

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

PT BANK MUAMALAT INDONESIA TBK
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2014
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA TBK
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2014
(Expressed in thousands Rupiah,
unless otherwise stated)

		31 Desember/ December 31, 2014	31 Desember/ December 31, 2013 (Disajikan kembali, lihat catatan 50/ (As restated, see Note 50)	1 Januari 2013/ 31 Desember 2012/ January 1, 2013/ December 31, 2012 (Disajikan kembali, lihat catatan 50/ (As restated, see Note 50)	
PENYERTAAN SAHAM					INVESTMENT IN SHARES
Cadangan kerugian penurunan nilai	2l,2n,12,40	28.496.575	39.459.238	47.401.053	Allowance for impairment losses
Neto		28.496.575	39.064.646	46.928.175	Net
TAGIHAN AKSEPTASI					ACCEPTANCES RECEIVABLE
Pihak ketiga	2k,2n,13	727.496.566	1.366.907.363	252.330.545	Third parties
Cadangan kerugian penurunan nilai		-	(14.536.966)	(2.523.305)	Allowance for impairment losses
Neto		727.496.566	1.352.370.397	249.807.240	Net
ASET YANG DIPEROLEH UNTUK IJARAH					ASSETS ACQUIRED FOR IJARAH
Pihak ketiga	2m,14	410.184.324	341.599.897	248.590.573	Third parties
Akumulasi penyusutan		(159.540.417)	(121.251.480)	(70.376.613)	Accumulated depreciation
Cadangan kerugian penurunan nilai		250.643.907	220.348.437	178.213.960	Allowance for impairment loss
Nilai buku - neto		250.643.907	188.692.010	178.213.960	Book value - Net
ASET TETAP - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp501.276.224, Rp375.932.668 dan Rp288.246.164 pada tanggal 31 Desember 2014 dan 2013	2o,2p,15	2.297.070.118	868.254.573	422.599.868	PREMISES AND EQUIPMENT - net of accumulated depreciation of Rp501,276,224, Rp375,932,668 and Rp288,246,164 as of December 31, 2014 and 2013, respectively
ASET PAJAK TANGGUHAN - NETO	2ac,22d	131.816.304	109.520.777	109.509.007	DEFERRED TAX ASSETS - NET
ASET LAIN-LAIN - NETO	2q,2r,2s 16,22	1.674.836.644	1.139.539.914	549.604.992	OTHER ASSETS - NET
JUMLAH ASET		62.413.310.135	63.723.978.628	44.206.564.301	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK MUAMALAT INDONESIA TBK
LAPORAN LABA RUGI KOMPREHENSIF
Untuk Tahun Yang Berakhir Pada Tanggal
31 Desember 2014
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA TBK
STATEMENT OF COMPREHENSIVE INCOME
For the Year Ended
December 31, 2014
(Expressed in thousands Rupiah,
unless otherwise stated)

Tahun yang berakhir pada tanggal 31 Desember/
Year ended December 31,

	Catatan/ Notes	2014	2013 (Disajikan kembali, lihat Catatan 50/ As restated, see Note 50)	
PENDAPATAN PENGELOLAAN DANA OLEH BANK SEBAGAI MUDHARIB	2y,30			REVENUE FROM FUND MANAGEMENT AS MUDHARIB
Pendapatan dari bagi hasil		2.389.316.763	1.954.114.232	Income from revenue sharing
Pendapatan dari penjualan		2.331.895.389	2.010.615.048	Income from sales
Pendapatan dari <i>ijarah</i> - neto		32.541.789	31.776.412	Income from <i>ijarah</i> - net
Pendapatan usaha utama lainnya		461.109.111	337.647.279	Other main operating income
Jumlah pendapatan pengelolaan dana oleh bank sebagai <i>mudharib</i>		5.214.863.052	4.334.152.971	Total revenue from fund management as <i>mudharib</i>
HAK PIHAK KETIGA ATAS BAGI HASIL DANA SYIRKAH TEMPORER	2z,31	(3.352.238.618)	(2.163.143.738)	THIRD PARTIES' SHARE ON RETURN OF TEMPORARY SYIRKAH FUNDS
HAK BAGI HASIL MILIK BANK		1.862.624.434	2.171.009.233	BANK'S SHARE IN REVENUE SHARING
PENDAPATAN OPERASIONAL LAINNYA	2aa,32	313.514.925	382.453.067	OTHER OPERATING INCOME
BEBAN OPERASIONAL				OPERATING EXPENSES
Karyawan	33	(860.391.877)	(754.058.623)	Employee
Umum dan administrasi	34	(830.997.374)	(739.625.171)	General and administrative
Bonus giro <i>wadiah</i>		(27.601.845)	(56.864.143)	Bonus on <i>wadiah</i> demand deposits
Lain-lain	36	(116.958.361)	(105.224.591)	Others
Jumlah beban usaha		(1.835.949.457)	(1.655.772.528)	Total operating expenses
BEBAN CADANGAN KERUGIAN PENURUNAN NILAI ASET PRODUKTIF DAN NON PRODUKTIF	35	(173.128.412)	(663.222.810)	PROVISION FOR IMPAIRMENT LOSSES ON EARNING AND NON-EARNING ASSETS
(KERUGIAN) KEUNTUNGAN SELISIH KURS		(19.209.006)	58.920.820	(LOSS) GAIN ON FOREIGN EXCHANGES
LABA USAHA		147.852.484	293.387.782	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) NON OPERASIONAL				NON OPERATING INCOME (EXPENSE)
Pendapatan non operasional	37	10.138.280	17.900.454	Non operating income
Beban non operasional	38	(61.270.963)	(71.937.636)	Non operating expense
Beban non operasional - Neto		(51.132.683)	(54.037.182)	Non operating expense - net
LABA SEBELUM PAJAK		96.719.801	239.350.600	INCOME BEFORE TAX
BEBAN PAJAK	2ac,22	(39.546.454)	(74.206.282)	TAX EXPENSE
LABA BERSIH		57.173.347	165.144.318	NET INCOME

