

## DAFTAR PUSTAKA

- Abdullah, M. F. (2003). *Manajemen Perbankan: Teknik Analisis Kinerja Keuangan Bank*. Malang: UMM Press.
- Amelia Putri Daulay, L. S. (2022). Analisis Laporan Arus Kas Dalam Menilai Kinerja Keuangan PT. Sumber Satwa Sejahtera. *Balance: Jurnal Akuntansi dan Manajemen*, 26.
- Arikunto, S. (2005). *Prosedur Penelitian Suatu Pendekatan Praktek*. Jakarta: PT. Reneka Cipta.
- Astuti, D. (2011). *Manajemen Keuangan Perusahaan*. Surabaya: Ghalia Indonesia.
- Bank Indonesia. (2020). Diambil kembali dari Bank Indonesia: <http://www.bi.go.id/>
- Endri. (2008). Analisis Kinerja Keuangan Dengan Menggunakan Rasio-Rasio Keuangan Dan Economic Value Added (FVA) (Studi Kasus: PT. Bank Syariah Mandiri). *Ekonomi : Media Ilmiah Indonesia*, 13, 7. Diambil kembali dari <https://doi.org/http://isjd.pdii.lipi.go.id>
- Eva Syahrida Siregar, T. M. (2022). Analisis Laporan Keuangan Dalam Mengukur Kinerja Keuangan Pada Badan Pengelola Keuangan Haji (BPKH). *Politeknik Unggul LP3M*, 151.
- Fabozzi, F. L. (2000). *Manajemen Investasi*. (T. P. Empat, Penerj.) Jakarta: Salemba Empat.
- Febriani, R. I. (2005). Financial Value Added : Suatu Paradigma Baru Dalam Pengukuran Kinerja Dan Nilai Tambah Perusahaan. *Akuntansi Dan Keuangan*, 7 No 1, 7.
- Harahap, S. S. (2015). *Akuntansi Pengawasan Manajemen Dalam Perspektif Islam*. Jakarta: Fakultas Ekonomi Universitas Trisakti.
- Houston, B. F. (2010). *Dasar-Dasar Manajemen Keuangan*. (E. K. Buku Satu, Penyunt.) Jakarta: Salemba Empat.
- Ikhsan, A. (2018). *Metodologi Penelitian Bisnis*. Medan: Madenatera.
- Indonesia, I. A. (Jakarta). *Standar Akuntansi Keuangan per 1 Juni 2012*. 2012: Salemba Empat.
- Ismail. (2011). *Perbankan Syariah*. Jakarta: Kencana Prenada, Media Group.
- J.Keown, A. (2016). *Dasar-Dasar Manajemen Keuangan (5nd ed.)*. Jakarta: PT. Raja Grafindo Persada.

- Jumingan, (. ,. (2006). *Analisis Laporan Keuangan*. Jakarta: PT. Bumi Aksara.
- Kasmir. (2010). *Analisis Laporan Keuangan*. Jakarta: PT. Raja Grafindo Persada.
- Muhammad Iman & Sastra Mihajat. (t.thn.). *Strategi Menyelamatkan Bank Muamalat Indonesia*. Dipetik Maret 20, 2022, dari <https://money.kompas.com/read/2021/07/12/123200726/strategi-menyelamatkan-bank-muamalatindonesia?page=all>
- Mulyadi. (2001). *Akuntansi Manajemen Konsep, Manfaat & Rekayasa*. Jakarta: Salemba Empat.
- Munawir. (2002). *Analisis Laporan Keuangan*. Yogyakarta: Liberty.
- Nasution, I. Y. (2009). *Analisis Kinerja Keuangan Berdasarkan Economic Value Added (EVA) Dan Financial Value Added (FVA) Pada PT. Perkebunan Nusantara Medan*. Medan: Skripsi. Universitas Sumatera Utara.
- Nurwani, L. S. (2022). Sales, Short-Term Debt, Long-Term Debt, and Net Profit: A Study of Companies. *Media Trend Berkala Kajian Ekonomi dan Studi Pembangunan*, 2.
- Rahmadi. (2011). *Pengantar Metodologi Penelitian*. Banjarmasin: Antasari Press.
- Rahmani, N. A. (2016). *Metodologi Penelitian Ekonomi*. Medan: Febi Press.
- Rodriguez, A. &. (2018). Financial Value Added. *Akuntansi Dan Keuangan*, 5 No.1, 6.
- Siyoto. (2019). *Dasar Metodologi Penelitian*. Kediri: Literasi Media Publishing.
- Sugiyono. (2005). *Memahami Penelitian Kualitatif*. Bandung: Alfabeta.
- Sugiyono. (2017). *Metode Penelitian*. Bandung: Alfabeta.
- Tarigan, A. A. (2015). *Buku Panduan Penulisan Skripsi Fakultas Ekonomi Dan Bisnis Islam UINSU*. Medan: Febi Press.
- Tunggal, A. W. (2001). *Memahami Konsep Economic Value Added (EVA) Dan Value Based Management (VAM)*. Jakarta: Harvarindo.
- Wirnyaningsih. (2005). *Bank Dan Asuransi Islam Di Indonesia*. Jakarta: Kencana Prenada Media.
- Wiyono, S. (2006). *Cara Mudah Memahami Akuntansi Perbankan Syariah Berdasarkan PSAK Dan PAPSII*. Jakarta: PT. Grasindo.

# LAMPIRAN

## Lampian 1

### a. Laporan Posisi Keuangan Tahun 2016

The original financial statements included herein are in Indonesian language

		31 Desember/ December 31 2016	31 Desember/ December 31 2015 <sup>(1)</sup>	31 Desember/ 3 January January 2, 2015 <sup>(1)</sup>	
<b>ASSET</b>					<b>ASSET</b>
<b>KAS</b>	1.4.1	801,776,146	1,199,267,011	1,196,867,517	<b>CASH</b>
<b>DEPOSITO PENSIKAPAN PADA BANK INDONESIA</b>	1.4.4	3,171,580,880	5,346,039,881	6,156,993,111	<b>CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA</b>
<b>DEPOSITO PADA BANK LAIN</b>	2.4.3	825,877,299	1,331,090,189	931,116,528	<b>CURRENT ACCOUNTS WITH OVERSEAS BANK</b>
Fisik lainnya					Fixed parties
Collateral keuangan pemenuhan nilai		17,107,480	21,176,708	11,171,261	allowance for impairment losses
Neto		808,769,819	1,310,913,481	920,945,267	Net
<b>PLACEMENT PADA BANK LAIN</b>	3.1.4	25,824,161	11,296,211	65,986,211	<b>PLACEMENTS WITH OVERSEAS BANK</b>
Fisik lainnya					Fixed parties
Collateral keuangan pemenuhan nilai		26,176,112	12,146,702	17,126,652	allowance for impairment losses
Neto		-	-	48,859,559	Net
<b>INVESTASI PADA SASAAN BERAGAMA</b>	3.5.7	3,826,311,723	4,364,581,794	4,417,231,161	<b>INVESTMENTS IN SECURITIES</b>
Fisik lainnya					Fixed parties
Collateral keuangan pemenuhan nilai		1,601,311,723	4,694,913,794	4,812,222,561	allowance for impairment losses
Neto		2,225,000,000	-	-	Net
<b>SIKAP BERAGAMA YANG DIBELI DENGAN INSTRUMENT BERAGAMA</b>	3.1.8	402,125,946	-	-	<b>SECURITIES PURCHASED UNDER AGREEMENT TO REVERSE</b>
<b>PEREKANAN</b>	3.1.9				<b>SECURITIES</b>
Perekanaan sukuk - terdiri atas reksa dana dengan strategi sebagai berikut: reksa dana Rp 1.837,703.490 tahun 2016, Rp 3.099.306.137 tahun 2015, dan Rp 7.153.185.817 tahun 2014.					Musalah investasi - net of deferred margin income amounting to Rp 2.217.763.461 in 2016 and Rp 6.496.386.317 in 2015, Rp 7.153.185.817 in 2014.
Fisik lainnya		17,876,134,000	16,224,263,731	16,571,882,849	Fixed parties
Jumlah		17,876,134,000	16,224,263,731	16,571,882,849	Net
Collateral keuangan pemenuhan nilai		-	-	-	allowance for impairment losses
Neto		17,876,134,000	16,224,263,731	16,571,882,849	Net
Perekanaan sukuk - terdiri atas reksa dana dengan strategi sebagai berikut: reksa dana Rp 1.275.288 tahun 2016, Rp 2.703.941 tahun 2015, dan Rp 4.632.480 tahun 2014.					Other securities - net of deferred margin amounting to Rp 1.275.288 in 2016, Rp 2.703.941 in 2015, Rp 4.632.480 in 2014.
Fisik lainnya		3,388,240	8,947,521	14,718,169	Fixed parties
Collateral keuangan pemenuhan nilai		175,480	4,321,249	14,718,169	allowance for impairment losses
Neto		3,212,760	4,626,272	14,570,000	Net
Perekanaan saham					Saham perusahaan
Fisik lainnya		26,871,171	26,894,237	26,896,841	Fixed parties
Collateral keuangan pemenuhan nilai		28,973,824	11,999,431	12,341,946	allowance for impairment losses
Neto		-2,102,653	14,894,806	14,554,895	Net
<b>SIKAP PERAGAMA</b>		17,521,876,111	16,304,411,524	16,596,989,652	<b>FINANCIAL RECEIVABLES</b>
Collateral keuangan pemenuhan nilai		16,895,093,091	15,617,411,171	15,441,366,491	allowance for impairment losses
Neto		626,783,020	687,000,353	115,623,161	Net
<b>PERALIHAN (SIKAP)</b>	3.1.10				<b>FINANCIAL LIABILITIES</b>
Fisik lainnya		181,489,827	239,827,410	191,176,239	Fixed parties
Fisik lainnya		26,131	432,438	436,740	Net
Jumlah		181,751,158	240,259,848	191,612,979	Net
Collateral keuangan pemenuhan nilai		131,396,070	16,675,289	128,360,234	allowance for impairment losses
Neto		50,355,088	223,584,559	63,252,745	Net
<b>PERALIHAN (SIKAP)</b>	3.1.11				<b>FINANCIAL LIABILITIES</b>
Fisik lainnya		827,626,131	1,243,524,771	1,404,339,346	Fixed parties
Fisik lainnya		827,626,131	1,243,524,771	1,404,339,346	Net
Jumlah		827,626,131	1,243,524,771	1,404,339,346	Net
Collateral keuangan pemenuhan nilai		131,396,070	16,675,289	128,360,234	allowance for impairment losses
Neto		696,230,061	1,226,849,482	1,275,979,112	Net
<b>PERALIHAN (SIKAP)</b>	3.1.12				<b>FINANCIAL LIABILITIES</b>
Fisik lainnya		21,729,491,221	21,790,638,641	21,742,326,019	Fixed parties
Fisik lainnya		21,729,491,221	21,790,638,641	21,742,326,019	Net
Jumlah		21,729,491,221	21,790,638,641	21,742,326,019	Net
Collateral keuangan pemenuhan nilai		175,313,850	163,985,481	137,573,414	allowance for impairment losses
Neto		21,554,177,371	21,626,653,160	21,604,752,605	Net
<b>INVESTASI PADA SASAAN</b>	3.1.13				<b>INVESTMENT IN SHARES</b>
Collateral keuangan pemenuhan nilai		26,944,375	26,976,217	26,996,375	allowance for impairment losses
Neto		26,944,375	26,976,217	26,996,375	Net

(\*) Setelah penghapusan kembali (tabular 31)

(\*) As adjusted (Note 31)

Salah satu komponen keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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

R.1.2013-04/001/2017

PT BANK MANDARAJAT INDONESIA Tbk  
 LAPORAN PERUSAHAAN KEUANGAN (Lanjutan)  
 TAHUNAN 31 DESEMBER 2016  
 (Disajikan dalam ribuan Rupiah,  
 kecuali dinyatakan lain)

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

		31 Desember/ December 31 2016	31 Desember/ December 31 2015**	30 Desember/ 31 Desember / December 31, 2014**	
<b>LIMBANG</b>					<b>LIMBANG</b>
<b>DANA SYUKUH TEMPORER DAN SYUKUH</b>					<b>TEMPORARY SYUKUH FUNDS AND STOCKS/SHARES EQUITY</b>
<b>LIMBANG</b>					<b>LIMBANG</b>
<b>LIMBANG NEGARA</b>	2.a. 10	175.023.000	175.001.000	175.000.000	<b>LIMBANG DARI BANGSA/STATE</b>
<b>BANK NASAB YANG BELUM DIBAYAR</b>	10	91.792.000	91.200.000	125.511.000	<b>UNREDEEMED DEPOSITORS' SHARES</b>
<b>SIKAPAN</b>	2.a. 20				<b>DEPOSITS</b>
Giri wajib					Mudharabah deposito/ deposits
Pihak ketiga		3.253.490.400	3.060.085.200	4.287.120.241	Third parties
Pihak sendiri		15.292.232	15.292.242	15.290.242	Related parties
Kasualti		2.179.430.100	2.098.226.761	3.320.412.589	Total
Tabungan mudharabah - pihak ketiga		2.228.617.200	2.095.726.000	3.446.705.045	Mudharabah saving deposits - third parties
Deposito mudharabah - pihak ketiga				317.708.000	Mudharabah deposits - third parties
Kasualti		5.511.405.300	5.211.980.452	6.233.700.000	Total
<b>SIKAPAN DARI BANK LAIN</b>	2.a. 21	127.070.070	11.461.000	11.124.000	<b>DEPOSITS FROM OTHER BANKS</b>
<b>LIMBANG ANGGAPAN</b>	2.a. 22	390.070.000	393.497.000	317.490.000	<b>ACCEPTANCES PAYABLE</b>
<b>FINANSIANG YANG DIBERIKAN</b>	22	3.000.200.000	3.000.000.000	3.000.000.000	<b>FINANCY BORROWINGS</b>
<b>UTANG PAJAK</b>	23	50.932.100	50.400.741	50.175.440	<b>TAXES PAYABLE</b>
<b>UTANGAN KERUSAKAN KEMERDEKAAN DAN KONTINGENSI</b>	2.a. 24	14.117.700	10.000.000	14.490.400	<b>ALLOWANCES FOR PROVISIONS AND CONTINGENCIES</b>
<b>LIMBANG IMBALAN PISKA KERJA</b>	2.a. 25	140.844.940	104.708.071	120.810.000	<b>POST EMPLOYMENT BENEFIT OBLIGATION</b>
<b>LIMBANG LAIN LAIN</b>	20	446.300.000	393.200.000	377.270.000	<b>OTHER LIABILITIES</b>
<b>Jumlah Limbangan</b>		6.476.730.000	6.052.007.000	6.287.281.000	<b>TOTAL LIABILITIES</b>
<b>DANA SYUKUH TEMPORER - Bukan Bank</b>	2b. 27				<b>TEMPORARY SYUKUH FUNDS - Non-Banks</b>
Giri Mudharabah Non-Bank		424.870.000	1.070.017.000	710.704.000	Mudharabah current deposits
Tabungan mudharabah					Mudharabah saving deposits
Pihak ketiga		4.000.000.000	30.441.300.000	13.310.000.000	Third parties
Pihak sendiri		13.117.000	5.000.000	5.210.000	Related parties
Kasualti tabungan mudharabah		6.700.000.000	10.000.700.000	13.321.321.000	Total mudharabah saving deposits
Deposito mudharabah					Mudharabah time deposits
Pihak ketiga		25.720.117.100	17.813.139.000	30.673.011.000	Third parties
Pihak sendiri		207.000.000	127.000.000	50.000.000	Related parties
Kasualti Deposito		30.000.000.000	27.751.000.000	32.000.000.000	Total mudharabah time deposits
Kasualti dana syariah-temporer dari bukan-bank		30.000.000.000	30.000.000.000	0	Total temporary current funds from non-banks
<b>Bank</b>					<b>Bank</b>
Giri Mudharabah Bank		240.710.000	100.701.000	120.000.000	Mudharabah current deposits
Tabungan mudharabah		100.210.000	210.000.000	210.000.000	Mudharabah saving deposits
Deposito mudharabah		3.000.000.000	3.000.000.000	3.200.000.000	Mudharabah time deposits
Kasualti dana syariah-temporer dari bank		4.000.000.000	3.000.000.000	2.200.000.000	Total temporary current funds from banks
<b>Bank Berjangka Yang Diberikan</b>					<b>Acceptance Issued</b>
Subsidiar mudharabah		1.200.000.000	1.200.000.000	1.200.000.000	Subsidiar mudharabah bank
Berjangka Investasi Mudharabah					Investment Mudharabah Investment
Jatir Bank		170.000.000	120.000.000	-	Total of Acceptance Issued
Kasualti bank berjangka yang diterbitkan		1.030.000.000	1.080.000.000	1.000.000.000	
<b>Jumlah Dana Syukuh Temporer</b>		42.000.000.000	44.400.000.000	40.920.210.000	<b>TOTAL TEMPORARY SYUKUH FUNDS</b>

\*) tidak disajikan kembali (Lampiran 3)

\*) do not restate (Note 3)

Laporan dan 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.

