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| Nomor Surat | 092/CorpSec-SRTG/VIII/2018 |
| Nama Emiten | PT Saratoga Investama Sedaya Tbk. |
| Kode Emiten | SRTG |
| Perihal | Penyampaian Laporan Keuangan Interim Yang Ditelaah Secara Terbatas |

Perseroan dengan ini menyampaikan laporan keuangan untuk periode 6 Bulan yang berakhir pada 30/06/2018 dengan ikhtisar sebagai berikut :

Informasi mengenai anak perusahaan Perseroan sebagai berikut :

| No | Nama | Kegiatan Usaha | Lokasi | Tahun Komersil | Status Operasi | Jumlah Aset | Satuan | Mata Uang | Persentase (%) |
|----|--|----------------|---------|----------------|------------------|-------------|--------|-----------|----------------|
| 1 | PT Nugraha Eka Kencana | Investment | Jakarta | 2003 | Telah Beroperasi | 206.844 | JUTAAN | IDR | 99.99 |
| 2 | PT Wahana Anugerah Sejahtera | Investment | Jakarta | 2005 | Telah Beroperasi | 6.731.380 | JUTAAN | IDR | 99.85 |
| 3 | PT Bumi Hijau Asri | Investment | Jakarta | 2007 | Telah Beroperasi | 204.654 | JUTAAN | IDR | 99.99 |
| 4 | PT Wana Bhakti Sukses Mineral | Investment | Jakarta | 2007 | Telah Beroperasi | 188.251 | JUTAAN | IDR | 73.68 |
| 5 | PT Saratoga Sentra Business | Investment | Jakarta | 2005 | Telah Beroperasi | 1.554.302 | JUTAAN | IDR | 99.99 |
| 6 | Asia Legacy International Investment Ltd. | Investment | Cayman | 2015 | Telah Beroperasi | 140.929 | JUTAAN | IDR | 100.0 |
| 7 | Bravo Magnum International Investment Ltd. | Investment | Cayman | 2015 | Telah Beroperasi | 140.933 | JUTAAN | IDR | 100.0 |
| 8 | Cedar Legacy International Holding Ltd. | Investment | Cayman | 2015 | Telah Beroperasi | 148.926 | JUTAAN | IDR | 100.0 |
| 9 | Trimitra Karya Jaya | Investment | Jakarta | 0 | Belum Beroperasi | 2.060.283 | JUTAAN | IDR | 86.49 |
| 10 | Delta Investment Horizon International Ltd | Investment | Cayman | 2015 | Telah Beroperasi | 787.008 | JUTAAN | IDR | 100.0 |
| 11 | PT Surya Nuansa Ceria | Investment | Jakarta | 0 | Belum Beroperasi | 26.016 | JUTAAN | IDR | 100.0 |
| 12 | PT Interra Indo Resources | Investment | Jakarta | 2004 | Telah Beroperasi | 7.378 | JUTAAN | IDR | 99.99 |
| 13 | PT Sukses Indonesia | Investment | Jakarta | 2001 | Telah Beroperasi | 54.480 | JUTAAN | IDR | 99.67 |
| 14 | PT Sarana Asri | Investment | Jakarta | 2008 | Telah Beroperasi | 1.359 | JUTAAN | IDR | 60.0 |
| 15 | Emerald Investment Horizon Ltd. | Investment | Cayman | 0 | Belum Beroperasi | 6.267 | JUTAAN | IDR | 100.0 |

Dokumen ini merupakan dokumen resmi PT Saratoga Investama Sedaya Tbk. yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik. PT Saratoga Investama Sedaya Tbk. bertanggung jawab penuh atas informasi tertera di dalam dokumen ini.

