.746)</u>	<u>(1.643.034.335)</u>	Total other operating expenses
PEMBALIKAN (BEBAN) CADANGAN KERUGIAN DAN NON PRODUKTIF	36	<u>507.381.659</u>	<u>352.190.637</u>	REVERSAL (PROVISION) FOR IMPAIRMENT NON-EARNING ASSETS
KEUNTUNGAN SELISIH KURS		<u>32.000.645</u>	<u>32.107.699</u>	GAIN ON FOREIGN EXCHANGES
LABA USAHA		19.508.636	68.869.922	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) NON OPERASIONAL				NON-OPERATING INCOME (EXPENSE)
Pendapatan Non Operasional	38	20.527.628	14.374.382	Non-Operating Revenue
Beban Non Operasional	39	<u>(13.869.866)</u>	<u>(37.438.432)</u>	Non-Operating Expense
PENDAPATAN (BEBAN) NON OPERASIONAL- NETO		<u>6.657.762</u>	<u>(23.064.050)</u>	NON-OPERATING (EXPENSE) - NET
LABA SEBELUM PAJAK		26.166.398	45.805.872	INCOME BEFORE INCOME TAX
MANFAAT (BEBAN) PAJAK	23			INCOME TAX BENEFIT (EXPENSE)
Pajak Kini		(6.443.221)	(18.471.940)	Current Tax
Pajak Tangguhan		<u>(3.396.846)</u>	<u>18.668.112</u>	Deferred Tax
		<u>(9.840.067)</u>	<u>196.172</u>	
LABA BERSIH		16.326.331	46.002.044	NET INCOME
PENGHASILAN KOMPREHENSIF LAIN				OTHERS COMPREHENSIVE INCOME
Akun-akun yang tidak akan direklasifikasikan ke laba rugi				Item that will not be reclassified to profit or loss
Penilaian kembali aset tetap	16	--	46.082.307	Revaluation surplus on premises and equipment
Pengukuran kembali atas program imbangan pasti	25	(10.151.668)	(39.281.292)	Remeasurement on defined benefit plan
Pajak penghasilan terkait		2.537.917	9.820.323	Related income tax
Akun-akun yang akan direklasifikasi ke laba rugi				Item that will be reclassified to profit or loss
Kenaikan nilai aset keuangan atas efek-efek yang tersedia dijual yang belum direalisasi	7	9.064.839	(28.366.700)	Unrealized gain in value of available-for-sale mutual fund
Pajak penghasilan terkait		<u>(2.266.210)</u>	<u>7.091.675</u>	Related income tax
Jumlah laba komprehensif lain bersih setelah pajak		<u>(815.122)</u>	<u>(4.653.687)</u>	Total other comprehensive income net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		15.511.209	41.348.357	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (dalam nilai penuh)		1,60	4,51	BASIC EARNINGS PER SHARE (In full amount)

Catatan atas Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements are an integral part of financial statements

v

e. Tahun 2020

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAINNYA
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2020
(Disajikan dalam ribuan Rupiah,
kecuali laba bersih per saham dasar)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
AS OF DECEMBER 31, 2020
(Expressed in thousands of Indonesian Rupiah,
except share data)