**PT BANK MANDIRI INDONESIA Tbk**  
**(LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPRESIF LAMBEYA**  
**UNDING TERUS KANG BERASAMU PINDA TANGGAL**  
**31 DESEMBER 2019**  
 (Disajikan dalam Ribu-Ribuan,  
 kecuali dinyatakan lain)

**PT BANK MANDIRI INDONESIA Tbk**  
**STATEMENTS OF PROFIT OR LOSS AND**  
**OTHER COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED**  
**DECEMBER 31, 2019**  
 (Presented in Thousands of Indonesian Rupiah,  
 unless otherwise stated)

		31 Desember / December 2019	31 Desember / December 2018*	
<b>PENDAPATAN FUNGSI LAYAN DAN</b>	11, 12			<b>REVENUE FROM FUND</b>
<b>SEWA BUNDA BERASAMU MANDIRI</b>				<b>MANAGEMENT AS MANDIRI</b>
Pendapatan dari penjualan		1.050.866.224	1.137.861.546	Revenue from sales
Pendapatan dari biaya jual		1.704.277.443	2.346.897.779	Revenue sharing
Pendapatan dari sewa - tanah		47.050.881	29.831.429	Revenue from lease - real
Pendapatan usaha lainnya termasuk		363.354.446	441.271.731	Other operating revenue
Amortisasi pendapatan bank lainnya		2.861.054.987	4.444.239.374	Total revenue from fund management as Mandiri
<b>DAM PANGKAL TERESA A LINDA MANDIRI</b>	14A, 17	(1.392.311.838)	(1.810.855.195)	<b>FUND PARTIES' SHARE IN REVENUE</b>
<b>DAM SYARIAH TERPADU</b>				<b>OF TEMPORARY SYARIAH FUNDS</b>
<b>DAM BANG BANG MELDI BANG</b>				<b>BANK'S SHARE IN REVENUE SHARING</b>
<b>PENGHASILAN OPERASIONAL LAMBEYA</b>	14B, 17	3.048.311.446	3.111.861.497	<b>OTHER OPERATING INCOME</b>
<b>BIAYA OPERASIONAL</b>				<b>OPERATING EXPENSES</b>
Gaji dan gaji administratif	18	(191.875.312)	(202.766.467)	General and administrative
Konsumsi	14	(380.411.834)	(324.521.426)	Expenses
Biaya gaji variabel		(3.817.499)	(18.678.090)	Revenue from variable demand deposits
Lain-lain	17	(79.311.469)	(114.529.326)	Miscellaneous
Amortisasi lainnya usaha		(1.796.174.802)	(2.411.450.421)	Total operating expenses
<b>BIAYA CADANGAN KEWAJIBAN</b>				<b>PROVISION FOR IMPAIRMENT</b>
<b>PERUBAHAN NILAI ASSET</b>				<b>LOSSES ON FINANCING AND</b>
<b>PROSPECTIF DAN NON PROSPECTIF</b>	18	(46.488.104)	(103.273.102)	<b>NON CASHING ASSETS</b>
<b>KEPERYUNGAN SEL BUNDA BANG</b>				<b>GAIN ON FOREIGN EXCHANGES</b>
		18.327.941	20.270.001	<b>INCOME FROM OPERATIONS</b>
<b>LABA USUK</b>				<b>INCOME FROM OPERATIONS</b>
		62.796.408	107.211.794	
<b>PENGHASILAN (BIAYA) NON</b>				<b>NON OPERATING REVENUE (EXPENSE)</b>
<b>OPERASIONAL</b>				Non-Operating Revenue
Pendapatan Non Operasional	18	54.211.347	5.271.201	Non-Operating Expense
Biaya Non Operasional	18	(127.244.844)	(20.574.240)	<b>NON-OPERATING EXPENSE - NET</b>
<b>PENGHASILAN (BIAYA) NON OPERASIONAL - NET</b>				<b>INCOME BEFORE INCOME TAX</b>
		26.966.503	(15.303.039)	
<b>LABA MUNDILAN BEBAN PAJAK</b>				<b>TAX EXPENSES</b>
<b>MANPAK BEBAN PAJAK</b>	21			Current Tax
Pajak laba		(16.849.170)	(18.821.400)	Deferred Tax
Pajak Tanggahan		(3.099.834)	24.493.760	
		(19.949.004)	(14.327.640)	<b>NET INCOME</b>
<b>LABA NETO</b>				
		69.311.089	76.491.154	
<b>PENGHASILAN KOMPRESIF LAIN</b>				<b>OTHER COMPREHENSIVE INCOME</b>
<b>Asesr akan yang tidak akan</b>				<b>Items that will not be reclassified</b>
<b>diklasifikasikan ke laba rugi</b>				<b>to profit or loss</b>
Pendapatan kembali dari nilai	14	(7.111.860)	18.881.412	Revaluation surplus on
penjualan kembali dari program				premium and reinsurance
tabungan pensiun				Amortization on defined
Pajak penghasilan terkait aset keuangan	21	11.795.280	40.576.761	benefit plan
yang tidak akan diklasifikasikan				Income tax related to items that will
ke laba rugi		(4.685.371)	(17.286.643)	not be reclassified
<b>Asesr akan yang akan</b>				<b>Items that will be reclassified</b>
<b>diklasifikasikan ke laba rugi</b>				<b>to profit or loss</b>
Amortisasi nilai jual keuangan di atas				Intangible gain or value of
aset-aset yang tersedia di pasar				available for sale-Mandiri securities
yang belum direalisasi				Income tax related to items that will
Pajak penghasilan terkait aset keuangan	21	(341.492)	(4.281.034)	not be reclassified
yang tidak akan diklasifikasikan				<b>to profit or loss</b>
ke laba rugi				Total other comprehensive income
Amortisasi nilai kompromi dari				net of tax
bank-bank lainnya				
baik-seluruhnya		87.822	2.081.614	
		(18.443.836)	(7.881.458)	
<b>SUMBER LABA KOMPRESIF</b>				<b>TOTAL COMPREHENSIVE</b>
<b>TAHAN BERKALAN</b>				<b>INCOME FOR THE YEAR</b>
		100.153.936	150.176.876	
<b>LABA PER SAHAM BUNDA</b>				<b>SHARE EARNINGS PER SHARE</b>
<b>(dalam nilai penuh)</b>	14A, 17			<b>(in full amount)</b>
		1,89	2,20	

\*Terdapat perubahan kembali (Catatan 21)

Catatan dan Laporan Keuangan merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

\*As disclosed Note 21

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

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

**PT BANK MUAMALAT INDONESIA Tbk**  
CATATAN ATAS LAPORAN KEUANGAN  
Tanggal 31 Desember 2016  
Dan Untuk Tahun Yang Berakhir Pada Tanggal Tersebut  
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk**  
NOTES TO FINANCIAL STATEMENTS  
As of December 31, 2016  
And For The Year Then Ended  
(Expressed in Rupiah, unless otherwise stated)

**45. MANAJEMEN RISIKO (Lanjutan)**

**45. RISK MANAGEMENT (Continued)**

**c. Risiko Likuiditas (lanjutan)**

**c. Liquidity Risk (continued)**

6. Memantau parameter utama risiko likuiditas dan melakukan peninjauan atas rencana pencairan Bank saat terjadi kondisi darurat (Contingency Funding Plan) yang mencakup proses assessment, pelaporan, pernyataan keadaan darurat (krisis) serta tindakan penganggulan krisis guna memperbaiki kondisi likuiditas bank. Melalui Contingency Funding Plan ini diharapkan Bank memiliki sistem yang tanggap dan kritis dalam mengantisipasi potensi risiko likuiditas dari aktivitas bisnisnya. Monitoring parameter risiko likuiditas dilakukan secara harian serta dilaporkan kepada Direksi dan unit terkait; dan
7. Memerbankkan instrumen sukuk HPD (Harga Perolehan yang Diamortisasi) untuk mendukung pengelolaan likuiditas bank melalui aktivitas transaksi repo dan reverse repo dengan bank lain.

6. Monitor the main parameters of liquidity risk and also improving on Bank's funding plan in case of emergency (Contingency Funding Plan) which covers the process of assessment, reporting, declaration of a state of emergency (crisis) as well as crisis response to correct Bank's liquidity. Through Contingency Funding Plan, it is expected Bank has a responsive and critical system in anticipating potential liquidity risk from its business activities. Liquidity risk parameters monitoring is conducted daily and reported to the BOD and related units; and
7. Leveraging Bank's sukuk at amortized cost in order to support Bank's liquidity management through repo and reverse repo transactions activities with other banks.

Table di bawah ini menyajikan informasi mengenai perolehan aset dan liabilitas keuangan dalam skala waktu tertentu (maturity buckets) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (remaining maturity) pada tanggal 31 Desember 2016 dan 2015:

The tables below represent information about the mapping of financial assets and liabilities within a certain time scale (maturity buckets) based on their remaining maturity as of December 31, 2016 and 2015:

	31 Desember 2016				31 Desember 2015			
	Terhadap Bank Indonesia	Terhadap Bank Lain	Terhadap Pihak Lain	Total	Terhadap Bank Indonesia	Terhadap Bank Lain	Terhadap Pihak Lain	Total
<b>ASSET</b>								
<b>Bank Indonesia</b>								
Surat berharga Bank Indonesia	1.713.943.985	-	-	1.713.943.985	1.713.943.985	-	-	1.713.943.985
Surat berharga Bank Lain	446.263.283	-	-	446.263.283	446.263.283	-	-	446.263.283
Surat berharga Pihak Lain	1.469.739	46.000.000	46.000.000	1.935.739	1.469.739	-	-	1.469.739
<b>Bank Lain</b>								
Surat berharga Bank Lain	446.263.283	-	-	446.263.283	446.263.283	-	-	446.263.283
Surat berharga Pihak Lain	1.469.739	46.000.000	46.000.000	1.935.739	1.469.739	-	-	1.469.739
<b>Pihak Lain</b>								
Surat berharga Pihak Lain	1.469.739	46.000.000	46.000.000	1.935.739	1.469.739	-	-	1.469.739
<b>Total</b>	<b>3.630.377.007</b>	<b>46.000.000</b>	<b>46.000.000</b>	<b>3.722.377.007</b>	<b>3.630.377.007</b>	<b>46.000.000</b>	<b>46.000.000</b>	<b>3.722.377.007</b>
<b>LIABILITY</b>								
<b>Bank Indonesia</b>								
Surat berharga Bank Indonesia	1.469.739	-	-	1.469.739	1.469.739	-	-	1.469.739
<b>Bank Lain</b>								
Surat berharga Bank Lain	1.469.739	-	-	1.469.739	1.469.739	-	-	1.469.739
<b>Pihak Lain</b>								
Surat berharga Pihak Lain	1.469.739	46.000.000	46.000.000	1.935.739	1.469.739	-	-	1.469.739
<b>Total</b>	<b>3.419.215.716</b>	<b>46.000.000</b>	<b>46.000.000</b>	<b>3.511.215.716</b>	<b>3.419.215.716</b>	<b>46.000.000</b>	<b>46.000.000</b>	<b>3.511.215.716</b>

## b. Laporan Posisi Keuangan Tahun 2017

PT BANK MUAMALAT INDONESIA Tbk  
**LAPORAN POSISI KEUANGAN**  
**TANGGAL 31 DESEMBER 2017**  
 (Dinyatakan dalam ribuan Rupiah,  
 kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF DECEMBER 31, 2017**  
 (Expressed in thousands of Indonesian Rupiah  
 unless otherwise stated)

	Catatan / Notes	31 December / December 31, 2017	31 December / December 31, 2016		ASSET
<b>ASET</b>					<b>ASSET</b>
<b>KAS</b>	2.a.3	792.451.139	881.776.140		<b>CASH</b>
<b>GIRO DAN PERHITUNGAN PADA BANK INDONESIA</b>	2.a.4	7.001.433.998	5.171.335.880		<b>DEBITOR ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA</b>
<b>GIRO PADA BANK LAIN</b>					<b>CURRENT ACCOUNTS WITH OTHER BANKS</b>
Pihak ketiga	2.a.5	334.030.028	406.477.289		Third Parties
Cadangan kerugian penuncutan nilai		(1.268.497)	(2.337.640)		Allowance for impairment losses
Neto		332.761.531	404.139.649		Net
<b>PERHITUNGAN PADA BANK LAIN</b>	2.a.6				<b>PLACEMENTS WITH OTHER BANKS</b>
Pihak ketiga		2.012.412	25.824.792		Third Parties
Cadangan kerugian penuncutan nilai		(1.712.173)	(246.381)		Allowance for impairment losses
Neto		300.239	25.578.411		Net
<b>INVESTASI PADA SURAT BERHARGA</b>	2.a.7				<b>INVESTMENTS IN SECURITIES</b>
Pihak ketiga		3.825.521.864	3.838.311.730		Third Parties
Cadangan kerugian penuncutan nilai		(5.000.000)	(5.000.000)		Allowance for impairment losses
Neto		3.820.521.864	3.833.311.730		Net
<b>STOK-FER YANG DIBELI DENGAN JAMPI DI BAHU MURAH</b>	2.a.8	—	401.325.588		<b>SECURITIES PURCHASED UNDER AGREEMENT TO RESALE</b>
<b>PIUTANG</b>	2.a.9				<b>RECEIVABLES</b>
Piutang menaruh - setelah dikurangi margin pembiayaan sebesar Rp 2.000.000.000 tahun 2017 dan Rp 5.837.763.480 tahun 2016					Held receivables - net of deferred margin income amounting to Rp 2,000,000,000 in 2017 and Rp 5,837,763,480 in 2016
Pihak ketiga		18.738.085.430	17.475.324.097		Third parties
Pihak terikat		7.381.618	4.294.890		Related parties
Jumlah		26.119.703.868	21.770.618.987		Total
Cadangan kerugian penuncutan nilai		(482.717.176)	(610.522.581)		Allowance for impairment losses
Neto		25.636.986.692	21.160.096.406		Net
Piutang diterima - setelah dikurangi pendapatan margin yang diharapkan masing-masing sebesar Rp 465.368 tahun 2017 dan Rp 1.178.388 tahun 2016					Expected receivable - net of deferred margin income of Rp 465,368 in 2017 and Rp 1,178,388 in 2016
Pihak ketiga		3.887.607	3.288.294		Third parties
Cadangan kerugian penuncutan nilai		(78.876)	(52.892)		Allowance for impairment losses
Neto		3.808.731	3.235.402		Net
Piutang Jaminan					Guaranty receivables
Pihak ketiga		41.724.328	39.871.132		Third parties
Cadangan kerugian penuncutan nilai		(5.353.799)	(9.870.630)		Allowance for impairment losses
Neto		36.370.529	30.000.502		Net
<b>JUMLAH PIUTANG</b>		19.793.686.489	17.521.876.211		<b>TOTAL RECEIVABLES</b>
Cadangan kerugian penuncutan nilai		(153.128.212)	(619.645.013)		Allowance for impairment losses
Neto		19.640.558.277	16.902.231.198		Net
<b>PENDAHAN QAZIM</b>	2.a.10				<b>FUNDS OF QAZIM</b>
Pihak ketiga		743.053.842	586.685.827		Third parties
Pihak terikat		32.000	30.333		Related parties
Jumlah		743.085.842	586.716.160		Total
Cadangan kerugian penuncutan nilai		(28.362.214)	(21.546.017)		Allowance for impairment losses
Neto		714.723.628	565.170.143		Net