[1000000] General information

| Informasi umum | | General information | |
|--|--|---|--|
| 30 June 2018 | | | |
| Nama entitas | PT Saratoga Investama Sedaya Tbk. | Entity name | |
| Penjelasan perubahan nama dari akhir periode laporan sebelumnya | | Explanation of change in name from the end of the preceding reporting period | |
| Kode entitas | SRTG | Entity code | |
| Nomor identifikasi entitas | AA650 | Entity identification number | |
| Industri utama entitas | Keuangan dan Syariah / Financial and Sharia | Entity main industry | |
| Sektor | 9. Trade, Services & Investment | Sector | |
| Subsektor | 98. Investment Company | Subsector | |
| Informasi pemegang saham pengendali | National Corporation | Controlling shareholder information | |
| Jenis entitas | Local Company - Indonesia Jurisdiction | Type of entity | |
| Jenis efek yang dicatatkan | Saham / Stock | Type of listed securities | |
| Jenis papan perdagangan tempat entitas tercatat | Pengembangan / Development | Type of board on which the entity is listed | |
| Apakah merupakan laporan keuangan satu entitas atau suatu kelompok entitas | Entitas grup / Group entity | Whether the financial statements are of an individual entity or a group of entities | |
| Periode penyampaian laporan keuangan | Kuartal II / Second Quarter | Period of financial statements submissions | |
| Tanggal awal periode berjalan | January 01, 2018 | Current period start date | |
| Tanggal akhir periode berjalan | June 30, 2018 | Current period end date | |
| Tanggal akhir tahun sebelumnya | December 31, 2017 | Prior year end date | |
| Tanggal awal periode sebelumnya | January 01, 2017 | Prior period start date | |
| Tanggal akhir periode sebelumnya | June 30, 2017 | Prior period end date | |
| Mata uang pelaporan | Rupiah / IDR | Description of presentation currency | |
| Kurs konversi pada tanggal pelaporan jika mata uang penyajian selain rupiah | | Conversion rate at reporting date if presentation currency is other than rupiah | |
| Pembulatan yang digunakan dalam penyajian jumlah dalam laporan keuangan | Jutaan / In Million | Level of rounding used in financial statements | |
| Jenis laporan atas laporan keuangan | Ditelaah secara Terbatas / Limited Review | Type of report on financial statements | |
| Jenis opini auditor | | Type of auditor's opinion | |
| Hal yang diungkapkan dalam paragraf pendapat untuk penekanan atas suatu masalah atau paragraf penjelasan lainnya, jika ada | Refer to note 2g to the interim consolidated financial statements which discloses changes in the accounting for financial instruments with regard to the early adoption of SFAS 71 as of 31 Dec 2017, and for the six month period ended 30 June 2017 and as of 1 January 2017 has been restated | Matters disclosed in emphasis-of-matter or other-matter paragraph, if any | |
| Hasil penugasan review | Fairly in all material respects | Result of review engagement | |
| Tanggal laporan audit atau hasil laporan review | August 23, 2018 | Date of auditor's opinion or result of review report | |
| Auditor tahun berjalan | Siddharta Widjaja & Rekan | Current year auditor | |
| Nama partner audit tahun berjalan | Cahyadi Muliono, S.E., CPA | Name of current year audit signing partner | |
| Lama tahun penugasan partner yang menandatangani | | Number of years served as audit signing partner | |
| Auditor tahun sebelumnya | Siddharta Widjaja & Rekan | Prior year auditor | |

| | | |
|---|----------------------------|---|
| Nama partner audit tahun sebelumnya | Cahyadi Muliono, S.E., CPA | Name of prior year audit signing partner |
| Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII G 11 tentang tanggung jawab direksi atas laporan keuangan | Ya / Yes | Whether in compliance with BAPEPAM LK VIII G 11 rules concerning responsibilities of board of directors on financial statements |
| Kepatuhan terhadap pemenuhan peraturan BAPEPAM LK VIII A dua tentang independensi akuntan yang memberikan jasa audit di pasar modal | Ya / Yes | Whether in compliance with BAPEPAM LK VIII A two rules concerning independence of accountant providing audit services in capital market |