	Catatan/ Notes	31 Desember / December 31, 2020	31 Desember / December 31, 2019	
PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB	31			REVENUE FROM FUND MANAGEMENT AS MUDHARIB
Pendapatan dari penjualan		1.164.309.103	1.178.213.058	Income from sales
Pendapatan dari bagi hasil		998.198.620	1.217.771.838	Income from revenue sharing
Pendapatan dari ijarah - bersih		3.025.155	4.871.726	Income from revenue from ijarah - net
Pendapatan usaha utama lainnya		266.074.567	378.834.242	Other main operating income
Jumlah pendapatan bank sebagai mudharib		2.431.607.445	2.779.690.864	Total revenue from fund management as mudharib
HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER	32	(1.610.047.423)	(2.396.720.810)	THIRD PARTIES' SHARE ON RETURNS OF TEMPORARY SYIRKAH FUNDS
HAK BAGI HASIL MILIK BANK		821.560.022	382.970.054	BANK'S SHARE IN REVENUE SHARING
PENDAPATAN OPERASIONAL LAINNYA	33	574.640.428	647.444.024	OTHER OPERATING INCOME
BEBAN OPERASIONAL				OPERATING EXPENSES
Umum dan administrasi	35	(568.216.379)	(666.162.881)	General and administrative
Karyawan	34	(703.031.794)	(770.738.563)	Employee
Bonus giro wadiah		(7.093.553)	(11.256.531)	Bonus on wadiah demand deposits
Lain-lain	37	(67.133.565)	(102.129.771)	Others
Jumlah beban usaha		(1.345.475.291)	(1.550.287.746)	Total other operating expenses
PEMBALIKAN (BEBAN) CADANGAN KERUGIAN PENURUNAN NILAI ASET PRODUKTIF DAN NON PRODUKTIF	36	(64.413.824)	507.381.659	REVERSAL (PROVISION) FOR IMPAIRMENT LOSSES OF EARNING AND NON-EARNING ASSETS
KEUNTUNGAN SELISIH KURS		30.081.048	32.000.645	GAIN ON FOREIGN EXCHANGES
LABA USAHA		16.392.383	19.508.636	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) NON OPERASIONAL				NON-OPERATING INCOME (EXPENSE)
Pendapatan Non Operasional	38	15.144.725	20.527.628	Non-Operating Revenue
Beban Non Operasional	39	(16.519.073)	(13.869.866)	Non-Operating Expense
PENDAPATAN (BEBAN) NON OPERASIONAL- NETO		(1.374.348)	6.657.762	NON-OPERATING (EXPENSE) - NET
LABA SEBELUM PAJAK		15.018.035	26.166.398	INCOME BEFORE INCOME TAX
MANFAAT (BEBAN) PAJAK	23			INCOME TAX BENEFIT (EXPENSE)
Pajak Kini		(3.373.257)	(6.443.221)	Current Tax
Pajak Tangguhan		(1.625.039)	(3.396.846)	Deferred Tax
		(4.998.296)	(9.840.067)	
LABA BERSIH		10.019.739	16.326.331	NET INCOME
PENGHASILAN KOMPREHENSIF LAIN				OTHERS COMPREHENSIVE INCOME
Akun-akun yang tidak akan direklasifikasikan ke laba rugi				Item that will not be reclassified to profit or loss
Pengukuran kembali atas program imbalan pasti	25	12.146.037	(10.151.668)	Remeasurement on defined benefit plan
Pajak penghasilan terkait		(2.672.128)	2.537.917	Related income tax
Akun-akun yang akan direklasifikasi ke laba rugi				Item that will be reclassified to profit or loss
Kenaikan nilai aset keuangan atas efek-efek yang tersedia dijual yang belum direalisasi	7	12.869.793	9.064.839	Unrealized gain in value of available-for-sale mutual fund
Pajak penghasilan terkait		(2.831.354)	(2.266.210)	Related income tax
Jumlah laba komprehensif lain bersih setelah pajak		19.512.348	(815.122)	Total other comprehensive income net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		29.532.087	15.511.209	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (dalam nilai penuh)		0,98	1,60	BASIC EARNINGS PER SHARE (In full amount)

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying Notes to Financial Statements
are an integral part of financial statements

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PT Bank Muamalat Indonesia Tbk
Laporan Tahunan 2020

f. Tahun 2021

PT BANK MUAMALAT INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAINNYA
UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL 31 DESEMBER 2021
(Disajikan dalam ribuan Rupiah,
kecuali laba bersih per saham dasar)

PT BANK MUAMALAT INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
AS OF DECEMBER 31, 2021
(Expressed in thousands of Indonesian Rupiah,
except share data)