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

**PT BANK MUAMALAT INDONESIA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**TANGGAL 31 DESEMBER 2017**  
(Diungkapkan dalam ribuan Rupiah,  
kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF DECEMBER 31, 2017**  
(Disclosed in thousands of Indonesian Rupiah,  
unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31, 2017	31 Desember / December 31, 2016	
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<b>DANA STERILAN TEMPORER</b>				<b>TEMPORARY STERILIZATION FUNDS</b>
<b>DAN DISTRIBUSI</b>				<b>AND STOCKHOLDERS' EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<b>LIABILITAS SEGENA</b>	2.a, 2b	196.945.340	175.051.289	<b>LIABILITIES DUE IMMEDIATELY</b>
<b>BIAYA HASIL YANG BELUM DIBAYARKAN</b>	19	104.713.277	55.761.067	<b>UNDEBITED REVENUE AMOUNTS</b>
<b>SIKIPANAN</b>	2.a, 2c			<b>DEPOSITS</b>
Giro sendiri		1.019.494.317	1.251.496.910	Mudharabah demand deposits
Pihak ketiga		95.458.810	11.392.415	Third parties
Jumlah		1.114.953.127	1.262.889.325	Total
Tabungan wadiah – pihak ketiga		2.727.998.998	2.238.817.538	Mudharabah saving deposits – third parties
Deposito tabahab – pihak ketiga		–	–	Mudharabah deposits – third parties
Jumlah		2.727.998.998	2.238.817.538	Total
<b>SIKIPANAN DARI BANK LAIN</b>	2.a, 2c	72.364.314	127.976.079	<b>DEPOSITS FROM OTHER BANKS</b>
<b>LIABILITAS AKSEPTASI</b>	2.a, 2d	361.085.024	294.655.200	<b>ACCEPTANCES PAYABLE</b>
<b>POROMAN YANG DITERIMA</b>	2.a, 2e	1.431.000.000	1.669.202.675	<b>FUND BORROWINGS</b>
<b>UTANG PAJAK</b>	2.a, 2f	39.428.701	68.970.134	<b>TAXES PAYABLE</b>
<b>ESTIMASI KERUGIAN KOMITMEN</b>	2.a, 2g	229.285	18.217.799	<b>ESTIMATED LOSSES ON COMMITMENTS AND CONTINGENCIES</b>
<b>LIABILITAS HAJARAN/PANCA KRAMA</b>	2.a, 2h	146.786.997	140.844.947	<b>POST EMPLOYMENT BENEFIT OBLIGATION</b>
<b>LIABILITAS LAIN-LAIN</b>	2d	263.109.778	496.580.230	<b>OTHER LIABILITIES</b>
<b>JUMLAH KIWATIBAN</b>		<b>9.985.546.831</b>	<b>9.476.756.818</b>	<b>TOTAL LIABILITIES</b>
<b>DANA STERILAN TEMPORER</b>				<b>TEMPORARY STERILIZATION FUNDS</b>
Mudharabah bank	2a, 2f			Mudharabah demand deposits
Giro Mudharabah non bank		1.011.307.405	624.875.596	Mudharabah saving deposits
Tabungan mudharabah				Third parties
Pihak ketiga		18.130.489.448	9.689.696.162	Total mudharabah saving deposits
Pihak ketiga		35.183.764	11.217.417	Mudharabah time deposits
Jumlah tabungan mudharabah		18.165.673.212	9.700.913.579	Total mudharabah time deposits
Deposito mudharabah				Mudharabah time deposits
Pihak ketiga		29.455.281.949	25.791.217.188	Third parties
Pihak ketiga		379.748.037	287.440.276	Total mudharabah time deposits
Jumlah deposito		38.134.029.986	26.078.657.464	Total temporary sterilization funds from non-banks
Jumlah dana sterilasi temporer dari bank		47.317.074.415	35.468.468.048	
<b>Bank</b>				<b>Bank</b>
Giro Mudharabah bank		113.203.876	246.710.526	Mudharabah demand deposits
Tabungan mudharabah		208.299.962	186.212.299	Mudharabah saving deposits
Deposito mudharabah		1.096.173.694	1,086,456,497	Mudharabah time deposits
Jumlah dana sterilasi temporer dari bank		1,417,677,532	1,419,379,322	Total temporary sterilization funds from banks
<b>Surat Berharga Yang Diberikan</b>				<b>Securities Issued</b>
Sikip mutiarahab subordinated		740.000.000	1.208.000.000	Subordinated mudharabah deposits
Medium Term Notes Syariah		100.000.000	–	Medium Term Notes Syariah
Medium Term Notes Syariah Subordinated		100.000.000	–	Medium Term Notes Syariah Subordinated
Sertifikat Investasi Mudharabah				
antar Bank Instansi Hasil Tetap		1.011.350.000	775.000.000	Interbank Mudharabah Investment
Jumlah surat berharga yang diberikan		1,951,350,000	1,983,000,000	Total of Securities Issued
<b>JUMLAH DANA STERILAN TEMPORER</b>		<b>16.166.805.905</b>	<b>12.698.694.911</b>	<b>TOTAL TEMPORARY STERILIZATION FUNDS</b>

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



**PT BANK MUAMALAT INDONESIA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**TANGGAL 31 DESEMBER 2017**  
(Diungkapkan dalam ribuan Rupiah,  
kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF DECEMBER 31, 2017**  
(Expressed in thousands of Indonesian Rupiah  
unless otherwise stated)

	Catatan/ Notes	31 Desember / December 31, 2017	31 Desember / December 31, 2016	
<b>LIABILITAS, DANA SYERGAH TEMPORER DAN KRISIS</b>				<b>LIABILITIES, TEMPORARY SYERGAH FUNDS AND STOCKHOLDERS' EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<b>LIABILITAS JANGKA</b>				<b>LIABILITIES DUE IMMEDIATELY</b>
<b>LIABILITAS NEGARA</b>	2.a, 2b	196.940.345	175.000.000	<b>LIABILITIES DUE IMMEDIATELY</b>
<b>BAGI HASIL YANG BELUM DIBAYARKAN</b>	1b	194.713.277	51.761.007	<b>UNDESERVED REVENUE SHARING</b>
<b>SERWANAN</b>	2.c, 2d			<b>DEPOSITS</b>
Giro nasabah				Mudharabah demand deposits
Pihak ketiga		3.225.250.317	3.221.490.010	Third parties
Pihak berkecuali		95.428.822	11.292.425	Related parties
Jumlah		3.320.679.139	3.232.782.435	Total
Tabunganan nasabah - pihak ketiga		2.727.998.099	2.238.617.536	Mudharabah savings deposits - third parties
Deposito mudharabah - pihak ketiga		-	-	Mudharabah deposits - third parties
Jumlah		2.727.998.099	2.238.617.536	Total
<b>SERWANAN DARI BANK LAIN</b>	2.e, 2f	32.864.051	127.976.079	<b>DEPOSITS FROM OTHER BANKS</b>
<b>LIABILITAS AKSEPTASI</b>	2.g, 2.h	201.680.454	204.455.200	<b>ACCEPTANCES PAYABLE</b>
<b>HONORARIUM YANG DITERIMA</b>	2.i, 2.j	1.412.000.000	1.669.202.675	<b>FUND BORROWINGS</b>
<b>UTANG PAJAK</b>	2.k, 2.l	39.428.701	66.900.139	<b>TAXES PAYABLE</b>
<b>ESTIMASI KERUGIAN KONTINJENSI TANPA KONTINGENSI</b>	2.m, 2.n	379.280	10.117.799	<b>ESTIMATED LOSSES ON CONTINGENCIES AND CONTINGENCIES</b>
<b>LIABILITAS IMBALAN PAKSA KERJA</b>	2.o, 2.p	146.790.397	140.864.947	<b>POST EMPLOYMENT BENEFIT OBLIGATION</b>
<b>LIABILITAS LAIN-LAIN</b>	2q	262.105.778	66.580.232	<b>OTHER LIABILITIES</b>
<b>Jumlah Kewajiban</b>		<b>6.085.546.801</b>	<b>6.476.756.018</b>	<b>TOTAL LIABILITIES</b>
<b>DANA SYERGAH TEMPORER</b>				<b>TEMPORARY SYERGAH FUNDS</b>
<b>Bukan bank</b>	2a, 2r			<b>Non-banks</b>
Giro Mudharabah Non-Bank		1.911.367.400	521.875.000	Mudharabah demand deposits
Tabunganan mudharabah				Mudharabah savings deposits
Pihak ketiga		16.190.489.448	8.689.408.142	Third parties
Pihak berkecuali		33.183.954	11.117.457	Related parties
Jumlah tabunganan mudharabah		16.223.673.394	8.700.525.599	Total mudharabah savings deposits
Deposito mudharabah				Mudharabah time deposits
Pihak ketiga		26.805.281.969	25.791.317.188	Third parties
Pihak berkecuali		179.748.057	287.460.295	Related parties
Jumlah deposito		27.025.030.026	26.078.777.483	Total mudharabah time deposits
Jumlah dana syergha temporer dari non-bank		42.317.074.815	34.668.468.048	Total temporary syergha funds from non-banks
<b>Bank</b>				<b>Banks</b>
Giro Mudharabah bank		112.203.876	246.711.426	Mudharabah demand deposits
Tabunganan mudharabah		308.299.962	180.213.291	Mudharabah savings deposits
Deposito mudharabah		1.196.127.054	3.086.436.897	Mudharabah time deposits
Jumlah dana syergha temporer dari bank		1.516.631.892	4,433,361,614	Total temporary syergha funds from banks
<b>Surat Berharga Yang Diberikan</b>				<b>Securities Issued</b>
Surat Mudharabah subordinated		740.000.000	1.300.000.000	Subordinated mudharabah surah
Medium Term Notes Syariah		200.000.000	-	Medium Term Notes Syariah
Medium Term Notes Syariah Subordinated		500.000.000	-	Medium Term Notes Syariah Subordinated
Sertifikat Investasi Mudharabah antar Bank Islam Hasil Tetap		1.811.200.000	375.000.000	Investment Mudharabah Investment inter Bank Islamic Hasil Tetap
Jumlah surat berharga yang diterbitkan		1.511.200.000	1,675,000,000	Total of Securities Issued
<b>Jumlah Dana Syergha Temporer</b>		<b>46,166,867,905</b>	<b>42,998,891,531</b>	<b>TOTAL TEMPORARY SYERGAH FUNDS</b>

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

PT BANK MANDILAI INDONESIA Tbk  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**SIMPULAN DAN RINGKASAN**  
**UNTUK TAHUN BANGUN BESAR**  
**PADA TANGGAL 31 DESEMBER 2017**  
(Diambil dari Laporan Tahunan)  
(Secund table form per tahun dasar)

PT BANK MANDILAI INDONESIA Tbk  
**STATEMENTS OF INCOME (LOSS AND**  
**OTHER COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED**  
**DECEMBER 31, 2017**  
(Expressed in thousands of Indonesian Rupiah,  
except where stated)

		31 Desember / December 31, 2017	31 Desember / December 31, 2016	
	Catatan/ Notes			
<b>REVENUE FROM FINANCIAL MANAGEMENT ASSETS</b>	1.a, 1.b			<b>REVENUE FROM FINANCIAL MANAGEMENT ASSETS</b>
Pendapatan dari penjualan		1.305.345.104	1.055.888.222	Revenue from sales
Pendapatan dari swap hasil		1.783.823.398	1.718.127.423	Revenue arising
Pendapatan dari deposit - hasil		43.489.047	47.958.846	Revenue from deposit - net
Pendapatan usaha antara lain		383.083.124	383.224.446	Other operating revenue
Sesuai peraturan bank sebagai				Total revenue from bank
multibank		3.758.827.659	3.805.209.937	management as multibank
<b>BIAYA BANGUN BESAR, BIAYA BANGUN</b>	2.a, 2.b	(2.245.222.296)	(2.300.227.428)	<b>EXPENSES FROM FINANCIAL MANAGEMENT ASSETS</b>
<b>BIAYA BANGUN BERSAMA SAMA</b>		1.188.537.387	1.499.713.125	<b>BANK'S SHARE IN PROFIT/LOSS</b>
<b>PENDAPATAN OPERASIONAL LAJURNYA</b>	23	476.128.287	224.831.145	<b>OTHER OPERATING REVENUE</b>
<b>BIAYA OPERASIONAL LAJURNYA</b>				<b>OTHER OPERATING EXPENSE</b>
Gaji dan administrasi	25	(748.494.422)	(743.875.522)	General and administrative
Berkas	24	382.892.098	388.811.824	Expenses
Beban gym/wash		(14.220.522)	(3.827.928)	Beats or wash/beats/ deposits
Lain-lain	27	(46.723.488)	(28.313.488)	Others
Sesuai dengan usaha		(1.414.844.157)	(1.388.128.422)	Total other operating expenses
<b>BIAYA CUKAIFAN KURANGAN</b>				<b>PROVISION FOR IMPAIRED</b>
<b>PENYUSUTAN BELAJAR</b>				<b>LOANS ON LEASING AND</b>
<b>PEROLEHAN DAN NON PEROLEHAN</b>	46	(7.313.498)	(6.498.224)	<b>NON-FINANCIAL ASSETS</b>
<b>(KERUGIAN) KEUNTUNGAN SELAIN BANGUN</b>		22.498.825	18.257.543	<b>(LOSS) GAIN ON FOREIGN EXCHANGE</b>
<b>LABA OPERASIONAL</b>		62.492.348	68.782.448	<b>INCOME FROM OPERATIONS</b>
<b>PENDAPATAN (BIAYA) NON</b>				<b>NON-OPERATING REVENUE (EXPENSE)</b>
<b>OPERASIONAL</b>				Non-Operating Revenue
Pendapatan dari Operasional	28	58.268.226	58.268.226	Non-Operating Expenses
Biaya Non-Operasional	29	(42.489.828)	(27.268.828)	<b>NON-OPERATING EXPENSE - NET</b>
<b>PENDAPATAN (BIAYA) NON OPERASIONAL - NET</b>		15.778.398	30.999.398	<b>INCOME BEFORE INCOME TAX</b>
<b>LABA SEBELUM BIAYA PAJAK</b>		78.268.226	106.498.114	<b>INCOME TAX BENEFIT (EXPENSE)</b>
<b>MANPAAT (BIAYA) PAJAK</b>	42			Current Tax
Pajak GPP		(28.718.267)	(28.268.172)	Deferred Tax
Pajak Tanggungan		(5.422.422)	(6.268.824)	<b>NET INCOME</b>
Pajak Lain-lain		(24.122.717)	(20.468.224)	
<b>LABA NETO</b>		44.127.242	51.561.826	
<b>PENGHASILAN KOMPREHENSIF LAJURNYA</b>				<b>OTHER COMPREHENSIVE INCOME</b>
Manfaat atau kerugian tidak diakui				Items that will not be recognized
diklasifikasikan ke laba rugi				to profit or loss
Perolehan kembali aset tetap	16	(22.222.424)	(7.313.498)	Revaluation surplus on
Perolehan kembali atas program	25	12.825.498	22.725.498	premises and equipment
manfaat pensiun				Reimbursement on defined
Pajak penghasilan terkait aset tetap				benefit plan
yang tidak diakui diklasifikasikan				Income tax related to items that will
ke laba rugi				not be recognized
Manfaat atau kerugian tidak diakui				to profit or loss
diklasifikasikan ke laba rugi				Items that will be recognized
to profit or loss				to profit or loss
Keuntungan raih aset keuangan dan				
kehilangan raih aset keuangan dan	7	5.422.422	(28.492)	Unrealized gain or value of
yang belum direalisasi				available-for-sale market held
Pajak penghasilan terkait aset keuangan				Income tax related to items that will
yang tidak diakui diklasifikasikan				not be recognized
ke laba rugi				to profit or loss
Sesuai laba komprehensif dan				Total other comprehensive income
sesuai laba rugi				net of tax
<b>JUMLAH LABA KOMPREHENSIF</b>		123.272.242	138.025.426	<b>TOTAL COMPREHENSIVE</b>
<b>TAHUN BERSAMA</b>		299.285.218	300.173.226	<b>INCOME FOR THE YEAR</b>
<b>LABA PER SAHAM DASAR</b>	2.a, 2.b	3,38	7,88	<b>BASIC EARNING PER SHARE</b>
<b>(Setoran modal per saham)</b>				<b>(in full amount)</b>