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

| Laporan posisi keuangan | | | Statement of financial position |
|---|---------------------|-------------------------|---|
| | <u>30 June 2018</u> | <u>31 December 2017</u> | |
| Aset | | | Assets |
| Kas | 12 | 13 | Cash |
| Dana yang dibatasi penggunaannya | 21,238 | 7,859 | Restricted funds |
| Giro pada bank lain | | | Current accounts with other banks |
| Giro pada bank lain pihak ketiga | 235,371 | 129,851 | Current accounts with other banks third parties |
| Penempatan pada bank Indonesia dan bank lain | | | Placements with bank Indonesia and other banks |
| Penempatan pada bank Indonesia dan bank lain pihak ketiga | 210,166 | 772,309 | Placements with bank Indonesia and other banks third parties |
| Tagihan derivatif | | | Derivative receivables |
| Tagihan derivatif pihak ketiga | 53,495 | 52,065 | Derivative receivables third parties |
| Piutang lainnya | | | Other receivables |
| Piutang lainnya pihak ketiga | 168,852 | 69,783 | Other receivables third parties |
| Piutang lainnya pihak berelasi | 407,914 | 626,224 | Other receivables related parties |
| Cadangan kerugian penurunan nilai pada piutang lainnya | (74,486) | (72,724) | Allowance for impairment losses for other receivables |
| Aset keuangan lainnya | 0 | 54,792 | Other financial assets |
| Uang muka | 167,261 | 93,657 | Advances |
| Biaya dibayar dimuka | 7,505 | 12,569 | Prepaid expenses |
| Pajak dibayar dimuka | 159 | 136 | Prepaid taxes |
| Investasi pada entitas anak, ventura bersama, dan entitas asosiasi | | | Investments in subsidiaries, joint ventures and associates |
| Investasi pada entitas anak | 327,205 | 349,468 | Investments in subsidiaries |
| Investasi pada entitas asosiasi | 23,538,241 | 24,405,682 | Investments in associates |
| Aset takberwujud selain goodwill | 36 | 43 | Intangible assets other than goodwill |
| Properti investasi | 122,807 | 122,807 | Investment properties |
| Aset tetap | 4,412 | 4,957 | Property and equipment |
| Aset lainnya | 102 | 102 | Other assets |
| Jumlah aset | 25,190,290 | 26,629,593 | Total assets |
| Liabilitas, dana syirkah temporer dan ekuitas | | | Liabilities, temporary syirkah funds and equity |
| Liabilitas | | | Liabilities |
| Utang dividen | 200,759 | | Dividends payable |
| Pinjaman yang diterima | | | Borrowings |
| Pinjaman yang diterima pihak ketiga | 3,340,795 | 2,465,413 | Borrowings third parties |
| Efek yang diterbitkan | | | Securities issued |
| Obligasi | 14,824 | 958,639 | Bonds |
| Pendapatan ditangguhkan | 954 | 1,362 | Deferred income |

| | | | |
|--|------------|------------|--|
| Beban akrual | 24,102 | 3,741 | Accrued expenses |
| Utang pajak | 8,143 | 143,533 | Taxes payable |
| Liabilitas pajak tangguhan | 682,981 | 752,292 | Deferred tax liabilities |
| Liabilitas lainnya | 12,078 | 85 | Other liabilities |
| Kewajiban imbalan pasca kerja | 19,659 | 17,169 | post-employment benefit obligations |
| Jumlah liabilitas | 4,304,295 | 4,342,234 | Total liabilities |
| Ekuitas | | | Equity |
| Ekuitas yang diatribusikan kepada pemilik entitas induk | | | Equity attributable to equity owners of parent entity |
| Saham biasa | 271,297 | 271,297 | Common stocks |
| Tambahan modal disetor | 5,185,019 | 5,184,989 | Additional paid-in capital |
| Saham treasury | (5,619) | (5,406) | Treasury stocks |
| Cadangan selisih kurs penjabaran | 26,807 | 26,767 | Reserve of exchange differences on translation |
| Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual | 0 | 0 | Reserve for changes in fair value of available-for-sale financial assets |
| Cadangan pembayaran berbasis saham | 32,508 | 30,831 | Reserve of share-based payments |
| Cadangan lindung nilai arus kas | | 0 | Reserve of cash flow hedges |
| Komponen ekuitas lainnya | 24,500 | 24,500 | Other components of equity |
| Saldo laba (akumulasi kerugian) | | | Retained earnings (deficit) |
| Saldo laba yang telah ditentukan penggunaannya | | | Appropriated retained earnings |
| Cadangan umum dan wajib | 35,000 | 30,000 | General and legal reserves |
| Saldo laba yang belum ditentukan penggunaannya | 14,961,474 | 16,470,028 | Unappropriated retained earnings |
| Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk | 20,530,986 | 22,033,006 | Total equity attributable to equity owners of parent entity |
| Kepentingan non-pengendali | 355,009 | 254,353 | Non-controlling interests |
| Jumlah ekuitas | 20,885,995 | 22,287,359 | Total equity |
| Jumlah liabilitas, dana syirkah temporer dan ekuitas | 25,190,290 | 26,629,593 | Total liabilities, temporary syirkah funds and equity |