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK MUAMALAT INDONESIA TBK
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2014
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT BANK MUAMALAT INDONESIA TBK
STATEMENT OF FINANCIAL POSITION
As of December 31, 2014
(Expressed in thousands Rupiah,
unless otherwise stated)

		31 Desember/ December 31, 2014	31 Desember/ December 31, 2013 (Disajikan kembali, lihat catatan 50)/ (As restated, see Note 50)	1 Januari 2013/ 31 Desember 2012/ January 1, 2013/ December 31, 2012 (Disajikan kembali, lihat catatan 50)/ (As restated, see Note 50)	
ASET					ASSETS
KAS	2c,3	1.146.487.527	1.003.584.568	753.812.352	CASH
GIRO DAN PENEMPATAN PADA BANK INDONESIA	2c,2d,4	8.556.993.155	4.899.469.818	6.947.147.685	CURRENT ACCOUNTS AND PLACEMENTS WITH BANK INDONESIA
GIRO PADA BANK LAIN	2c,2d,2n,5				CURRENT ACCOUNTS WITH OTHER BANKS
Pihak ketiga		970.114.538	666.562.776	398.294.204	Third parties
Cadangan kerugian penurunan nilai		(1.553.491)	(2.441.042)	(5.283.694)	Allowance for impairment losses
Neto		968.561.047	664.121.734	393.010.510	Net
PENEMPATAN PADA BANK LAIN	2f,2n,6				PLACEMENTS WITH OTHER BANKS
Pihak ketiga		95.500.313	26.952.813	26.738.363	Third parties
Cadangan kerugian penurunan nilai		(236.000)	(681.368)	(501.023)	Allowance for impairment losses
Neto		95.264.313	26.271.445	26.237.340	Net
INVESTASI PADA SURAT BERTAHAGA	2g,2n,7				INVESTMENT IN MARKETABLE SECURITIES
Termasuk premium/ diskonto yang belum diamortisasi sebesar Rp35.299.039, Rp96.061.103 dan Rp257.900.581 masing-masing pada tanggal 31 Desember 2014 dan 2013 dan 1 Januari 2013/ 31 Desember 2012					Including unamortized premium/ discount amounted to Rp35,299,039, Rp96,061,103 and Rp257,900,581 as of December 31, 2014 and 2013, respectively and January 1, 2013/ December 31, 2012
Pihak ketiga		4.927.225.165	3.596.597.069	2.944.900.613	Third parties
Cadangan kerugian penurunan nilai		(5.000.000)	(12.670.372)	(8.814.902)	Allowance for impairment of losses
Neto		4.922.225.165	3.583.926.697	2.936.085.711	Net
PIUTANG	2h,2b,2n,8,40				RECEIVABLES
Piutang murabahah - setelah dikurangi pendapatan margin ditangguhkan masing-masing sebesar Rp7.153.185.817, Rp6.326.035.776 dan Rp4.939.472.357 pada tanggal 31 Desember 2014 dan 2013 dan 1 Januari 2013/ 31 Desember 2012					Murabahah receivables - net of deferred margin Rp7,153,185,817, Rp6,326,035,776 and Rp4,939,472,357 as of December 31, 2014 and 2013, respectively and January 1, 2013/ December 31, 2012
Pihak ketiga		20.572.003.849	19.871.756.952	16.293.994.870	Third parties
Pihak berelasi		39.220.346	35.583.507	30.709.935	Related parties
Jumlah		20.611.224.195	19.907.340.459	16.324.704.805	Total
Cadangan kerugian penurunan nilai		(439.077.857)	(541.127.471)	(329.363.252)	Allowance for impairment losses
Neto		20.172.146.338	19.366.212.988	15.995.341.553	Net