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

**45. MANAJEMEN RISIKO (Lanjutan)**

**45. RISK MANAGEMENT (Continued)**

**c. Risiko Likuiditas (lanjutan)**

**c. Liquidity Risk (continued)**

4. Melakukan strategi pengumpulan dana yang diarahkan pada peningkatan dana retail dan pertumbuhan dana korporasi akan dilakukan secara selektif. Portofolio dana lebih diprioritaskan pada pertumbuhan dana murah khususnya pada giro dan tabungan (CASA).
5. Memantau parameter utama risiko likuiditas dan melakukan pengkajian atas rencana pendanaan Bank saat terjadi kondisi darurat (Contingency Funding Plan) yang mencakup proses assessment, pelaporan, pernyataan keadaan darurat (krisis) serta tindakan penganggulangan krisis guna memperbaiki kondisi likuiditas bank. Melalui Contingency Funding Plan ini diharapkan Bank memiliki sistem yang tanggap dan kritis dalam mengantisipasi potensi risiko likuiditas dari aktivitas bisnisnya. Monitoring parameter risiko likuiditas dilakukan secara harian serta dilaporkan kepada Direksi dan unit terkait;
6. Memanfaatkan instrumen sukuk HPO (Harga Perolehan yang Diamortisasi) untuk mendukung pengelolaan likuiditas bank melalui aktivitas transaksi repo dan reverse repo dengan bank lain; dan

4. Diversifying sources of funding by reducing the dependence on non-core funding sources and expand the fund's product fund, aimed at improving retail funds and the selective corporate funds. Funding portfolio is prioritized on the low cost of fund's growth, especially in the current and savings accounts (CASA).
5. Monitoring the main parameters of liquidity risk and also improving the Bank's funding plan in case of emergency (Contingency Funding Plan) which covers the process of assessment, reporting, declaration of a state of emergency (crisis) as well as crisis response to correct Bank's liquidity. Through Contingency Funding Plan, it is expected that Bank has a responsive and critical system in anticipating potential liquidity risk from its business activities. Liquidity risk parameters monitoring is conducted daily and reported to the BOD and related units;
6. Leveraging Bank's sukuk at amortized cost in order to support Bank's liquidity management through repo and reverse repo transaction activities with other banks; and

Table di bawah ini menyajikan informasi mengenai pemetaan aset dan liabilitas keuangan dalam skala waktu tertentu (maturity buckets) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (remaining maturity) pada tanggal 31 Desember 2017 dan 2016:

The table below represent information regarding the mapping of financial assets and liabilities within a certain time scale (maturity buckets) based on their remaining maturity as of December 31, 2017 and 2016:

	31 Desember / December 31, 2017					
	Saldo / Balance	Saldo / Balance	Saldo / Balance	Saldo / Balance	Saldo / Balance	
<b>ASSET</b>						<b>LIABILITY</b>
Saldo Kas dan Setoran Bank	1.760.000.000	1.760.000.000	-	-	-	Saldo Kas dan Setoran Bank
Saldo Piutang	1.000.000.000	1.000.000.000	-	-	-	Saldo Piutang
Saldo Perolehan yang Diamortisasi	1.000.000.000	1.000.000.000	-	-	-	Saldo Perolehan yang Diamortisasi
Saldo Investasi	1.000.000.000	1.000.000.000	-	-	-	Saldo Investasi
Saldo Pinjaman	1.000.000.000	1.000.000.000	-	-	-	Saldo Pinjaman
Saldo Sewa	1.000.000.000	1.000.000.000	-	-	-	Saldo Sewa
Saldo Lainnya	1.000.000.000	1.000.000.000	-	-	-	Saldo Lainnya
<b>LIABILITY</b>						<b>ASSET</b>
Saldo Kas dan Setoran Bank	1.760.000.000	1.760.000.000	-	-	-	Saldo Kas dan Setoran Bank
Saldo Piutang	1.000.000.000	1.000.000.000	-	-	-	Saldo Piutang
Saldo Perolehan yang Diamortisasi	1.000.000.000	1.000.000.000	-	-	-	Saldo Perolehan yang Diamortisasi
Saldo Investasi	1.000.000.000	1.000.000.000	-	-	-	Saldo Investasi
Saldo Pinjaman	1.000.000.000	1.000.000.000	-	-	-	Saldo Pinjaman
Saldo Sewa	1.000.000.000	1.000.000.000	-	-	-	Saldo Sewa
Saldo Lainnya	1.000.000.000	1.000.000.000	-	-	-	Saldo Lainnya

### c. Laporan Posisi Keuangan Tahun 2018

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

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

	Catatan/ Note	31 Desember / December 31 2018	31 Desember / December 31 2017	
<b>ASET</b>				<b>ASSET</b>
<b>KAS</b>	2.a.3	776,702,176	760,401,139	<b>CASH</b>
<b>REKENING DAN PEMIPATAN PADA BANK INDONESIA</b>	2.a.4	3,339,418,885	3,082,433,948	<b>CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA</b>
<b>REKENING PADA BANK LAIN</b>	2.a.5	594,921,038	594,428,038	<b>CURRENT ACCOUNTS WITH OTHER BANKS</b>
Pinjam bolak-balok		(7,389,178)	(1,288,407)	Third parties
Saldo rekening penempatan nilai bersih		602,311,860	593,139,631	Allowance for impairment losses
<b>PEMIPATAN PADA BANK LAIN</b>	2.a.6	13,114,188	1,811,813	<b>PLACEMENTS WITH OTHER BANKS</b>
Pinjam bolak-balok		(782,071)	(787,271)	Third parties
Saldo rekening penempatan nilai bersih		12,332,117	1,803,942	Allowance for impairment losses
<b>INVESTASI PADA SURAT BERHARGA</b>	2.a.7	11,090,918,131	3,825,311,866	<b>INVESTMENTS IN MARKETABLE SECURITIES</b>
Pinjam bolak-balok		(14,073,091)	(7,095,090)	Third parties
Saldo rekening penempatan nilai bersih		11,104,991,222	3,832,406,956	Allowance for impairment losses
<b>PESTING</b>	2.a.8			<b>RECEIVABLES</b>
Pinjam musababah - setelah dibayar margin ditangguhkan sebesar Rp 5.988.601.000 tahun 2018 dan Rp 7.209.027.944 tahun 2017		10.817.079.289	10.779.585.490	Non-bank receivables - net of deferred margin income amounting to Rp 5,988,601,000 in 2018 and Rp 7,209,027,944 in 2017
Pinjam berjangka		3.012.593	1.561.238	Third parties
Jumlah		13.829.672.582	12.340.826.728	Banked parties
Saldo rekening penempatan nilai bersih		(208.278.001)	(463.251.131)	Allowance for impairment losses
		13.621.394.581	11.877.575.601	Net
Pinjam intifaha - setelah dibayar pengalihan margin yang ditangguhkan masing-masing sebesar Rp 2.242.000 tahun 2018 dan Rp 400.000 tahun 2017		4.302.047	3.887.807	Banked receivables - net of deferred margin income of Rp 2,242,000 in 2018 and Rp 400,000 in 2017
Pinjam bolak-balok		(10.828)	(38.876)	Third parties
Saldo rekening penempatan nilai bersih		4.291.219	3.848.931	Allowance for impairment losses
				Net
Pinjam jariah		4.771.080	43.734.231	Bank receivables
Pinjam berjangka		(10.312.881)	(6.337.299)	Third parties
Saldo rekening penempatan nilai bersih		218.199	(1.403.061)	Allowance for impairment losses
				Net
<b>JENJANG PESTING</b>		15.440.201.710	15.701.286.440	<b>TOTAL RECEIVABLES</b>
Saldo rekening penempatan nilai bersih		(212.765.738)	(463.129.311)	Allowance for impairment losses
		15.227.435.972	15.238.157.129	Net
<b>PERANJANG GABUNG</b>	2.a.9			<b>FUNDS ON HAND</b>
Pinjam bolak-balok		754.714.240	746.013.842	Third parties
Pinjam berjangka		783.059	201.950	Banked parties
Jumlah		755.507.299	746.215.792	Total
Saldo rekening penempatan nilai bersih		(13.083.881)	(29.383.734)	Allowance for impairment losses
		742.423.418	716.832.058	Net

Saldo 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.

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

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

		31 Desember / December 31 2018	31 Desember / December 31 2017	
<b>PERBANYAAN AKHIBARAHAN</b>	31, 10			<b>MUDHARAHAN FINANCIAL</b>
Pinak kelipis		436.813.074	776.346.486	Third parties
Pinak lewatah		384.525	806.233	Related parties
Jumlah		437.197.599	777.152.719	Total
Cadangan kerugian penurunan nilai		(5.712.982)	(33.853.328)	Allowance for impairment losses
Jumlah		431.484.617	743.299.391	Net
<b>PERBANYAAN ASYARAHAN</b>	31, 11			<b>ASYARAHAN FINANCIAL</b>
Pinak kelipis		26.292.703.080	18.699.627.340	Third parties
Pinak lewatah		233.114.386	139.344.340	Related parties
Jumlah		26.525.817.466	18.838.971.680	Total
Cadangan kerugian penurunan nilai		(260.713.451)	(667.067.546)	Allowance for impairment losses
Jumlah		26.265.104.015	18.171.904.134	Net
<b>PERBANYAAN SASAAN</b>	31, 12			<b>INVESTMENT IN SHARES</b>
Sasas		8.075.237	70.211.217	Net
<b>TRUHAN ANSEPTIAN</b>	31, 13			<b>ACCEPTANCES RECEIVABLE</b>
Pinak kelipis		440.302.074	866.426.586	Third parties
Cadangan kerugian penurunan nilai		(5.364.982)	(8.324.546)	Allowance for impairment losses
Jumlah		434.937.092	758.102.040	Total
<b>ASSET YANG DIPEROLEH UNTUK DIBAYAR</b>	31, 14			<b>ASSET ACQUIRED FOR CASH</b>
Pinak kelipis		293.276.706	238.294.322	Third parties
Pinak lewatah		-	21.688	Related parties
Akumulasi penyusutan		(18.213.851)	(26.861.433)	Accumulated depreciation
Saldo saldo - neto		275.062.855	211.454.577	Book value - net
<b>ASSET TI TAP</b>	31, 15			<b>PREMIES AND EQUIPMENT</b>
neto - akumulasi akumulasi penyusutan sebesar Rp1.219.863.284 tahun 2018 dan Rp1.119.943.888 tahun 2017		3.227.276.856	3.433.478.933	net of accumulated depreciation of Rp1.219.863.284 in 2018 and Rp1.119.943.888 in 2017
<b>ASSET PAJAK TANGGARAN - NETO</b>	31, 16, 23, 4	146.233.883	131.169.849	<b>DEFERRED TAX ASSETS - NET</b>
<b>ASSET LAIN CASH - NETO</b>	18	1.726.173.028	5.776.486.376	<b>OTHER ASSETS - NET</b>
<b>SALINAN KEM</b>		<u>52.227.276.856</u>	<u>51.056.510.624</u>	<b>TOTAL ASSET IN</b>

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.

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

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

		31 Desember / December 31 2018	31 Desember / December 31 2017	
<b>PERCAYAAN ANGGARAN</b>	31, 10			<b>MUDHARAHAT FINANCI</b>
Pinak ketiga		436.813.074	776.346.486	Third parties
Pinak lembaga		384.525	806.233	Related parties
Jumlah		437.197.599	777.152.719	Total
Cadangan kerugian penurunan nilai		(5.712.982)	(33.853.328)	Allowance for impairment losses
Jumlah		431.484.617	743.299.391	Net
<b>PERCAYAAN ANGGARAN</b>	31, 11			<b>ANUGRAH FINANCI</b>
Pinak ketiga		26.292.703.080	18.699.627.340	Third parties
Pinak lembaga		233.114.386	139.344.240	Related parties
Jumlah		26.525.817.466	18.838.971.580	Total
Cadangan kerugian penurunan nilai		(260.713.451)	(667.067.546)	Allowance for impairment losses
Jumlah		26.265.104.015	18.171.904.034	Net
<b>PERBITUAN SASAAN</b>	31, 12			<b>INVESTMENT IN SECUR</b>
Sasas		8.055.237	70.211.217	Net
<b>TUNJUKAN AKSEPTASI</b>	31, 13			<b>ACCEPTANCES RECEIVAB</b>
Pinak ketiga		440.302.074	866.426.586	Third parties
Cadangan kerugian penurunan nilai		(5.364.982)	(8.324.548)	Allowance for impairment losses
Jumlah		434.937.092	758.102.038	Total
<b>ASSET YANG DIPEROLEH UNTUK DIJUAL</b>	31, 14			<b>ASSET ACQUIRED FOR SALES</b>
Pinak ketiga		293.276.706	238.294.202	Third parties
Pinak lembaga		-	21.688	Related parties
Akumulasi depresiasi		(18.213.851)	(26.861.433)	Accumulated depreciation
Saldo saldo - neto		275.062.855	211.454.457	Book value - net
<b>ASSET TI TAP</b>	31, 15			<b>PREMIES AND EQUIPMENT</b>
neto - Akumulasi akumulasi penyusutan sebesar Rp1.219.863.284 tahun 2018 dan Rp1.119.943.888 tahun 2017		3.207.284.040	3.403.426.933	net of accumulated depreciation of Rp1.219.863.284 in 2018 and Rp1.119.943.888 in 2017
<b>ASSET PAJAK TANGGARAN - NETO</b>	31, 16, 23, 4	146.233.880	111.169.849	<b>DEFERRED TAX ASSETS - NET</b>
<b>ASSET LAIN CASH - NETO</b>	18	1.726.173.029	5.776.486.276	<b>OTHER ASSETS - NET</b>
<b>SALINAN KES</b>		<b>32.227.276.856</b>	<b>31.056.810.624</b>	<b>TOTAL ASSET IN</b>

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.