[4322000] Statement of profit or loss and other comprehensive income, OCI components presented before tax, by nature - Financial and Sharia Industry

| Laporan laba rugi dan penghasilan komprehensif lain | 30 June 2018 | 30 June 2017 | Statement of profit or loss and other comprehensive income |
|---|---------------------|---------------------|---|
| Pendapatan dan beban operasional | | | Operating income and expenses |
| Pendapatan bunga | 13,452 | 16,701 | Interest income |
| Beban bunga | (118,249) | (148,987) | Interest expenses |
| Pendapatan sekuritas | | | Securities income |
| Keuntungan (kerugian) perubahan nilai wajar efek | (1,507,537) | 2,045,408 | Gains (losses) on changes in fair value of marketable securities |
| Pendapatan operasional lainnya | | | Other operating income |
| Pendapatan investasi | 0 | 267,257 | Investments income |
| Pendapatan dividen | 617,411 | 370,744 | Dividends income |
| Keuntungan (kerugian) selisih kurs mata uang asing | (136,701) | 28,269 | Gains (losses) on changes in foreign exchange rates |
| Pendapatan operasional lainnya | 6,348 | 1,586 | Other operating income |
| Beban operasional lainnya | | | Other operating expenses |
| Beban umum dan administrasi | (75,168) | (91,680) | General and administrative expenses |
| Beban operasional lainnya | (35,417) | (14,295) | Other operating expenses |
| Jumlah laba operasional | (1,235,861) | 2,475,003 | Total profit from operation |
| Jumlah laba (rugi) sebelum pajak penghasilan | (1,235,861) | 2,475,003 | Total profit (loss) before tax |
| Pendapatan (beban) pajak | 33,934 | 184,525 | Tax benefit (expenses) |
| Jumlah laba (rugi) dari operasi yang dilanjutkan | (1,201,927) | 2,659,528 | Total profit (loss) from continuing operations |
| Jumlah laba (rugi) | (1,201,927) | 2,659,528 | Total profit (loss) |
| Pendapatan komprehensif lainnya, sebelum pajak | | | Other comprehensive income, before tax |
| Pendapatan komprehensif lainnya yang akan direklasifikasi ke laba rugi, sebelum pajak | | | Other comprehensive income that may be reclassified to profit or loss, before tax |
| Keuntungan (kerugian) selisih kurs penjabaran, sebelum pajak | 54 | (11) | Gains (losses) on exchange differences on translation, before tax |
| Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar aset keuangan yang tersedia untuk dijual, sebelum pajak | 0 | 0 | Unrealised gains (losses) on changes in fair value of available-for-sale financial assets, before tax |
| Jumlah pendapatan komprehensif lainnya, sebelum pajak | 54 | (11) | Total other comprehensive income, before tax |
| Jumlah pendapatan komprehensif lainnya, setelah pajak | 54 | (11) | Total other comprehensive income, after tax |
| Jumlah laba rugi komprehensif | (1,201,873) | 2,659,517 | Total comprehensive income |