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		31 Desember/ December 31, 2014	31 Desember/ December 31, 2013 (Disajikan kembali, lihat catatan 50/ (As restated, see Note 50)	1 Januari 2013/ 31 Desember 2012/ January 1, 2013/ December 31, 2012 (Disajikan kembali, lihat catatan 50/ (As restated, see Note 50)	
PIUTANG (lanjutan)					RECEIVABLES (Continued)
Piutang <i>isfshna</i> - setelah dikurangi pendapatan margin yang ditangguhkan masing-masing sebesar Rp4.032.480, Rp6.712.870 dan Rp8.010.073 pada tanggal 31 Desember 2014 dan 2013 dan 1 Januari 2013/ 31 Desember 2012		14.718.006	22.259.344	19.981.550	<i>Isfshna receivables - net of deferred margin income of Rp4,032,480, Rp6,712,870 and Rp8,010,073, as of December 31, 2014 and 2013, respectively, and January 1, 2013/ December 31, 2012</i>
Pihak ketiga					<i>Third parties</i>
Cadangan kerugian penurunan nilai		(147.180)	(222.593)	(199.816)	<i>Allowance for impairment losses</i>
Neto		14.570.826	22.036.751	19.781.734	Net
Piutang <i>ijarah</i>					<i>Ijarah receivables</i>
Pihak ketiga		28.646.831	14.294.207	440.898	<i>Third parties</i>
Cadangan kerugian penurunan nilai		(2.343.454)	(142.942)	(4.409)	<i>Allowance for impairment losses</i>
Neto		26.303.377	14.151.265	436.489	Net
JUMLAH PIUTANG		20.664.589.032	19.943.894.010	16.345.127.263	TOTAL RECEIVABLES
Cadangan kerugian penurunan nilai		(441.568.491)	(541.493.006)	(329.567.477)	<i>Allowance for impairment losses</i>
Neto		20.213.020.541	19.402.401.004	16.015.559.776	Net
	2b,2j,2n, 9,40				FUNDS OF QARDH
PINJAMAN QARDH					<i>Third parties</i>
Pihak ketiga		143.156.194	427.596.951	1.291.820.150	<i>Related parties</i>
Pihak berelasi		658.740	411.272	658.975	
Jumlah		143.814.934	428.008.223	1.292.479.125	<i>Total</i>
Cadangan kerugian penurunan nilai		(16.360.334)	(7.372.487)	(16.809.425)	<i>Allowance for impairment losses</i>
Neto		127.454.600	420.635.736	1.275.669.700	Net
	2b,2j,2n, 10,40				MUDHARABAH FINANCING
PEMBIAYAAN MUDHARABAH					<i>Third parties</i>
Pihak ketiga		1.804.550.646	2.255.216.862	1.997.363.396	<i>Related parties</i>
Pihak berelasi		4.319.269	6.909.662	42.444.646	
Jumlah		1.808.869.915	2.262.126.524	2.039.808.042	<i>Total</i>
Cadangan kerugian penurunan nilai		(85.251.277)	(91.907.521)	(97.445.825)	<i>Allowance for impairment losses</i>
Neto		1.723.618.638	2.170.219.003	1.942.362.217	Net
	2b,2j,2n, 11,40				MUSYARAKAH FINANCING
PEMBIAYAAN MUSYARAKAH					<i>Third parties</i>
Pihak ketiga		20.242.528.959	18.951.109.334	12.970.131.392	<i>Related parties</i>
Pihak berelasi		14.921.490	27.171.363	35.677.816	
Jumlah		20.257.450.449	18.978.280.697	13.005.809.208	<i>Total</i>
Cadangan kerugian penurunan nilai		(707.925.414)	(1.122.374.391)	(646.803.440)	<i>Allowance for impairment losses</i>
Neto		19.549.525.035	17.855.906.306	12.359.005.768	Net

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Berita Acara Penelitian di Bank Muamalat

Pertanyaan	Jawaban
1. Bagaimana pembiayaan mudharabah dan murabahah di BMI?	1. Untuk pembiayaan mudharabah di BMI saat ini jarang digunakan, karena resiko yang tinggi. Sedangkan pembiayaan murabahah masih banyak digunakan.
2. Kontribusi yang diberikan pembiayaan mudharabah dan murabahah pada pendapatan operasional bank?	2. Kontribusi yang diberikan dari pembiayaan murabahah lebih banyak dibandingkan pembiayaan mudharabah.
3. Bagaimana kesesuaian laporan keuangan BMI pada penerapan PSAK 102 dan PSAK 105?	3. Laporan keuangan BMI telah sesuai dengan penerapan PSAK 102 dan PSAK 105.

Mengetahui


Fatchullah Reza S.

Account Manajer FME