9

**45. MANAJEMEN RISIKO (Lanjutan)**

**45. RISK MANAGEMENT (Continued)**

**c. Risiko Likuiditas (lanjutan)**

**c. Liquidity Risk (continued)**

	31 Desember / December 31, 2018					Catatan / Notes
	Salah Saja / Gross	Salah Saja / Gross	Salah Saja / Gross	Salah Saja / Gross	Salah Saja / Gross	
<b>ASSET</b>						
Salah Saja / Gross	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	
Neto / Net	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	
<b>LIABILITY</b>						
Salah Saja / Gross	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	
Neto / Net	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	
<b>ASSET LIABILITY GAP</b>						
Salah Saja / Gross	0	0	0	0	0	
Neto / Net	0	0	0	0	0	

  

	31 Desember / December 31, 2018					Catatan / Notes
	Salah Saja / Gross	Salah Saja / Gross	Salah Saja / Gross	Salah Saja / Gross	Salah Saja / Gross	
<b>ASSET</b>						
Salah Saja / Gross	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	
Neto / Net	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	
<b>LIABILITY</b>						
Salah Saja / Gross	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	
Neto / Net	1.000.000	1.000.000	1.000.000	1.000.000	1.000.000	
<b>ASSET LIABILITY GAP</b>						
Salah Saja / Gross	0	0	0	0	0	
Neto / Net	0	0	0	0	0	

\*) Aset jaminan terdiri atas piutang pendapatan yang masih akan diterima, penempatan pada PT The Indonesia (Foreign), asuransi jaminan dan tagihan lainnya.

\*) Other assets consist of income receivables, funds with PT The Indonesia (Foreign), security deposits and other receivables.

\*\*\*) Usut biaya jaminan terdiri atas biaya asuransi yang dibayar.

\*\*\* Other liabilities consist of security deposits received.

**d. Risiko Operasional**

**d. Operational Risk**

Risiko operasional adalah risiko kerugian yang disebabkan oleh proses internal yang kurang memadai, kegagalan proses internal, kesalahan manusia, kegagalan sistem, dan/atau kejadian-kejadian eksternal yang mempengaruhi operasional Bank.

Operational risk is a risk of losses due to inadequacy and failure of internal processes, human errors, system errors, and/or external events which have an impact on the Bank's operations.

## d. Laporan Posisi Keuangan Tahun 2019

**PT BANK MUAMALAT INDONESIA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**TANGGAL 31 DESEMBER 2019**  
 (Diungkapkan 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)

		31 Desember / December 31 2019	31 Desember / December 31 2018	
<b>ASET</b>				<b>ASET</b>
<b>KAS</b>	1.1.1	794.324.349	776.722.379	<b>CASH</b>
<b>LORE DAN PEMINTAHAN PADA BANK INDONESIA</b>	1.1.4	2.305.382.371	2.271.422.490	<b>CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA</b>
<b>LORE PADA BANK LAIN</b>	1.1.5	340.022.644	444.021.320	<b>CURRENT ACCOUNTS WITH OTHER BANKS</b>
Piutang lembaga		—	(1.284.370)	<i>Third parties</i>
Cadangan kerugian penurunan nilai		340.022.644	345.305.690	<i>Allowance for impairment losses</i>
		—	—	<i>Net</i>
<b>PEMINTAHAN PADA BANK LAIN</b>	1.1.6	36.612.899	22.124.200	<b>PLACEMENTS WITH OTHER BANKS</b>
Piutang lembaga		—	(178.212)	<i>Third parties</i>
Cadangan kerugian penurunan nilai		36.612.899	22.302.412	<i>Allowance for impairment losses</i>
		—	—	<i>Net</i>
<b>INVESTASI PADA SURAT BERHAK</b>	1.1.7	21.342.870.179	21.189.828.122	<b>INVESTMENTS IN MARKETABLE SECURITIES</b>
Piutang lembaga		—	(24.825.000)	<i>Third parties</i>
Cadangan kerugian penurunan nilai		21.342.870.179	21.214.653.122	<i>Allowance for impairment losses</i>
		—	—	<i>Net</i>
<b>PENYANGG</b>	1.1.8			<b>RECEIVABLES</b>
Piutang interbank - seluruh diungkap margin diungkapkan sebesar Rp 5.477.822.280 tahun 2019 dan Rp 5.986.000.000 tahun 2018		34.238.222.000	22.827.202.289	<i>Interbank receivables - net of deferred margin income amounting to Rp 5.477.822.280 in 2019 and Rp 5.986.000.000 in 2018</i>
Piutang lembaga		4.225.779	4.202.409	<i>Third parties</i>
Piutang bank		24.238.222.221	20.212.221.894	<i>Banked parties</i>
Piutang lain		—	—	<i>Total</i>
Cadangan kerugian penurunan nilai		(22.222.822)	(208.228.822)	<i>Allowance for impairment losses</i>
Bersih		12.040.627.977	2.801.176.766	<i>Net</i>
Piutang defera - seluruh diungkap margin yang diungkapkan margin-masing sebesar Rp 1.422.480 tahun 2019 dan Rp 1.242.024 tahun 2018		6.725.200	6.282.847	<i>Deferrals receivable - net of deferred margin income of Rp 1.422.480 in 2019 and Rp 1.242.024 in 2018</i>
Piutang lembaga		—	—	<i>Third parties</i>
Cadangan kerugian penurunan nilai		(17.222)	(245.822)	<i>Allowance for impairment losses</i>
Bersih		6.552.978	5.937.025	<i>Net</i>
Piutang gaji		9.999.625	6.771.897	<i>Salary receivable</i>
Piutang lembaga		—	—	<i>Third parties</i>
Cadangan kerugian penurunan nilai		(2.999.977)	(3.222.922)	<i>Allowance for impairment losses</i>
Bersih		6.999.648	3.548.975	<i>Net</i>
<b>Jumlah Penyang</b>		34.721.802.665	22.841.381.721	<b>TOTAL RECEIVABLES</b>
Cadangan kerugian penurunan nilai		(228.222.822)	(222.222.822)	<i>Allowance for impairment losses</i>
Bersih		34.493.579.843	22.619.158.900	<i>Net</i>
<b>FUNDAS GAJIH</b>	1.1.9	382.287.380	794.729.242	<b>FUNDS OF SALARY</b>
Piutang lembaga		—	352.424	<i>Third parties</i>
Piutang bank		382.287.380	794.376.818	<i>Banked parties</i>
Piutang lain		—	—	<i>Total</i>
Cadangan kerugian penurunan nilai		(21.917.622)	(221.883.862)	<i>Allowance for impairment losses</i>
Bersih		360.369.758	572.492.956	<i>Net</i>
<b>PERHATIAN ANAKHAK</b>	1.1.10	796.222.224	426.822.224	<b>PROVISIONS FINANCING</b>
Piutang lembaga		—	—	<i>Third parties</i>
Piutang bank		796.222.224	426.822.224	<i>Banked parties</i>
Piutang lain		—	—	<i>Total</i>
Cadangan kerugian penurunan nilai		(20.000.000)	(20.000.000)	<i>Allowance for impairment losses</i>
Bersih		776.222.224	406.822.224	<i>Net</i>
<b>PERHATIAN ANAKHAK</b>	1.1.11	34.222.222.222	22.222.222.222	<b>PROVISIONS FINANCING</b>
Piutang lembaga		—	—	<i>Third parties</i>
Piutang bank		34.222.222.222	22.222.222.222	<i>Banked parties</i>
Piutang lain		—	—	<i>Total</i>
Cadangan kerugian penurunan nilai		(20.000.000)	(20.000.000)	<i>Allowance for impairment losses</i>
Bersih		34.022.222.222	22.022.222.222	<i>Net</i>

Calakan dan 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.



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

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

	Catatan/ Note	31 Desember / December 31 2019	31 Desember / December 31 2018	
<b>PENYERTAAN SAHAM</b>		403.751.237	6.093.237	<b>INVESTMENT IN SHARES</b>
Cadangan kerugian penurunan nilai		—	—	Allowance for impairment losses
Saham		403.751.237	6.093.237	Net
<b>TUNJUAN AKSEPTASI</b>		411.263.095	441.712.574	<b>ACCEPTANCES RECEIVABLE</b>
Pinjam kembali		411.263.095	441.712.574	Third parties
Cadangan kerugian penurunan nilai		(5.796.907)	(5.761.907)	Allowance for impairment losses
Saham		405.466.188	435.950.667	Total
<b>ASSET YANG DIPEROLEH DARI TRANSAKSI</b>		200.865.000	200.276.706	<b>ASSETS ACQUIRED FOR CASH</b>
Pinjam kembali		200.865.000	200.276.706	Third parties
Akumulasi penyusutan		(78.294.581)	(74.173.401)	Accumulated depreciation
Saham		182.570.419	186.103.305	Total
Cadangan kerugian penurunan nilai		—	—	Allowance for impairment losses
Mata uang - neto		182.570.419	186.103.305	Book value - net
<b>ASSET TEMPA</b>		3.131.870.700	3.037.089.040	<b>PREMISES AND EQUIPMENT</b>
Metode akuisisi dengan pembayaran angsuran		—	—	net of accumulated depreciation of
Rp1.480.143.143 tahun 2019 dan		—	—	Rp1.480.143.143 in 2019
Rp1.114.891.294 tahun 2018		—	—	and Rp1.114.891.294 in 2018
<b>ASSET PRIMA TANGGUNGAN - NETO</b>		143.223.713	146.237.482	<b>DEFERRED TAX ASSETS - NET</b>
<b>ASSET LAIN-LAIN - NETO</b>		2.037.646.940	1.776.872.078	<b>OTHER ASSETS - NET</b>
<b>SUMBER ASSET</b>		<b>58.205.338.415</b>	<b>57.227.376.046</b>	<b>TOTAL ASSETS</b>

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.

**PT BANK MUAMALAT INDONESIA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**TANGGAL 31 DESEMBER 2019**  
*(Disajikan dalam ribuan Rupiah,*  
*kecuali disebutkan 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 December / December 31 2019	31 December / December 31 2018	
<b>LIABILITAS</b>				<b>LIABILITAS</b>
<b>DANA AYUNAN JUMPAWA</b>				<b>TEMPORARY SYRHAQ FUND</b>
<b>DAN LEBIH</b>				<b>AND SYRHAQ FUND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITAS</b>
<b>LIABILITAS BUNDA</b>	Da. 17	47.699.369	139.811.399	<b>LIABILITIES (BY IMMEDIATELY</b>
<b>BAKU MUKL YANG BELUM TERAKHIR</b>	18	76.392.362	84.052.187	<b>UNDERTAKEN REVIEW SHARING</b>
<b>DEPOSITA</b>	Da. 19			<b>DEPOSITS</b>
Giro mudharabah		1.091.125.739	1.410.836.352	Mudharabah demand deposits
Pihak ketiga		39.539.871	46.059.159	Third parties
Pihak bank		2.511.761.271	2.410.566.222	Related parties
Jumlah		4.672.426.881	4.877.461.733	Total
Tabungan mudharabah - pihak ketiga		—	—	Mudharabah savings deposits - third parties
Deposito berjangka - pihak ketiga		—	—	Mudharabah deposits - third parties
Jumlah		1.082.752.176	1.010.149.000	Total
<b>DEPOSITA DARI BANK LAIN</b>	Da. 20	117.215.212	46.129.114	<b>DEPOSITS FROM OTHER BANKS</b>
<b>DEK (DEK YANG BELUM</b>	15	1.201.013.685	1.071.318.461	<b>SECURITIES SOLD UNDER</b>
<b>DITUNJANG) YANG HARUS KEMBALI</b>				<b>RESPONSARY AGREEMENT</b>
<b>LIABILITAS AKSEPTANSI</b>	Da. 13	361.873.302	345.040.473	<b>ACCEPTANCES PAYABLE</b>
<b>PERMBAHAN YANG DITUNJANG</b>	11	277.765.000	1.134.840.000	<b>FUND BORROWINGS</b>
<b>UTANG PRIBI</b>	12	49.264.711	36.826.432	<b>DEBT PAYABLE</b>
<b>ESTIMASI BEBAN KONTINJENSI</b>	Daq. 24	1.469.340	3.619.922	<b>ESTIMATED LOSSES ON COMMITMENTS</b>
<b>DAN KONTINJENSI</b>				<b>AND CONTINGENCIES</b>
<b>ESTIMASI LIABILITAS PASALAN</b>	Da. 25	174.511.826	339.647.926	<b>ESTIMATED LIABILITIES FOR PAYMENT</b>
<b>BUNDA</b>				<b>BENEFIT</b>
<b>LIABILITAS LAIN LAIN</b>	16	173.632.875	176.399.382	<b>OTHER LIABILITIES</b>
<b>Jumlah LIABILITAS</b>		<b>9.833.983.762</b>	<b>9.804.876.246</b>	<b>TOTAL LIABILITIES</b>
<b>DANA AYUNAN JUMPAWA</b>				<b>TEMPORARY SYRHAQ FUND</b>
<b>Bukan bank</b>	Da. 17			<b>Non bank</b>
Giro mudharabah		1.131.495.571	1.189.611.872	Mudharabah demand deposits
Tabungan mudharabah		31.287.221.200	33.804.000.436	Mudharabah savings deposits
Pihak ketiga		11.516.071	13.728.088	Third parties
Pihak bank		30.889.681.621	31.612.134.724	Related parties
Jumlah tabungan mudharabah		—	—	Total mudharabah savings deposits
Deposito mudharabah		21.346.544.219	27.411.312.444	Mudharabah time deposits
Pihak ketiga		369.949.024	432.179.498	Third parties
Pihak bank		21.976.595.195	27.979.132.946	Related parties
Jumlah Deposito		—	—	Total mudharabah time deposits
Jumlah dana efektif temporer dari bank		31.363.486.247	38.605.428.884	Total temporary transfer funds from non bank
<b>Bank</b>				<b>Bank</b>
Giro mudharabah		39.246.240	127.603.817	Mudharabah demand deposits
Tabungan mudharabah		565.511.086	148.890.125	Mudharabah savings deposits
Deposito mudharabah		803.392.514	1.038.852.138	Mudharabah time deposits
Jumlah dana efektif temporer dari bank		1.399.131.140	1.286.346.080	Total temporary transfer funds from bank
<b>Surat Berharga Yang Diklasifikasi</b>				<b>Securities Issued</b>
Surat mudharabah subordinated		1.746.899.000	1.039.000.000	Subordinated mudharabah surat
Medium Term Note Syariah		—	3.000.000.000	Medium Term Note Syariah
Medium Term Note Syariah Subordinated		100.000.000	100.000.000	Medium Term Note Syariah Subordinated
sertifikat Inisiatif Mudharabah		—	—	certificate of Inisiatif Mudharabah Investment
surat bank primer hasil Takap		245.000.000	1.148.000.000	Total of Securities Issued
Jumlah surat berharga yang diklasifikasi		2.091.899.000	2.189.000.000	
<b>Jumlah DANA AYUNAN JUMPAWA</b>		<b>36.825.652.367</b>	<b>43.878.716.676</b>	<b>TOTAL TEMPORARY SYRHAQ FUND</b>

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

**45. MANAJEMEN RISIKO (Lanjutan)**

**45. RISK MANAGEMENT (Continued)**

**c. Risiko Likuiditas (lanjutan)**

**c. Liquidity Risk (continued)**

5. Mengetahui kajian perhitungan dan analisis Liquidity Coverage Ratio (LCR) dan Net Stable Funding Ratio (NSFR) meskipun belum menjadi kewajiban Bank untuk melakukannya.

5. Initiating the calculation and analysis of Liquidity Coverage Ratio (LCR) dan Net Stable Funding Ratio (NSFR) although it is not yet an obligation of the Bank to do so.