| | | | |
|---|---------------|------------|--|
| Laba (rugi) yang dapat diatribusikan | | | Profit (loss) attributable to |
| Laba (rugi) yang dapat diatribusikan ke entitas induk | (1,302,795) | 2,750,445 | Profit (loss) attributable to parent entity |
| Laba (rugi) yang dapat diatribusikan ke kepentingan non-pengendali | 100,868 | (90,917) | Profit (loss) attributable to non-controlling interests |
| Laba rugi komprehensif yang dapat diatribusikan | | | Comprehensive income attributable to |
| Laba rugi komprehensif yang dapat diatribusikan ke entitas induk | (1,302,755) | 2,750,438 | Comprehensive income attributable to parent entity |
| Laba rugi komprehensif yang dapat diatribusikan ke kepentingan non-pengendali | 100,882 | (90,921) | Comprehensive income attributable to non-controlling interests |
| Laba (rugi) per saham | | | Earnings (loss) per share |
| Laba per saham dasar diatribusikan kepada pemilik entitas induk | | | Basic earnings per share attributable to equity owners of the parent entity |
| Laba (rugi) per saham dasar dari operasi yang dilanjutkan | (480) | 1,015 | Basic earnings (loss) per share from continuing operations |
| Laba (rugi) per saham dilusian | | | Diluted earnings (loss) per share |
| Laba (rugi) per saham dilusian dari operasi yang dilanjutkan | (479) | 1,012 | Diluted earnings (loss) per share from continuing operations |

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

30 June 2018

Laporan perubahan ekuitas

Statement of changes in equity

| | Saham biasa | Tambahan modal disetor | Saham tresuri | Cadangan selisih kurs penjabaran | Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual | Cadangan pembayaran berbasis saham | Kepentingan ekuitas lainnya | Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib | Saldo laba yang belum ditentukan penggunaannya | Ekuitas yang dapat diatribusikan kepada entitas induk | Kepentingan non-pengendali | Ekuitas | |
|---|---------------|----------------------------|-----------------|--|--|------------------------------------|-----------------------------|--|--|---|----------------------------|---------------|---|
| | Common stocks | Additional paid-in capital | Treasury stocks | Reserve of exchange differences on translation | Reserve for changes in fair value of available-for-sale financial assets | Reserve of share-based payments | Other equity interests | Appropriated retained earnings-general and legal reserves | Unappropriated retained earnings | Equity attributable to parent entity | Non-controlling interests | Equity | Equity position |
| Posisi ekuitas | | | | | | | | | | | | | |
| Saldo awal periode sebelum penyajian kembali | 271,297 | 5,184,989 | (5,406) | 26,767 | | 30,831 | 24,500 | 30,000 | 16,470,028 | 22,033,006 | 254,353 | 22,287,359 | Balance before restatement at beginning of period |
| Posisi ekuitas, awal periode | 271,297 | 5,184,989 | (5,406) | 26,767 | 0 | 30,831 | 24,500 | 30,000 | 16,470,028 | 22,033,006 | 254,353 | 22,287,359 | Equity position, beginning of the period |
| Laba (rugi) | | | | | | | | | (1,302,795) | (1,302,795) | 100,868 | (1,201,927) | Profit (loss) |
| Pendapatan komprehensif lainnya | | | | 40 | | | | | | 40 | 14 | 54 | Other comprehensive income |
| Pembentukan cadangan umum | | | | | | | | 5,000 | (5,000) | 0 | | | Allocation for general reserves |
| Distribusi dividen kas | | | | | | | | | (200,759) | (200,759) | (225) | (200,984) | Distributions of cash dividends |
| Kenaikan (penurunan) ekuitas melalui transaksi saham tresuri | | | (213) | | | | | | | (213) | | (213) | Increase (decrease) in equity through treasury stock transactions |
| Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham | | | | | | 1,677 | | | | 1,677 | | 1,677 | Increase (decrease) in equity through share-based payment transactions |
| Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali | | | | | | | | | | | (1) | (1) | Changes in non-controlling interests due to other transactions with non-controlling interests |
| Dampak penerapan PSAK No. 70 atas aset pengampunan pajak | | 30 | | | | | | | | 30 | | 30 | Impact of PSAK No. 70 adoption on tax amnesty assets |
| Posisi ekuitas, akhir periode | 271,297 | 5,185,019 | (5,619) | 26,807 | 0 | 32,508 | 24,500 | 35,000 | 14,961,474 | 20,530,986 | 355,009 | 20,885,995 | Equity position, end of the period |