	Catatan/ Notes	31 Desember / December 31 2021	31 Desember / December 31 2020	
PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB	31			REVENUE FROM FUND MANAGEMENT AS MUDHARIB
Pendapatan dari penjualan		830.746.567	1.164.309.103	Income from sales
Pendapatan dari bagi hasil		970.066.086	998.198.620	Income from revenue sharing
Pendapatan dari <i>Ijarah</i> - bersih		2.910.981	3.025.155	Income from revenue from <i>Ijarah</i> - net
Pendapatan usaha utama lainnya		336.066.706	266.074.567	Other main operating income
Jumlah pendapatan bank sebagai <i>mudharib</i>		2.139.790.340	2.431.607.445	Total revenue from fund management as <i>mudharib</i>
HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER	32	(1.386.516.036)	(1.610.047.423)	THIRD PARTIES' SHARE ON RETURNS OF TEMPORARY SYIRKAH FUNDS
HAK BAGI HASIL MILIK BANK		753.274.304	821.560.022	BANK'S SHARE IN REVENUE SHARING
PENDAPATAN OPERASIONAL LAINNYA	33	583.694.903	574.640.428	OTHER OPERATING INCOME
BEBAN OPERASIONAL				OPERATING EXPENSES
Umum dan administrasi	35	(515.829.436)	(568.216.379)	General and administrative
Karyawan	34	(685.063.340)	(703.031.794)	Employee
Bonus giro <i>wadiah</i>		(21.390.798)	(7.093.553)	Bonus on <i>wadiah</i> demand deposits
Lain-lain	37	(103.329.365)	(67.133.565)	Others
Jumlah beban usaha		(1.325.612.939)	(1.345.475.291)	Total other operating expenses
PEMBALIKAN (BEBAN) CADANGAN KERUGIAN DAN NON PRODUKTIF	36	(16.032.681)	(64.413.824)	REVERSAL (PROVISION) FOR IMPAIRMENT NON-EARNING ASSETS
KEUNTUNGAN SELISIH KURS		24.154.776	30.081.048	GAIN ON FOREIGN EXCHANGES
LABA USAHA		19.478.363	16.392.383	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) NON OPERASIONAL				NON-OPERATING INCOME (EXPENSE)
Pendapatan Non Operasional	38	27.755.289	15.144.725	Non-Operating Revenue
Beban Non Operasional	39	(34.719.912)	(16.519.073)	Non-Operating Expense
PENDAPATAN (BEBAN) NON OPERASIONAL- NETO		(6.964.623)	(1.374.348)	NON-OPERATING (EXPENSE) - NET
LABA SEBELUM PAJAK		12.513.740	15.018.035	INCOME BEFORE INCOME TAX
MANFAAT (BEBAN) PAJAK	23			INCOME TAX BENEFIT (EXPENSE)
Pajak Kini		(5.109.109)	(3.373.257)	Current Tax
Pajak Tanggahan		1.522.420	(1.625.039)	Deferred Tax
		(3.586.689)	(4.998.296)	
LABA BERSIH		8.927.051	10.019.739	NET INCOME
PENGHASILAN KOMPREHENSIF LAIN				OTHERS COMPREHENSIVE INCOME
Akun-akun yang tidak akan direklasifikasi ke laba rugi				Item that will not be reclassified to profit or loss
Pengukuran kembali atas program imbangan pasti	25	11.001.427	12.146.037	Remeasurement on defined benefit plan
Pajak penghasilan terkait		(2.420.314)	(2.672.128)	Related income tax
Akun-akun yang akan direklasifikasi ke laba rugi				Item that will be reclassified to profit or loss
Kenaiikan nilai aset keuangan atas efek-efek yang tersedia dijual yang belum direalisasi	7	2.730.785	12.869.793	Unrealized gain in value of available-for-sale mutual fund
Pajak penghasilan terkait		(600.773)	(2.831.354)	Related income tax
Jumlah laba komprehensif lain bersih setelah pajak		10.711.125	19.512.348	Total other comprehensive income net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		19.638.176	29.532.087	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (dalam nilai penuh)		0,87	0,98	BASIC EARNINGS PER SHARE (In full amount)

Catatan atas Laporan Keuangan merupakan bagian yang
tidak terpisahkan dari laporan keuangan secara keseluruhan

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DAFTAR RIWAYAT HIDUP

I. IDENTITAS PRIBADI

1. Nama : Yeni Aulia Siagian
2. NIM : 0503182216
3. Tempat/Tgl Lahir : Kisaran, 21 Juni 2000
4. Pekerjaan : Mahasiswi
5. Alamat : Desa Panompuan Tonga, Kec. Angkola Timur,
Kab. Tapanuli Selatan, Prov. Sumatera Utara.
Kodepos 22733

II. RIWAYAT PENDIDIKAN

1. Tamatan MIN Panompuan Tonga Berijazah Tahun 2012.
2. Tamatan SMP Swasta Nurul Ilmi Padangsidempuan Berijazah Tahun 2015.
3. Tamatan SMA Swasta Nurul Ilmi Padangsidempuan Berijazah Tahun 2018.

III. RIWAYAT ORGANISASI

1. OSIS, Bendahara Bidang Olahraga (2017).
2. Alkamil Komisariat Medan (2021).
3. Menteri Dalam Negeri Staf Lomba KSEI Universal Islamic Economics (2021).
4. Wakil Bendahara Naposo Nauli Bulung (NNB) Panompuan Tonga (2021 – Sekarang).