Tabel di bawah ini menyajikan informasi mengenai pemetaan aset dan liabilitas keuangan dalam skala waktu tertentu (maturity buckets) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (remaining maturity) pada tanggal 31 Desember 2019 dan 2018:

The table below presents information regarding the mapping of financial assets and liabilities within maturity buckets, by their remaining maturity as of December 31, 2019 and 2018:

31 Desember / December 31, 2019							31 Desember / December 31, 2018							
ASSET	12 bulan / 1 year		lebih dari 1 bulan / more than 1 month		ASSET	12 bulan / 1 year		lebih dari 1 bulan / more than 1 month		ASSET	12 bulan / 1 year		lebih dari 1 bulan / more than 1 month	
	2019	2018	2019	2018		2019	2018	2019	2018		2019	2018	2019	2018
Saluran pembayaran pada Bank Indonesia	3.404.404.000	—	—	—	Saluran pembayaran pada Bank Indonesia	3.404.404.000	—	—	—	Saluran pembayaran pada Bank Indonesia	3.404.404.000	—	—	—
Wajib bayar pemerintah pada Bank Indonesia	154.000.000	—	—	—	Wajib bayar pemerintah pada Bank Indonesia	154.000.000	—	—	—	Wajib bayar pemerintah pada Bank Indonesia	154.000.000	—	—	—
Pinjaman	283.214.333	446.000.000	446.000.000	24.242.000.000	Pinjaman	283.214.333	446.000.000	446.000.000	24.242.000.000	Pinjaman	283.214.333	446.000.000	446.000.000	24.242.000.000
Pinjaman subordinated	112.000.000	600.000.000	24.242.000.000	3.746.212.000	Pinjaman subordinated	112.000.000	600.000.000	24.242.000.000	3.746.212.000	Pinjaman subordinated	112.000.000	600.000.000	24.242.000.000	3.746.212.000
Pinjaman umum	—	—	—	—	Pinjaman umum	—	—	—	—	Pinjaman umum	—	—	—	—
Pinjaman khusus	171.214.333	600.000.000	24.242.000.000	3.746.212.000	Pinjaman khusus	171.214.333	600.000.000	24.242.000.000	3.746.212.000	Pinjaman khusus	171.214.333	600.000.000	24.242.000.000	3.746.212.000
Pinjaman multilateral	2.232.333	—	—	—	Pinjaman multilateral	2.232.333	—	—	—	Pinjaman multilateral	2.232.333	—	—	—
Pinjaman internasional	100.000.000	—	—	—	Pinjaman internasional	100.000.000	—	—	—	Pinjaman internasional	100.000.000	—	—	—
Pinjaman syariah	—	—	—	—	Pinjaman syariah	—	—	—	—	Pinjaman syariah	—	—	—	—
Pinjaman bank	200.000.000	—	—	—	Pinjaman bank	200.000.000	—	—	—	Pinjaman bank	200.000.000	—	—	—
Pinjaman ke badan pemerintah (kecuali pemerintah)	—	—	—	—	Pinjaman ke badan pemerintah (kecuali pemerintah)	—	—	—	—	Pinjaman ke badan pemerintah (kecuali pemerintah)	—	—	—	—
<b>Jumlah aset</b>	<b>3.733.618.333</b>	<b>1.046.000.000</b>	<b>2.716.242.000</b>	<b>20.988.212.000</b>	<b>Jumlah aset</b>	<b>3.733.618.333</b>	<b>1.046.000.000</b>	<b>2.716.242.000</b>	<b>20.988.212.000</b>	<b>Jumlah aset</b>	<b>3.733.618.333</b>	<b>1.046.000.000</b>	<b>2.716.242.000</b>	<b>20.988.212.000</b>
<b>LIABILITIES</b>														
Liabilitas jangka pendek	21.000.000	—	—	—	Liabilitas jangka pendek	21.000.000	—	—	—	Liabilitas jangka pendek	21.000.000	—	—	—
Liabilitas	1.883.762.000	—	—	—	Liabilitas	1.883.762.000	—	—	—	Liabilitas	1.883.762.000	—	—	—
Liabilitas lain-lain	17.116.238	—	—	—	Liabilitas lain-lain	17.116.238	—	—	—	Liabilitas lain-lain	17.116.238	—	—	—
Liabilitas subordinated	188.432.417	31.000.000	21.942.000	—	Liabilitas subordinated	188.432.417	31.000.000	21.942.000	—	Liabilitas subordinated	188.432.417	31.000.000	21.942.000	—
Liabilitas umum	—	—	—	—	Liabilitas umum	—	—	—	—	Liabilitas umum	—	—	—	—
Liabilitas khusus	171.214.333	—	—	—	Liabilitas khusus	171.214.333	—	—	—	Liabilitas khusus	171.214.333	—	—	—
Liabilitas multilateral	2.232.333	—	—	—	Liabilitas multilateral	2.232.333	—	—	—	Liabilitas multilateral	2.232.333	—	—	—
Liabilitas internasional	100.000.000	—	—	—	Liabilitas internasional	100.000.000	—	—	—	Liabilitas internasional	100.000.000	—	—	—
Liabilitas syariah	—	—	—	—	Liabilitas syariah	—	—	—	—	Liabilitas syariah	—	—	—	—
Liabilitas bank	200.000.000	—	—	—	Liabilitas bank	200.000.000	—	—	—	Liabilitas bank	200.000.000	—	—	—
Liabilitas ke badan pemerintah (kecuali pemerintah)	—	—	—	—	Liabilitas ke badan pemerintah (kecuali pemerintah)	—	—	—	—	Liabilitas ke badan pemerintah (kecuali pemerintah)	—	—	—	—
<b>Jumlah liabilitas dan kewajiban</b>	<b>21.000.000</b>	<b>31.000.000</b>	<b>21.942.000</b>	<b>21.942.000</b>	<b>Jumlah liabilitas dan kewajiban</b>	<b>21.000.000</b>	<b>31.000.000</b>	<b>21.942.000</b>	<b>21.942.000</b>	<b>Jumlah liabilitas dan kewajiban</b>	<b>21.000.000</b>	<b>31.000.000</b>	<b>21.942.000</b>	<b>21.942.000</b>
<b>Saldo likuiditas dan NSFR</b>	<b>3.712.618.333</b>	<b>1.015.000.000</b>	<b>2.694.300.000</b>	<b>20.966.270.000</b>	<b>Saldo likuiditas dan NSFR</b>	<b>3.712.618.333</b>	<b>1.015.000.000</b>	<b>2.694.300.000</b>	<b>20.966.270.000</b>	<b>Saldo likuiditas dan NSFR</b>	<b>3.712.618.333</b>	<b>1.015.000.000</b>	<b>2.694.300.000</b>	<b>20.966.270.000</b>
<b>Perbedaan (dalam angka)</b>	<b>16.618.333</b>	<b>1.015.000.000</b>	<b>2.694.300.000</b>	<b>20.966.270.000</b>	<b>Perbedaan (dalam angka)</b>	<b>16.618.333</b>	<b>1.015.000.000</b>	<b>2.694.300.000</b>	<b>20.966.270.000</b>	<b>Perbedaan (dalam angka)</b>	<b>16.618.333</b>	<b>1.015.000.000</b>	<b>2.694.300.000</b>	<b>20.966.270.000</b>

## e. Laporan Posisi Keuangan 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/ Note	31 Desember / December 31, 2020	31 Desember / December 31, 2019		
<b>ASET</b>				<b>ASET</b>	
<b>CASH</b>	1.A, 1	711.760.087	704.728.760	<b>CASH</b>	
<b>SILO DAN PENYERTAAN PADA BANK INDONESIA</b>	1.A, 4	2.403.313.930	2.387.086.141	<b>CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA</b>	
<b>SILO PADA BANK LAZM</b>	1.A, 5	463.960.080	540.003.084	<b>CURRENT ACCOUNTS WITH OTHER BANKS</b>	
Piutang lembaga		—	—	Third parties	
Cadangan kerugian penurunan nilai		463.960.080	540.003.084	Allowance for impairment losses	
Neto		463.960.080	540.003.084	Net	
<b>PENYERTAAN PADA BANK LAZM</b>	1.A, 6	4.007.563	38.032.888	<b>PLACEMENTS WITH OTHER BANKS</b>	
Piutang lembaga		—	—	Third parties	
Cadangan kerugian penurunan nilai		4.007.563	38.032.888	Allowance for impairment losses	
Neto		4.007.563	38.032.888	Net	
<b>INVESTASI PADA SURAT BERHARGA</b>	1.A, 7	12.185.387.237	11.347.075.179	<b>INVESTMENTS IN MARKETABLE SECURITIES</b>	
Piutang lembaga		—	—	Third parties	
Cadangan kerugian penurunan nilai		12.185.387.237	11.347.075.179	Allowance for impairment losses	
Neto		12.185.387.237	11.347.075.179	Net	
<b>PIUTANG</b>	1.A, 8			<b>RECEIVABLES</b>	
Piutang receivable - setelah dibayar margin rekening/loan setelah Rp 4.267.212.341 tahun 2020 dan Rp 3.116.463.074 tahun 2019		11.876.038.399	14.024.112.000	Nondefault receivable - net of deferred margin income amounting to Rp 4,267,212,341 in 2020 and Rp 3,116,463,074 in 2019	
Piutang bank		4.173.135	4.403.733	Third parties	
Jumlah		11.880.211.534	14.028.515.733	Bilateral parties	
Cadangan kerugian penurunan nilai		(331.980.035)	(332.105.303)	Total	
Neto		11.548.231.500	13.696.410.430	Allowance for impairment losses	
Neto		11.548.231.500	13.696.410.430	Net	
Piutang defektif - setelah dibayar penutupan margin yang dipergunakan trading margin sebesar Rp 1.872.148 tahun 2020 dan Rp 2.084.124 tahun 2019		17.938.422	3.726.869	Default receivable - net of deferred margin income of Rp 1,872,148 in 2020 and Rp 2,084,124 in 2019	
Piutang lembaga		—	—	Third parties	
Cadangan kerugian penurunan nilai		17.938.422	3.726.869	Allowance for impairment losses	
Neto		17.938.422	3.726.869	Net	
Piutang jaminan		—	—	Guarantee receivable	
Piutang lembaga		6.710.390	5.946.865	Third parties	
Cadangan kerugian penurunan nilai		(2.871.963)	(2.381.843)	Allowance for impairment losses	
Neto		3.838.427	3.565.022	Net	
<b>SURAH PENYAMA</b>		11.825.460.238	14.021.802.685	<b>TOTAL RECEIVABLES</b>	
Cadangan kerugian penurunan nilai		(338.086.880)	(338.336.932)	Allowance for impairment losses	
Neto		11.487.373.358	13.683.465.753	Net	
<b>PERILAKU GADAI</b>	1.A, 9	886.386.100	881.287.380	<b>FUNDS OF GUARANTEE</b>	
Piutang lembaga		—	—	Third parties	
Piutang bank		28.420	—	Bilateral parties	
Jumlah		886.386.100	881.287.380	Total	
Cadangan kerugian penurunan nilai		(218.486.510)	(11.817.632)	Allowance for impairment losses	
Neto		667.899.590	869.469.748	Net	
<b>PEREKAYAAN MUHASABAH</b>	1.A, 10	628.075.366	726.712.544	<b>MUHASABAH FINANCING</b>	
Piutang lembaga		—	—	Third parties	
Piutang bank		628.075.366	726.712.544	Bilateral parties	
Jumlah		628.075.366	726.712.544	Total	
Cadangan kerugian penurunan nilai		(628.075.366)	(726.712.544)	Allowance for impairment losses	
Neto		—	—	Net	
<b>PEREKAYAAN MUTUJABAH</b>	1.A, 11	14.470.860.440	14.201.215.238	<b>MUTUJABAH FINANCING</b>	
Piutang lembaga		—	—	Third parties	
Piutang bank		1.896.733	1.093.095	Bilateral parties	
Jumlah		14.472.756.773	14.202.308.333	Total	
Cadangan kerugian penurunan nilai		(201.896.333)	(101.093.100)	Allowance for impairment losses	
Neto		14.270.860.440	14.101.215.233	Net	
<b>PEREKAYAAN SAHAM</b>	1.A, 12	407.712.237	407.712.237	<b>INVESTMENT IN SHARES</b>	
Cadangan kerugian penurunan nilai		—	—	Allowance for impairment losses	
Neto		407.712.237	407.712.237	Net	

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

524

PT Bank Muamalat Indonesia Tbk  
 Laporan Tahunan 2020

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

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

	<b>Kategori/ Notes</b>	<b>31 Desember / December 31, 2020</b>	<b>31 Desember / December 31, 2019</b>	
<b>TAGIHAN BERTUNJANG</b>				<b>ACCEPTANCES RECEIVABLE</b>
Pihak ketiga	04, 11	175,006,138	91,163,090	Third parties
Cadangan terhadap penjaminan oleh bank		(2,381,794)	(4,784,367)	Allowance for impairment losses
		<u>172,624,344</u>	<u>86,378,723</u>	Total
<b>ASET YANG DITRYUKAN TERHADAP LUNAS</b>				<b>ASSETS ACQUIRED FOR CASH</b>
Pihak ketiga	04, 14	191,298,875	198,865,099	Third parties
Akumulasi penyusutan		(5,287,798)	(8,244,581)	Accumulated depreciation
Jumlah		<u>186,011,077</u>	<u>190,620,518</u>	Total
Cadangan terhadap penjaminan oleh bank		-	-	Allowance for impairment losses
Nilai tukar - mata		<u>18,122,075</u>	<u>38,120,428</u>	Bank notes - net
<b>ASET TIAP</b>	04, 11			<b>FINANCE AND EQUITY</b>
jumlah akuntansi akumulasi penyusutan sebesar Rp1.037.020.824 tahun 2020 dan Rp1.060.141.047 tahun 2019		3,980,238,899	3,031,879,790	net of accumulated depreciation of Rp1.037.020.824 in 2020 and Rp1.060.141.047 in 2019
<b>ASET PIHAK TERKORPORASI - NETO</b>	04, 21, 0	141,607,639	141,110,146	<b>DEFERRED TAX ASSETS - NET</b>
<b>ASET LAIN-LAIN - NETO</b>	18	3,890,286,616	2,177,880,140	<b>OTHER ASSETS - NET</b>
<b>SUMBER ASET</b>		<u>36,445,363,383</u>	<u>36,555,519,910</u>	<b>TOTAL ASSETS</b>

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.