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

30 June 2017

Laporan perubahan ekuitas

Statement of changes in equity

| | Saham biasa | Tambahan modal disetor | Saham treasuri | Cadangan revaluasi | Cadangan selisih kurs penjabaran | Cadangan perubahan nilai wajar aset keuangan tersedia untuk dijual | Cadangan pembayaran berbasis saham | Cadangan lindung nilai arus kas | Komponen transaksi ekuitas lainnya | Saldo laba yang telah ditentukan penggunaannya-cadangan umum dan wajib | Saldo laba yang belum ditentukan penggunaannya | Ekuitas yang dapat diatribusikan kepada entitas induk | Kepentingan non-pengendali | Ekuitas | |
|---|---------------|----------------------------|-----------------|----------------------|--|--|------------------------------------|---------------------------------|---|--|--|---|----------------------------|-------------|---|
| | Common stocks | Additional paid-in capital | Treasury stocks | Revaluation reserves | Reserve of exchange differences on translation | Reserve for changes in fair value of available-for-sale financial assets | Reserve of share-based payments | Reserve of cash flow hedges | Other components of equity transactions | Appropriated retained earnings-general and legal reserves | Unappropriated retained earnings | Equity attributable to parent entity | Non-controlling interests | Equity | |
| Posisi ekuitas | | | | | | | | | | | | | | | Equity position, beginning of the period |
| Saldo awal periode sebelum penyajian kembali | 271,297 | 5,184,989 | (9,389) | | 26,762 | 1,473,563 | 24,037 | | 23,282 | 25,000 | 11,964,793 | 18,984,334 | 382,203 | 19,366,537 | Balance before restatement beginning of period |
| Penyesuaian | | | | | | | | | | | | | | | Adjustments |
| Penerapan awal standar akuntansi baru dan revisi | | | | | | (1,473,563) | | | | | 1,473,563 | 0 | | | Initial adoption of new and revised accounting standards |
| Posisi ekuitas, awal periode | 271,297 | 5,184,989 | (9,389) | | 26,762 | 0 | 24,037 | | 23,282 | 25,000 | 13,438,356 | 18,984,334 | 382,203 | 19,366,537 | Equity position, beginning of the period |
| Laba (rugi) | | | | | | | | | | | 2,750,445 | 2,750,445 | (90,917) | 2,659,528 | Profit (loss) |
| Pendapatan komprehensif lainnya | | | | | (7) | | | | | | | (7) | (4) | (11) | Other comprehensive income |
| Pembentukan cadangan umum | | | | | | | | | | 5,000 | (5,000) | | | | Allocation for general reserves |
| Distribusi dividen kas | | | | | | | | | | | (235,800) | (235,800) | | (235,800) | Distributions of cash dividends |
| Kenaikan (penurunan) ekuitas melalui transaksi saham treasuri | | | 2,894 | | | | | | | | | 2,894 | | 2,894 | Increase (decrease) in equity through treasury stock transactions |
| Kenaikan (penurunan) ekuitas melalui transaksi pembayaran berbasis saham | | | | | | | (3,351) | | | | | (3,351) | | (3,351) | Increase (decrease) in equity through share-based payment transactions |
| Perubahan kepentingan non-pengendali atas transaksi lainnya dengan kepentingan non-pengendali | | | | | | | | | | | | | (3) | (3) | Changes in non-controlling interests to other transactions with non-controlling interests |
| Transaksi ekuitas lainnya | | | | | | | | | | | | | (1,938) | (1,938) | Other equity transactions |
| Posisi ekuitas, akhir periode | 271,297 | 5,184,989 | (6,495) | 0 | 26,755 | 0 | 20,686 | 0 | 23,282 | 30,000 | 15,948,001 | 21,498,515 | 289,341 | 21,787,856 | Equity position, end of the period |