8/20

PT Bank Himpalat Indonesia Tbk  
 2020 Annual Report

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

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

	(ribuan) Rupiah	31 Desember / December 31, 2020	31 Desember / December 31, 2019	
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<b>DANA SYONGKAY TERPANCER</b>				<b>COMPANARY SPECIAL FUNDS</b>
<b>DAN TERKAITAN</b>				<b>AND ASSOCIATED PARTY EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<b>LIABILITAS MASA DEPAN</b>	Da. 17	126.301.440	87.049.550	<b>LIABILITIES DUE IMMEDIATELY</b>
<b>SALDO HANGUS YANG BELUM DIBAYARKAN</b>	18	74.903.401	76.031.000	<b>UNRECOVERABLE RECEIVABLES</b>
<b>DEBITURAN</b>	Da. 19			<b>DEBITORS</b>
dari nasabah		2.022.000.000	2.391.120.700	Retail demand deposits
Piutang nasabah		32.141.778	30.079.873	Third parties
Piutang bank		—	—	Retail parties
Jumlah		2.054.141.778	2.421.200.573	Total
Tabungan nasabah - pihak ketiga		4.744.230.814	4.472.052.340	Retail parties deposits - third parties
Tabungan nasabah - pihak ketiga bank		—	—	Retail parties deposits - third parties
		7.098.372.586	7.083.253.116	Total
<b>SIYAPAN DARI BANK LAIN</b>	Da. 20	86.702.000	117.035.210	<b>DEPOSITS FROM OTHER BANKS</b>
<b>SIYER (TER KAWAS DEPAN</b>	11	1.303.030.000	1.370.031.000	<b>SECURITIES SOLD UNDER</b>
<b>DETIKSIAN SAKSI GUNA) (SIBUNDAI)</b>				<b>REPO/REVERSE AGREEMENT</b>
<b>LIABILITAS AKSEPTANSI</b>	Da. 11	24.940.760	381.032.000	<b>ACCEPTANCES PAYABLE</b>
<b>PEJAMINAN YANG DITETAPKAN</b>	12	100.000.000	177.700.000	<b>LOAN BORROWINGS</b>
<b>UTANG PEMAS</b>	15	27.000.000	24.284.710	<b>DEBTS PAYABLE</b>
<b>ESTIMASI KEANGKARAN KOMITMEN</b>	Da. 24	1.110.000	1.000.000	<b>ESTIMATED LOSSES ON COMMITMENTS</b>
<b>DAN KONTRAKSINYA</b>				<b>AND CONTINGENCIES</b>
<b>SIYERANSI LIABILITAS IMBALAN RISIKO</b>	Da. 25	100.440.520	174.521.000	<b>ESTIMATED LIABILITIES FOR</b>
<b>LIABILITAS LAIN-LAIN</b>	16	258.200.714	215.031.020	<b>EMPLOYMENT RISK/ST</b>
<b>LIABILITAS LIABILITAS</b>		<b>8.518.000.100</b>	<b>8.622.800.200</b>	<b>OTHER LIABILITIES</b>
<b>DANA SYONGKAY TERPANCER</b>				<b>TOTAL LIABILITIES</b>
<b>DARI BANK</b>	Da. 17	1.240.040.000	1.131.400.000	<b>FROM BANKS</b>
<b>dari nasabah</b>				<b>Retail demand deposits</b>
Tabungan nasabah		4.744.230.814	4.472.052.340	<b>Retail parties</b>
Piutang nasabah		32.141.778	30.079.873	<b>Retail parties</b>
Piutang bank		—	—	<b>Total retail demand deposits</b>
Jumlah tabungan nasabah		4.776.372.592	4.502.132.213	<b>Deposits from banks</b>
Deposito nasabah		21.408.621.702	21.748.094.318	<b>Third parties</b>
Piutang nasabah		32.141.778	30.079.873	<b>Retail parties</b>
Jumlah deposito		21.770.763.480	21.778.174.191	<b>Total deposits from deposits</b>
Jumlah dana simpanan tempo dari bank		34.000.000.000	31.000.000.000	<b>Total temporary deposits from banks</b>
<b>Bank</b>				<b>Bank</b>
dari nasabah		81.613.750	76.040.000	<b>Retail demand deposits</b>
Tabungan nasabah		486.113.990	506.512.000	<b>Retail parties</b>
Deposito nasabah		1.120.000.000	985.000.000	<b>Deposits from banks</b>
Jumlah dana simpanan tempo dari bank		1.700.770.000	1.300.122.000	<b>Total temporary deposits from banks</b>
<b>Bank Berbasis Yang Berbasis</b>				<b>Securities Issued</b>
Substansi nasabah subterdimensi		1.001.000.000	1.740.000.000	<b>Subordinated liabilities - retail</b>
Medium Term Note (MNT) subterdimensi		100.000.000	100.000.000	<b>Medium Term Note (MNT) Subordinated</b>
MNT (MNT) subterdimensi		—	—	<b>of MNT of Subordinated</b>
Jumlah Bank Berbasis Yang Berbasis		1.101.000.000	1.840.000.000	<b>Total of Securities Issued</b>
<b>LIABILITAS DANA SYONGKAY TERPANCER</b>		<b>17.716.384.100</b>	<b>16.995.617.200</b>	<b>TOTAL TEMPORARY DEPOSIT FUNDS</b>

Salah satu Laporan Keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying Notes to these statements are an integral part of financial statements.

5/20

PT Bank Himpalati Indonesia Tbk  
 Laporan Tahunan 2020

**45. MANAJEMEN RISIKO (Lanjutan)**

**45. RISK MANAGEMENT (Continued)**

**c. Risiko Likuiditas (lanjutan)**

**c. Liquidity Risk (continued)**

Table di bawah ini menyajikan informasi mengenai pemetaan aset dan liabilitas keuangan dalam skala waktu tertentu (maturity buckets) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (remaining maturity) pada tanggal 31 Desember 2020 dan 2019:

The table below presents information regarding the mapping of financial assets and liabilities within maturity buckets, by their remaining maturity as of December 31, 2020 and 2019:

	31 Desember / December 31, 2020						
	Saluran Dana 1 bulan up to 1 month	Saluran Dana 1 bulan < 3 bulan up to 3 months	Saluran Dana 3 bulan < 6 bulan up to 6 months	Saluran Dana 6 bulan < 1 tahun up to 1 year	Saluran Dana lebih dari 1 tahun more than 1 year	Saluran Dana tidak pasti uncertain	
<b>ASSET</b>							<b>ASSET</b>
Surat berharga	1.490.013.946	—	—	—	—	70.786.287	Government bonds and securities and other securities
Surat berharga jangka panjang	—	9.407.660	—	—	—	100.000.000	Government bonds and securities with a long maturity
Surat berharga jangka pendek	—	—	—	16.688.287.217	—	—	Government bonds and securities with a short maturity
Pinjaman	1.120.891.090	1.120.296.194	1.278.228.076	6.332.978.822	—	11.238.281.217	Loans
Pinjaman jangka panjang	—	—	—	17.978.849	—	—	Loans with a long maturity
Pinjaman jangka pendek	1.120.891.090	1.120.296.194	1.278.228.076	6.314.999.973	—	11.238.281.217	Loans with a short maturity
Pinjaman pembiayaan	51.121.248	46.627	—	12.844	—	—	Financing receivables
Pinjaman pembiayaan jangka panjang	—	—	—	12.844	—	—	Financing receivables with a long maturity
Pinjaman pembiayaan jangka pendek	51.121.248	46.627	—	—	—	—	Financing receivables with a short maturity
Pinjaman pembiayaan lainnya	2.271.842	2.224.970	—	19.980.283	—	—	Other financing receivables
Pinjaman pembiayaan lainnya jangka panjang	—	2.224.970	—	19.980.283	—	—	Other financing receivables with a long maturity
Pinjaman pembiayaan lainnya jangka pendek	2.271.842	2.224.970	—	—	—	—	Other financing receivables with a short maturity
Pinjaman lainnya	—	—	120.998.228	—	—	120.998.228	Other receivables
Pinjaman lainnya jangka panjang	—	—	—	—	—	120.998.228	Other receivables with a long maturity
Pinjaman lainnya jangka pendek	—	—	120.998.228	—	—	—	Other receivables with a short maturity
<b>Total aset</b>	<b>3.611.905.036</b>	<b>3.127.000.488</b>	<b>1.278.228.076</b>	<b>17.112.757.122</b>	<b>1.203.671.217</b>	<b>11.238.281.217</b>	<b>Total assets</b>
<b>LIABILITAS</b>							<b>LIABILITAS</b>
Liabilitas jangka panjang	1.020.211.466	—	—	—	—	1.020.211.466	Liabilities with a long maturity
Liabilitas jangka pendek	1.079.111.668	—	—	—	—	1,079,111,668	Liabilities with a short maturity
Liabilitas jangka panjang lainnya	46.121.248	—	—	—	—	46,121,248	Other liabilities with a long maturity
Liabilitas jangka pendek lainnya	76.921.852	—	18,688,792	—	—	76,921,852	Other liabilities with a short maturity
Liabilitas lainnya	—	—	—	26,664,811	—	26,664,811	Other liabilities
Liabilitas lainnya jangka panjang	—	—	—	—	—	—	Other liabilities with a long maturity
Liabilitas lainnya jangka pendek	—	—	—	26,664,811	—	—	Other liabilities with a short maturity
<b>Total liabilitas</b>	<b>3.952,475,244</b>	<b>—</b>	<b>18,688,792</b>	<b>26,664,811</b>	<b>—</b>	<b>3,952,475,244</b>	<b>Total liabilities</b>
<b>SALDO PENGADAAN TUNGGU</b>							<b>RECEIVABLES FROM DEPOSITORS</b>
Sisa rekening giro	1,020,211,466	—	—	—	—	1,020,211,466	Current account deposits
Tabung simpanan	10,140,914,600	—	—	—	—	10,140,914,600	Savings deposits
Tabung simpanan jangka panjang	10,140,914,600	—	—	—	—	10,140,914,600	Savings deposits with a long maturity
Tabung simpanan jangka pendek	—	—	—	—	—	—	Savings deposits with a short maturity
Saldo Simpanan Pihak Ketiga	—	4,146,746,174	2,686,781,662	10,121,083,717	—	17,954,611,553	Third party deposits
Saldo Simpanan Pihak Ketiga jangka panjang	—	—	—	—	—	—	Third party deposits with a long maturity
Saldo Simpanan Pihak Ketiga jangka pendek	—	4,146,746,174	2,686,781,662	10,121,083,717	—	17,954,611,553	Third party deposits with a short maturity
<b>Total Saldo Simpanan Pihak Ketiga</b>	<b>10,140,914,600</b>	<b>4,146,746,174</b>	<b>2,686,781,662</b>	<b>10,121,083,717</b>	<b>—</b>	<b>17,954,611,553</b>	<b>Total Deposits</b>
<b>Saldo Simpanan Pihak Ketiga</b>	<b>10,140,914,600</b>	<b>4,146,746,174</b>	<b>2,686,781,662</b>	<b>10,121,083,717</b>	<b>—</b>	<b>17,954,611,553</b>	<b>Third party deposits</b>
<b>Saldo Simpanan Pihak Ketiga</b>	<b>10,140,914,600</b>	<b>4,146,746,174</b>	<b>2,686,781,662</b>	<b>10,121,083,717</b>	<b>—</b>	<b>17,954,611,553</b>	<b>Third party deposits</b>
<b>Saldo Simpanan Pihak Ketiga</b>	<b>10,140,914,600</b>	<b>4,146,746,174</b>	<b>2,686,781,662</b>	<b>10,121,083,717</b>	<b>—</b>	<b>17,954,611,553</b>	<b>Third party deposits</b>

## f. Laporan Posisi Keuangan Tahun 2021

PT BANK MUAMALAT INDONESIA Tbk  
LAPORAN POSISI KEUANGAN  
TANGGAL 31 DESEMBER 2021  
(Dinyatakan dalam Ratus Ribu Rupiah,  
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA Tbk  
STATEMENT OF FINANCIAL POSITION  
AS OF DECEMBER 31, 2021  
(Expressed in thousands of Indonesian Rupiah,  
unless otherwise stated)

	Catatan/ Basis	31 Desember / December 31 2021	31 Desember / December 31 2020	
<b>ASET</b>				<b>ASSET</b>
<b>KAS</b>	2.1.1	745.180.240	732.760.187	<b>CASH</b>
<b>DEBIT DAN PENEMPILAN PADA BANK INDONESIA</b>	2.1.4	5.582.230.839	2.815.513.936	<b>CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA</b>
<b>DEBIT PADA BANK LAIN</b>	2.1.5	387.330.997	493.988.680	<b>CURRENT ACCOUNTS WITH OTHER BANKS</b>
Piutang bank		—	—	Due from banks
Cadangan kerugian penurunan nilai		—	—	Allowance for impairment losses
Basis		387.330.997	493.988.680	Net
<b>PEMBELIAN PADA BANK LAIN</b>	2.1.6	4.087.038	4.017.765	<b>PLACEMENTS WITH OTHER BANKS</b>
Piutang bank		4.087.038	4.017.765	Due from banks
Cadangan kerugian penurunan nilai		(428.838)	(187.171)	Allowance for impairment losses
Basis		3.658.200	3.830.594	Net
<b>INVESTASI PADA ASSET BERWALYA</b>	2.1.7	26.975.960.311	22.185.787.237	<b>INVESTMENTS IN MARKETABLE SECURITIES</b>
Piutang bank		—	—	Due from banks
Cadangan kerugian penurunan nilai		(19.975.088)	(14.875.088)	Allowance for impairment losses
Basis		26.975.960.311	22.170.912.149	Net
<b>Piutang</b>	2.1.8			<b>RECEIVABLES</b>
Piutang mutakhir – setelah dibuang margin dibayarkan sebesar Rp 3.087.540.400 tahun 2021 dan Rp 4.267.533.341 tahun 2020				Mutualized receivable – net of deferred margin income amounting to Rp 3,087,540,400 in 2021 and Rp 4,267,533,341 in 2020
Piutang bank		7.687.644.861	52.876.638.149	Third parties
Piutang bank		3.081.452	4.373.153	Related parties
Jumlah		7.769.546.313	57.250.011.459	Total
Cadangan kerugian penurunan nilai		(112.348.348)	(111.988.638)	Allowance for impairment losses
Basis		7.657.197.965	57.138.022.821	Net
Piutang lainnya – setelah dibuang margin dibayarkan sebesar Rp 1.881.403 tahun 2021 dan Rp 1.872.149 tahun 2020				Others receivable – net of deferred margin income amounting to Rp 1,881,403 in 2021 and Rp 1,872,149 in 2020
Piutang bank		1.782.315	17.936.400	Third parties
Cadangan kerugian penurunan nilai		(136.763)	(178.180)	Allowance for impairment losses
Basis		1.645.552	17.758.220	Net
Piutang (arah)				Other receivable
Piutang bank		1.096.729	6.739.390	Third parties
Cadangan kerugian penurunan nilai		(1.096.729)	(1.643.085)	Allowance for impairment losses
Basis		—	5.096.305	Net
<b>SALAH PIUTANG</b>		2.763.444.459	22.805.462.159	<b>TOTAL RECEIVABLES</b>
Cadangan kerugian penurunan nilai		(223.395.792)	(178.051.898)	Allowance for impairment losses
Basis		2.480.048.667	22.627.410.261	Net
<b>PENYISWA QARANI</b>	2.1.9	689.035.346	898.388.053	<b>FUNDS OF QARANI</b>
Piutang bank		—	—	Third parties
Piutang bank		132.958	25.420	Related parties
Jumlah		689.198.304	898.413.473	Total
Cadangan kerugian penurunan nilai		(17.062.958)	(14.898.351)	Allowance for impairment losses
Basis		672.135.346	883.515.122	Net

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.