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

Laporan arus kas

Statement of cash flows

| | 30 June 2018 | 30 June 2017 | |
|--|--------------|--------------|--|
| Arus kas dari aktivitas operasi | | | Cash flows from operating activities |
| Arus kas sebelum perubahan dalam aset dan liabilitas operasi | | | Cash flows before changes in operating assets and liabilities |
| Penerimaan bunga, hasil investasi, provisi, dan komisi | 839,730 | 1,680,597 | Interest, investment income, fees and commissions received |
| Pembayaran atas beban keuangan dan beban administrasi bank | (104,655) | (147,645) | Payments of finance costs and bank administration charges |
| Pembayaran gaji dan tunjangan | (33,665) | (28,522) | Payments for salaries and allowances |
| Penerimaan pengembalian (pembayaran) pajak penghasilan | (158,724) | (57,295) | Refunds (payments) of income tax |
| Penerimaan (pengeluaran) kas lainnya dari aktivitas operasi | (25,802) | (34,473) | Other cash inflows (outflows) from operating activities |
| Penurunan (kenaikan) aset operasi | | | Decrease (increase) in operating assets |
| Penurunan (kenaikan) piutang lainnya | 29,823 | (146,093) | Decrease (increase) in other receivables |
| Penurunan (kenaikan) aset lainnya | (806,921) | (206,887) | Decrease (increase) in other assets |
| Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas operasi | (260,214) | 1,059,682 | Total net cash flows received from (used in) operating activities |
| Arus kas dari aktivitas investasi | | | Cash flows from investing activities |
| Penerimaan dari penjualan (perolehan) aset tetap | (73) | (14) | Proceeds from disposal (acquisition) of property and equipment |
| Jumlah arus kas bersih yang diperoleh dari (digunakan untuk) aktivitas investasi | (73) | (14) | Total net cash flows received from (used in) investing activities |
| Arus kas dari aktivitas pendanaan | | | Cash flows from financing activities |
| Penerimaan pinjaman yang diterima | 1,151,836 | 148,500 | Proceeds from borrowings |
| Pembayaran pinjaman yang diterima | (401,729) | (179,624) | Payments for borrowings |
| Pembayaran utang obligasi | (934,392) | | Payments of bonds payable |
| Penerimaan setoran modal | 30 | | Proceeds from capital contributions |
| Penjualan (pembelian) dari saham treasury | (1,841) | (650) | Sales (purchase) of treasury stocks |
| Pembayaran dividen dari aktivitas pendanaan | | (235,800) | Dividends paid from financing activities |
| Penerimaan (pengeluaran) kas lainnya dari aktivitas pendanaan | (13,379) | (9,320) | Other cash inflows (outflows) from financing activities |
| Jumlah arus kas bersih yang diperoleh dari (digunakan | (199,475) | (276,894) | Total net cash flows received from (used in) financing |

| untuk) aktivitas pendanaan | | | activities |
|---|-------------|------------|---|
| Jumlah kenaikan (penurunan) bersih kas dan setara kas | (459,762) | 782,774 | Total net increase (decrease) in cash and cash equivalents |
| Kas dan setara kas arus kas, awal periode | 902,173 | 488,439 | Cash and cash equivalents cash flows, beginning of the period |
| Efek perubahan nilai kurs pada kas dan setara kas | 3,138 | (18,623) | Effect of exchange rate changes on cash and cash equivalents |
| Kas dan setara kas arus kas, akhir periode | 445,549 | 1,252,590 | Cash and cash equivalents cash flows, end of the period |