**PT BANK MUAMALAT INDONESIA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**TANGGAL 31 DESEMBER 2021**  
(Diungkapkan dalam Ribu Rupiah,  
kecuali dinyatakan lain)

**PT BANK MUAMALAT INDONESIA Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF DECEMBER 31, 2021**  
(Expressed in thousands of Indonesian Rupiah  
unless otherwise stated)

		31 Desember / December 31 2021	31 Desember / December 31 2020	
<b>Persediaan MUDHARAHAM</b>	1.4.10	536.139.969	620.075.866	<b>MUDHARAHAM FINANCING</b>
Piutang hutang		—	—	Due to parties
Piutang bank		—	—	Related parties
Jumlah		536.139.969	620.075.866	Total
Cadangan kerugian penurunan nilai		(9.185.451)	(6.518.058)	Allowance for impairment losses
Bersih		527.054.518	613.557.808	Net
<b>Persediaan MUSYAKARAH</b>	1.4.11	9.121.231.509	14.475.666.969	<b>MUSYAKARAH FINANCING</b>
Piutang hutang		—	—	Due to parties
Piutang bank		1.781.811	1.809.773	Related parties
Jumlah		9.121.231.509	14.475.666.969	Total
Cadangan kerugian penurunan nilai		(296.736.547)	(1.263.903.528)	Allowance for impairment losses
Bersih		8.824.494.962	13.211.763.441	Net
<b>Persediaan SAHAM</b>	2.06.12	467.711.237	467.711.237	<b>INVESTMENT IN SHARES</b>
Cadangan kerugian penurunan nilai		(80.243.888)	—	Allowance for impairment losses
Bersih		387.467.349	467.711.237	Net
<b>TAGIHAN AKRIFIAN</b>	3.4.13	127.446.769	125.669.138	<b>ACCEPTANCES RECEIVABLE</b>
Piutang hutang		—	—	Third parties
Cadangan kerugian penurunan nilai		(164.351.771)	(7.382.988)	Allowance for impairment losses
Jumlah		43.094.998	118.286.150	Total
<b>ASSET YANG DIPEROLEH UNTUK DARIHATI</b>	3.4.14	2.440.297	191.238.473	<b>ASSETS ACQUIRED FOR CHARITY</b>
Piutang hutang		—	—	Third parties
Memorandum penyelesaian		2.440.297	191.238.473	Accumulated impairment losses
Jumlah		2.440.297	191.238.473	Total
Cadangan kerugian penurunan nilai		—	—	Allowance for impairment losses
Nilai buku - neto		2.440.297	191.238.473	Book value - net
<b>ASSET TETAP</b>	3.4.15	2.841.846.815	2.965.278.945	<b>PROPERTY AND EQUIPMENT</b>
setelah dikurangi akumulasi penyusutan sesuai Rp1.471.071.867 tahun 2021 dan Rp1.517.070.004 tahun 2020		2.841.846.815	2.965.278.945	net of accumulated depreciation of Rp1,471,071,867 in 2021 and Rp1,517,070,004 in 2020
<b>ASSET PAJAK TANGGAPAN - NETO</b>	3.46.11.0	140.444.747	241.937.029	<b>DEFERRED TAX ASSETS - NET</b>
<b>ASSET LAIN-LAIN - NETO</b>	16	3.628.531.295	2.841.186.614	<b>OTHER ASSETS - NET</b>
<b>Jumlah ASSET</b>		<b>16.895.174.319</b>	<b>21.241.903.583</b>	<b>TOTAL ASSETS</b>

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.

**PT BANK MUALAMAT INDONESIA Tbk**  
**LAPORAN POSISI KEUANGAN**  
**TANGGAL 31 DESEMBER 2021**  
*(Ditampilkan dalam Rikun Rapih,*  
*secara disamping lain)*

**PT BANK MUALAMAT INDONESIA Tbk**  
**STATEMENT OF FINANCIAL POSITION**  
**AS OF DECEMBER 31, 2021**  
*(Expressed in thousands of Indonesian Rupiah*  
*unless otherwise stated)*

	Salinan/ Notes	31 Desember / December 31 2021	31 Desember / December 31 2020	
<b>LIMBUTAN DANA SYERAH TEMPORER DAN EKUITAS</b>				<b>LIABILITIES TEMPORARY FUND AND STOCKHOLDERS' EQUITY</b>
<b>LIMBUTAN</b>				<b>LIABILITIES</b>
<b>LIMBUTAN NEGARA</b>	2.a, 17	1.085.187.314	1.231.381.440	<b>LIABILITIES ON IMMEDIATELY</b>
<b>BAKI HASIL YANG BELUM DIBAYAR</b>	18	30.711.540	74.903.401	<b>UNRECOGNIZED REVENUE BANKING</b>
<b>DEPOSITO</b>	2.a, 19			<b>DEPOSITS</b>
Dana nasabah		4.081.788.176	2.112.901.388	Nasabah demand deposits
Piutang nasabah		39.617.811	32.161.778	Third parties
Jumlah		4.095.406.187	2.145.063.166	Nasabah parties
Tabungan nasabah - pihak ketiga		5.180.022.174	4.794.100.614	Nasabah saving deposits - third parties
Deposito nasabah - pihak ketiga		-	-	Nasabah deposits - third parties
Jumlah		4.636.428.652	2.399.211.980	Total
<b>DEPOSITO DARI BANK LAIN</b>	2.a, 19	38.846.238	46.763.151	<b>DEPOSITS FROM OTHER BANKS</b>
<b>EPEK EPEK YANG DOKAL DENGAN MANTI DIBELI KEMBALI</b>	21	-	1.311.038.001	<b>SECURITIES SOLD UNDER REPO/REVERSE AGREEMENT</b>
<b>LIMBUTAN AKSEPTANSI</b>	24, 25	25.270.423	25.944.383	<b>ACCEPTANCES PAYABLE</b>
<b>PIHAKAM YANG DITERIMA</b>	22	100.000.000	100.000.000	<b>FUND BORROWINGS</b>
<b>UTANG PAJAK</b>	23	22.348.492	27.686.283	<b>TAXES PAYABLE</b>
<b>ESTIMASI KEBERADAAN KOMITMEN DAN CONTINGENSI</b>	2.aq, 24	817.030	1.000.360	<b>ESTIMATED LIABILITIES ON COMMITMENTS AND CONTINGENCIES</b>
<b>ESTIMASI LIABILITAS JAMINAN KERJA</b>	2.a, 25	151.793.294	162.491.725	<b>ESTIMATED LIABILITIES FOR EMPLOYMENT BENEFIT</b>
<b>LIMBUTAN LAIN LAIN</b>	18	218.674.812	238.285.774	<b>OTHER LIABILITIES</b>
<b>Jumlah LIMBUTAN</b>		<b>11.554.646.896</b>	<b>9.518.899.299</b>	<b>TOTAL LIABILITIES</b>
<b>DANA SYERAH TEMPORER</b>				<b>TEMPORARY FUND/FUND</b>
<b>Makan bank</b>	2.a, 27			<b>Non-Banks</b>
Dana mudharabah		2.052.823.596	1.942.644.964	Mudharabah demand deposits
Tabungan mudharabah				Mudharabah savings deposits
Piutang nasabah		10.436.414.287	9.750.852.393	Third parties
Piutang nasabah		23.892.446	11.624.907	Nasabah parties
Jumlah tabungan mudharabah		22.852.596.642	9.748.458.320	Total mudharabah savings deposits
Deposito mudharabah				Mudharabah time deposits
Piutang ketiga		14.612.802.476	22.408.633.152	Third parties
Piutang nasabah		13.076.673.888	367.296.303	Nasabah parties
Jumlah deposito		24.689.725.558	22.775.929.542	Total mudharabah time deposits
Jumlah dana syerak temporer dari bank bank		37.194.942.793	34.903.033.021	Total temporary syerak funds from non-banks
<b>Bank</b>				<b>Banks</b>
Dana mudharabah		94.153.531	25.823.759	Mudharabah demand deposits
Tabungan mudharabah		548.213.643	486.173.822	Mudharabah savings deposits
Deposito mudharabah		358.475.062	3.183.844.681	Mudharabah time deposits
Jumlah dana syerak temporer dari bank		1.636.146.232	3.775.754.262	Total temporary syerak funds from banks
<b>Surat Berharga Yang Diterbitkan</b>				<b>Securities Issued</b>
Surat mudharabah		3.940.856.000	-	Mudharabah surat
Surat mudharabah subordinated		2.384.227.625	1.811.692.899	Subordinated mudharabah surat
Maklum Terep Akuisi Surat Subordinated		100.000.000	100.000.000	Maklum Terep Akuisi Surat Subordinated
Jumlah surat berharga yang diterbitkan		6.425.083.625	1.913.692.899	Total of securities issued
<b>Jumlah DANA SYERAH TEMPORER</b>		<b>41.708.179.626</b>	<b>37.706.506.281</b>	<b>TOTAL TEMPORARY FUND/FUND</b>

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.

**45. MANAJEMEN RISIKO (Lanjutan)**

**45. RISK MANAGEMENT (Continued)**

**c. Risiko Likuiditas (lanjutan)**

**c. Liquidity Risk (continued)**

Tabel di bawah ini menyajikan informasi mengenai pemetaan aset dan liabilitas keuangan dalam skala waktu tertentu (*maturity buckets*) berdasarkan sisa jangka waktu sampai dengan jatuh tempo (*remaining maturity*), sebagai berikut:

The tables below represent information about the mapping of financial assets and liabilities within a certain time scale (*maturity buckets*) based on their remaining maturity, as follows:

	31 Desember / December 31, 2021						
	Lampiran 11 a (Lampiran 11)			Lampiran 11 b (Lampiran 11)			
	Sesuai dengan 1 tahun atau < 1 tahun	Lebih dari 1 tahun	Total	Sesuai dengan 1 tahun atau < 1 tahun	Lebih dari 1 tahun	Total	
<b>ASET</b>							<b>ASSET</b>
Uang dan simpanan bank	—	—	—	—	—	74,345,937	Cash and deposits at bank
Uang	4,245,330,430	—	—	—	—	4,245,330,430	Cash
Simpanan bank lain	—	91,299,132	—	—	—	91,299,132	Deposits from other banks
Bertagang	40,939,869	18,844,791	1,146,784,932	15,184,610,213	—	18,471,989,804	Loans
Pinjaman perseorangan	4,493,112,116	466,291,742	41,785,466	1,133,215,222	—	7,749,404,546	Personal loans
Pinjaman usaha	—	—	—	1,133,215,222	—	1,133,215,222	Business loans
Pinjaman aset	1,049,882	—	1,124,447	76,184	—	1,784,762	Asset-backed loans
Pinjaman multigrade	4,492,914,000	466,291,742	41,785,466	1,133,215,222	—	7,749,404,546	Multigrade financing
Pembelian keuangan	357,949,280	18,844,791	1,146,784,932	4,499,785,887	—	8,122,484,889	Financial purchases
Pembelian saham	357,949,280	18,844,791	1,146,784,932	—	—	480,712,177	Equity investments
Aset lain (*)	—	—	—	—	—	10,925,040	Other assets
Saluran keuangan pemerintah dan lain-lain	222,420,211	25,133,420	25,133,420	199,153,130	—	247,673,651	Government and others
<b>Jumlah aset</b>	<b>5,183,669,470</b>	<b>2,061,996,381</b>	<b>4,979,906,491</b>	<b>15,629,551,942</b>	<b>4,245,330,430</b>	<b>21,021,064,315</b>	<b>Total assets</b>
<b>LIABILITAS</b>							<b>LIABILITIES</b>
Liabilitas utama	1,056,990,440	—	—	—	—	1,056,990,440	Primary liabilities
Deposito dan lain-lain	2,375,287,254	—	—	—	—	2,375,287,254	Deposits from other banks
Tagihan yang jatuh tempo	16,112,450	—	—	—	—	16,112,450	Underwritten receivables
Liabilitas keuangan	15,064,180	10,277,648	1,232,179	—	—	18,353,997	Financial liabilities
Pinjaman bank lain	—	—	—	—	—	1,651,819	Other loans
<b>Jumlah liabilitas</b>	<b>13,452,454,024</b>	<b>10,277,648</b>	<b>1,232,179</b>	<b>18,353,997</b>	<b>16,112,450</b>	<b>13,478,327,148</b>	<b>Total liabilities</b>
<b>LIANG PERBEDA PENDAHLUAN</b>							<b>LIABILITY DEFERRED</b>
Pinjaman multigrade	1,146,784,932	—	—	—	—	2,146,784,932	Multigrade financing
Pembelian keuangan	4,499,785,887	—	—	—	—	11,979,133,887	Financial purchases
Saluran keuangan pemerintah dan lain-lain	25,133,420	—	—	—	—	4,828,127,001	Government and others
<b>Jumlah dan setara</b>	<b>5,671,704,239</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>18,994,029,820</b>	<b>Equivalents and other</b>
<b>Jumlah liabilitas dan setara</b>	<b>19,144,161,383</b>	<b>10,277,648</b>	<b>1,232,179</b>	<b>18,353,997</b>	<b>16,112,450</b>	<b>21,021,064,315</b>	<b>Total liabilities and equivalents</b>
<b>Perbedaan nilai dasar</b>	<b>5,671,704,239</b>	<b>10,277,648</b>	<b>1,232,179</b>	<b>18,353,997</b>	<b>16,112,450</b>	<b>7,992,997,170</b>	<b>Underlying gap</b>

  

	31 Desember / December 31, 2020						
	Lampiran 11 a (Lampiran 11)			Lampiran 11 b (Lampiran 11)			
	Sesuai dengan 1 tahun atau < 1 tahun	Lebih dari 1 tahun	Total	Sesuai dengan 1 tahun atau < 1 tahun	Lebih dari 1 tahun	Total	
<b>ASET</b>							<b>ASSET</b>
Uang dan simpanan bank	—	—	—	—	—	72,762,287	Cash and deposits at bank
Uang	4,219,212,936	—	—	—	—	4,219,212,936	Cash
Simpanan bank lain	—	9,087,360	—	—	—	40,154,469	Deposits from other banks
Bertagang	1,130,463,481	1,124,298,118	1,124,298,118	12,385,293,217	—	14,640,054,823	Loans
Pinjaman perseorangan	1,126,463,481	—	—	1,126,463,481	—	13,938,111,424	Personal loans
Pinjaman usaha	—	—	—	11,754,442	—	17,943,600	Business loans
Pinjaman aset	3,999,999	—	—	1,084,369	—	4,714,568	Asset-backed loans
Pinjaman multigrade	4,222,913,999	1,124,298,118	1,124,298,118	12,385,293,217	—	14,640,054,823	Multigrade financing
Pembelian keuangan	1,126,463,481	1,124,298,118	1,124,298,118	4,999,999,999	—	14,914,471,447	Financial purchases
Pembelian saham	—	—	—	—	—	40,712,177	Equity investments
Pinjaman bank lain	—	—	—	—	—	13,293,119	Other loans
Aset lain (*)	—	—	—	—	—	16,828,449	Other assets
Saluran keuangan pemerintah dan lain-lain	25,133,420	—	—	—	—	299,254,432	Government and others
<b>Jumlah aset</b>	<b>5,374,809,917</b>	<b>2,153,696,536</b>	<b>3,228,606,454</b>	<b>18,771,351,686</b>	<b>1,201,491,449</b>	<b>21,274,699,135</b>	<b>Total assets</b>
<b>LIABILITAS</b>							<b>LIABILITIES</b>
Liabilitas utama	1,056,990,440	—	—	—	—	1,056,990,440	Primary liabilities
Deposito dan lain-lain	2,375,287,254	—	—	—	—	2,375,287,254	Deposits from other banks
Tagihan yang jatuh tempo	16,112,450	—	—	—	—	16,112,450	Underwritten receivables
Liabilitas keuangan	1,130,463,481	1,124,298,118	1,124,298,118	—	—	1,130,463,481	Financial liabilities
Pinjaman bank lain	—	—	—	—	—	1,651,819	Other loans
<b>Jumlah liabilitas</b>	<b>4,578,853,625</b>	<b>1,124,298,118</b>	<b>1,124,298,118</b>	<b>18,353,997</b>	<b>16,112,450</b>	<b>4,704,648,109</b>	<b>Total liabilities</b>

## DAFTAR RIWAYAT HIDUP

### I. IDENTITAS PRIBADI

1. Nama : Muhammad AlRosyid Rambe
2. NIM : 0503182203
3. Tempat/Tgl Lahir : Suka Makmur, 08 Januari 2000
4. Pekerjaan : Mahasiswi
5. Alamat : Suka Makmur, Desa Tebing Linggahara Baru,  
Bilah Barat, Labuhan Batu, Sumatera Utara

### II. RIWAYAT PENDIDIKAN

1. Tamatan SD Negeri 112155 Gunung Raya Berijazah Tahun 2012.
2. Tamatan SMP Negeri 1 Bilah Barat Berijazah Tahun 2015.
3. Tamatan SMA Negeri 1 Rantau Utara Berijazah Tahun 2018.

### III. RIWAYAT ORGANISASI

1. Karang Taruna Desa Tebing Linggahara Baru (2020-Sekarang)